

News from the Harding Green Association Board of Trustees

www.HardingGreen.org

NOVEMBER, 2024

BOARD OF TRUSTEES:

President: Richard Cook
Vice President: Art Ochs
Secretary: Carla Forte
Treasurer: Yuriy Gruzglin
Trustee: Soren Haagensen

ALTERNATIVE DISPUTE RESOLUTION COMMITTEE:

Dina Khandalavala
Stan Pietruska
Dan Feuerstein
Joan Vrba
Natalie Zwibel

NEWSLETTER EDITOR: CARLA FORTE

WEBSITE EDITOR: YURIY GRUZGLIN

CONTRIBUTOR(S):

Carla Forte
Richard Cook
Gary McHugh

CONTACT INFORMATION

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GARY MCHUGH,

PROPERTY MANAGER

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www.hardinggreen.org

PAM ROSANIO

HGA REPRESENTATIVE

USI INSURANCE SERVICES

(732) 349-2100 x85573

(732) 908-5573 (direct)

RECYCLING DATES FOR DECEMBER:

Tuesday December 10th and Tuesday December 24th

Regular trash pickup on Tuesday and Friday mornings

OPEN MEETING SCHEDULED FOR TUESDAY, NOVEMBER 26TH VIA ZOOM AT 6:30PM.

PLEASE USE THE FOLLOWING LINK TO ATTEND:

JOIN ZOOM MEETING

[HTTPS://US02WEB.ZOOM.US/J/84593945703?pwd=ZWAhJ7RDoZFYNsRTxOSRWBVWX3PLCo.1](https://us02web.zoom.us/j/84593945703?pwd=ZWAhJ7RDoZFYNsRTxOSRWBVWX3PLCo.1)

MEETING ID: 845 9394 5703

PASSCODE: 866139

AGENDA:

1. MINUTES APPROVAL FOR SEPTEMBER & OCTOBER 2024 OPEN MEETINGS
2. APPROVAL OF BOARD POSITIONS
3. TREASURER'S REPORT
4. MAINTENANCE FEE INCREASE AND MODEST SPECIAL ASSESSMENT FOR JAN 2025 TO SEPT 2025 PER RESERVE STUDY REPORT
5. MANAGER'S REPORT
6. OPEN ITEMS FROM THE FLOOR

COMMUNITY MAINTENANCE ACTIVITIES:

ON-GOING WEEKLY LEAF CLEANUP BY HARMONY
LANDSCAPING

GREEN TOUCH PLANTED 24 CABBAGES AT OUR ENTRANCE

D & T TREE COMPANY TRIMMED TREE BRANCHES ON
ASH, BIRCH, BEECH AND SPRUCE LANES

FERRARA ELECTRIC REPAIRED A FAULTY UNDERGROUND
LINE ON SPRUCE LANE. ALL STREET LIGHTS ARE WORKING
PROPERLY



JITOW LLC REPLACED ROTTED FASCIA BOARDS AT 7 SPRUCE LANE AND COMPLETED SIDING AND CLEAN UP AT 5 SPRUCE LANE

COMMUNITY MAINTENANCE ACTIVITIES CONTINUED:

L & W ENTERPRISES REPAIRED LEADERS AND GUTTERS AT 7 TULIP LANE AND 5 SPRUCE LANE. INSTALLED A NEW FENCE AT 7 ASH LANE, SEALED AROUND WINDOWS AT 8 BIRCH LANE, PAINTED GARAGE TRIM AT 9 HEMLOCK LANE, PAINTED DECK BOARDS AT 7 POPLAR LANE AND PAINTED AND REPAIRED SIDING ALONG THE ROOF LINE AT 2 BIRCH LANE

MORRIS RENOVATION WILL PERFORM GUTTER CLEANING PRIOR TO THANKSGIVING

ANNUAL ELECTION MEETING RESULTS:

TOTAL BALLOTS RECEIVED: 84/112

SOREN HAAGENSEN - 57 VOTES / JEFFREY RIZZO - 25 VOTES RICHARD BRUNO - 2 WRITE-IN VOTES

CONGRATULATIONS TO SOREN.

THANK YOU, DICK BRUNO FOR YOUR MANY YEARS OF SERVICE TO THE COMMUNITY AS A VALUED BOARD MEMBER.

WE WELCOME SOREN HAAGENSEN AS THE BOARD'S NEW TRUSTEE. ART OCHS HAS BEEN NAMED VICE PRESIDENT (DICK BRUNO'S FORMER POSITION) AND ALL OTHER POSITIONS REMAIN THE SAME.

BALLOT QUESTION RESULTS:

A TOTAL OF 72.4% OF HOMEOWNER'S ANSWERED THE QUESTION ABOUT THEIR WILLINGNESS TO PAY FOR REPLACEMENT SIDING. 40 RESPONDED YES AND 41 RESPONDED NO. THE BOARD DEEMS IT PRUDENT TO FORM A PANEL TO EXPLORE OPTIONS FOR MATERIALS, OBTAIN PROPOSALS AND RENDERINGS FROM PROFESSIONAL SIDING EXPERTS, EXPLORE FUNDING OPTIONS, ETC. THIS COMMITTEE WILL BE ORGANIZED AND OVERSEEN BY SOREN HAAGENSEN. THE BOARD IS LOOKING FOR 3-5 VOLUNTEERS WHO CAN OFFER THEIR TIME AND EXPERTISE TOWARDS THIS IN-DEPTH PLANNING PROJECT. IF YOU ARE INTERESTED, PLEASE EMAIL SOREN AT SORENHAAGENSEN@GMAIL.COM.

TO JOIN THE POOL COMMITTEE, PLEASE EMAIL CARLA FORTE AT CARLAFORTEREALTOR@GMAIL.COM. VOLUNTEER DUTIES WILL INCLUDE SKIMMING MORNINGS AND EVENINGS, CHARGING, CLEANING AND OPERATING THE ROBOTIC VACUUM, ADDING WATER WHEN NECESSARY, CLOSING ANY UMBRELLAS LEFT OPEN, WATERING PLANTS, ETC.

TO JOIN THE LANDSCAPING COMMITTEE, PLEASE EMAIL ART OCHS AND NJOCHS7@AOL.COM. VOLUNTEERS WILL HELP MAINTAIN THE ENTRANCE, CUL-DE-SACS AND MAILBOX AREAS, EVALUATE TREE HEALTH, MAKE RECOMMENDATIONS FOR PLANTINGS, ETC.

PLEASE NOTE THAT YOU DO NOT NEED TO BE A HOMEOWNER TO JOIN ANY COMMITTEE. WE WELCOME ANY RESIDENT WHO WOULD LIKE TO VOLUNTEER TO DO SO!



Draft Minutes Open Board Meeting via Zoom only – September 25, 2024

In attendance via zoom:

Richard Cook – President
Richard Bruno – Vice President
Yuriy Gruzglin – Treasurer
Carla Forte – Secretary
Art Ochs – Trustee

Gary McHugh, Property Manager

5 Homeowners

Meeting called to order at 6:30pm

Draft minutes from August 22nd, 2024, approved 4/1 abstain (Richard Cook was absent)

Treasurer's Report:

As of August 31st, 2024: Operating Account Balance - \$224,825.44; \$88,031.37 in Capital Reserve Money-Market Account and \$50,000 in a CD at approximately 5% interest

Mention made that the fiscal 2024/2025 budget was electronically sent to homeowners. Motion made to approve the draft budget. Motion approved 4/1 abstain which lead to a board member commenting that he personally preferred to wait to pass the budget until a decision is made regarding any necessary HOA fee increase, It was agreed that the budget is approved with the right to amend if needed based on the updated reserve study results that was just completed several days ago.

Motion made to approve a treasury-bond purchase of \$75,000 from the money market account to a 30yr bond at 4.05% that remains liquid. Approved 5/0

Board President thanked Board Treasurer for putting in the time necessary to formulate the draft budget and the time and effort regarding the treasury bond research and purchase.

Manager's Report:

- New vendor formal approval request– Four Brothers Painting Co. Motion made and approved 5/0.
- Pool season has ended. It ran well at a discounted price with in-house management and volunteers. Manager's only community with a pool who did not have any issues the entire summer.
- Landscapers are beginning leaf clean ups and gutter cleaning will take place as near the last leaf removal as possible.
- 9 Birch was painted.
- Work orders are being address for tree-trimming. One dead tree removed.
- On-going work orders for clogged gutters/repairs and rotted siding repairs.

Announcement of candidates for upcoming annual election where one board seat will be vacant. Jeffrey Rizzo and Soren Haagensen are running. Ballot packets are being produced and will be mailed to homeowners in the next several days leaving plenty of time to vote before the annual meeting on October 30th.

Dick Bruno has decided not to run for another term. The board members thanked him for his service over many years. Dick Bruno said that it was fun and that his biggest concern is over the remaining roofs that will need to be replaced. The roofs are at the end of their life span, and replacement needs to be budgeted, and the new board will act appropriately. Further, he would be happy to be a "consultant in kind".

Open Items:

- Homeowner and current board member candidate, Jeffrey Rizzo mentioned an on-going dispute with the Board regarding his opinion of a disparity between the monthly HOA fee of the townhouse's vs the single-family units. Despite the former board being unwilling to address his concern, the current board is working on resolving this matter and referred him to the ADR committee (Alternative Dispute Resolution) which is a neutral panel of homeowner's who volunteer to hear a homeowner's complaint. Rizzo commented that he felt them to be unfair and biased. Property Manager commented that an open meeting was not the correct forum in which to discuss this matter. A Board member noted that the ADR committee voted 3/0 in favor of the Board at their hearing and that the association bylaws and articles of incorporation state that the Board has the authority to set fees and special assessments, as they see fit. The 5 stand-alone units might be open to discuss what fees would be assigned going forward. Topic was tabled.
- A homeowner inquired about how and when roofs are chosen for replacement. Board member replied that during the most recent shingle process, 7 units were re-shingled. Every roof was replaced in 1996, and end of life span is approaching. Any roof that leaks will be replaced. Homeowner is seeing some evidence of interior discoloration that might indicate a problem and property manager gave assurance that the roof will be replaced in the next cycle, if not sooner. Board member commented that a former HG vendor did not apply the proper color shingles, and the community should be consistent and that buildings should be completed in groups.
- A homeowner was concerned that roofs that are not leaking are being replaced. Board member made assurances that any roof that leaks will be replaced. As the reserve fund grows, all necessary roofs will be addressed.
- A homeowner asked if a decision has been made to raise the monthly HOA fee. A board member responded that the 40-page reserve study update needs to be thoroughly evaluated to determine if a modest increase will be necessary. The study was ordered in August and the report was just received several days ago despite the fact that Gary was pressing the engineering firm who was hired to do the study to complete it without further delay.
- A homeowner mentioned that the survey results indicate that a good number of homeowners are in favor of moving forward with a siding replacement project. A board member explained that the ballot will include a question regarding the willingness of homeowners to pay for the project and went on to say that the Green Book states that a majority of all the homeowners will need to agree. A different interpretation was brought up and members agreed to discuss further based on the results of the ballot. If favorable, a committee will be formed to research and present different options of siding that will include proposals for vinyl shingles, cedar, cement board, etc. along with pricing.

- A homeowner of single-family unit was a bit disappointed and surprised that the monthly fee distribution might be unfair when compared to the townhomes and was hoping on a different response from the board. Property manager said that the discussion needs to continue at a later date, but the board is open to looking into the matter further.
- A homeowner wants to understand the results of the Alternative Dispute Resolution Committee and the property manager responded that if the homeowner who brought the dispute wants to discuss it, they can.

A motion was made to adjourn the meeting, seconded and adjourned at 7:35pm.

Harding Green Association Annual Membership Meeting – Christ the King Church Draft Minutes – October 30th, 2024

Meeting called to order at 6:35pm

Board Members in attendance:

Richard Bruno, V.P.
Yuriy Gruzglin, Treasurer
Carla Forte, Secretary
Art Ochs, Trustee

Homeowners in attendance 45 in person and 10 via zoom
Gary McHugh, Manager

A motion was made to table the reading of last year's annual meeting minutes, seconded and approved 3/1.

Treasurer's Report:

As of 9/30/2024 – Operating account balance \$180,281.89.
Capital reserve account balance: \$146,911.64 (\$21,911.64 money market,
\$50,000 CD and \$75,000 in US treasury bonds)

A homeowner commented that the monthly balances should be reported in a flowchart comparison from one cycle to the next in order to understand the long-term balances.

A resolution for the carryover read: Any excess of membership income over membership expenses for the year ended 9/30/2024 shall be applied against subsequent tax year member assessment as provided by IRS Revenue ruling 70-604. A motion to adopt the resolution was made, seconded and approved 4/0.

Manager's Report:

- The pool was closed down after a great season
- Landscapers will begin leaf removal. Once completed, gutters will be cleaned followed by one more clean-up
- Pond pump was closed down until next season
- Roof replacements will continue as needed
- Rotted wood and clogged gutters are the bulk of the work-orders and they are being kept up with

Dick Bruno continued a conversation about the new reserve laws in NJ. These laws apply to every community bound by a homeowner's association relating to adequately funding their reserve accounts. These laws were enacted because of deferred maintenance. Some communities are not funded enough to replace common elements that reach the end of their life cycles. An example is that 70 roofs will shortly be at the end of life. Money will need to be raised for a replacement project. The new Board will need to assess the amount of funding that is necessary to become compliant.

Major infrastructure improvements have already been made, including roadways, mailboxes, lighting etc. The Board will be meeting with the study engineers to review recommendations on how to properly fund our reserve account going forward.

Yuriy Gruzglin, Treasurer, made mention that we have approximately 70 roofs that need to be replaced at an average of \$9,000 per roof. Rounding up to \$10,000 X 70 = \$700,000. Currently we put \$135,000 annually [the actual number is \$135,933] in the capital reserve for roofs/siding, etc. It is reasonable to plan to replace the remaining roofs over the next 4 years. $\$700,000/4 = \$175,000$ per year so an extra \$40,000 per year is needed which equates to an extra \$30-\$35 or so per month added to our HOA fee just to have sufficient funding for the roof replacement project.

A homeowner summarized that there are changes in NJ law that will result in an increase in expenditure throughout our community and that the Board will come up with the best way to approach this and then share it with the community.

A homeowner was unhappy about a letter that was sent about how much it cost to replace rotted wood and paint 30 units. A board member commented that the cost is the cost regardless of the number of homes completed in a particular painting/siding project.

A homeowner inquired about a letter received from the water company with notice of unknown pipe material. It was recommended, if this is a concern, to test the water on an individual basis for the presence of lead. Management will confirm that the unit owner is responsible for the pipes from the water connection in the street to their home.

The Board members thanked Dick Bruno for his many years of volunteer service to the community as a valued Board member.

The meeting called upon the ADR committee members who were in attendance for ballot counting to share the results which are:

Total Ballots received: 84/112
Soren Haagensen received 57 votes
Jeffrey Rizzo received 25 votes

Results of "willingness to pay for new siding" question:

41 answered "no"
40 answered "yes"
3 wrote in "undecided"

Comment made by a homeowner that if he had to pay for new siding, he could not afford to do so and would have to move.

A homeowner commented on how we will pay one way, or another based on the fact that the siding has reached the end of its lifespan and how spending hundreds of thousands of dollars trying to preserve it is foolish and will ultimately result in a dramatic increase in our HOA fees. He assured the homeowner that if he could not afford it, there would be options to borrow the money and pay overtime.

Congratulations to Soren who is immediately a board member. It will be up to his fellow members to determine what roles each will be responsible for at their next work session.

Meeting adjourned at 7:36pm



Date	Check #	Payee	Amount
10-100000-00-00 AAB - Operating - 8704			
10/02/2024	100120	RBC FBO HARDING GREEN CAP RES FISN, A DIV. OF	\$11,327.75
		90-902050-00-00 Capital Reserve - Contribution	\$11,327.75
10/02/2024	100121	TAYLOR MANAGEMENT	\$4,047.00
		80-800000-00-00 Management Fees	\$4,047.00
10/02/2024	100545	HARMONY LANDSCAPING &	\$9,441.41
		Invoice #: 17172	
		72-720000-00-00 10/24-MLY LANDS MAINT-HARMONY LANDSCAPING &	\$9,441.41
10/10/2024	100546	L & W ENTERPRISE LLC	\$2,100.00
		Invoice #: 144	
		70-700000-00-00 11 SPRUCE LN-ALL NEW BIGGER GUTTERS & DOWNSPOUTS-L & W ENTERPRISE LLC	\$2,100.00
10/10/2024	100547	L & W ENTERPRISE LLC	\$375.00
		Invoice #: 146	
		70-700000-00-00 5 ASH LANE-PATCH ROOF SHINGLES-L & W ENTERPRISE LLC	\$375.00
10/10/2024	100548	ATHOME NET, INC.	\$60.13
		Invoice #: INV224631	
		80-800650-00-00 C005511-ATHOME NET, INC.	\$60.13
10/10/2024	100549	HARMONY LANDSCAPING &	\$426.50
		Invoice #: 17204	
		72-720250-00-00 TREE PRUNING-HARMONY LANDSCAPING & INTERSTATE WASTE SERVICES INC (DETROIT)	\$426.50
10/10/2024	100550	INTERSTATE WASTE SERVICES INC (DETROIT)	\$2,601.74
		Invoice #: 0010054051	
		70-702300-00-00 10/24-MLY SVC-INTERSTATE WASTE SERVICES INC (DETROIT)	\$2,601.74
10/10/2024	100551	SMCMUA (THE SOUTHEAST MORRIS COUNTY MUNIK	\$565.07
		Invoice #: 700.00092724--	
		60-600400-00-00 7901320700.00-SMCMUA (THE SOUTHEAST MORRIS COUNTY MUNICIPAL UT AUTH)	\$565.07
10/15/2024	100552	COMMUNITY ASSOCIATION UNDERWRITERS (cau)	\$5,487.03
		Invoice #: 3794092024--	
		14-140200-00-00 POL#: CAU503035-5-COMMUNITY ASSOCIATION UNDERWRITERS (cau)	\$5,487.03
10/21/2024	100553	KIPCON INC.	\$2,250.00
		Invoice #: 0057653	
		20-200000-00-00 Accounts Payable Inv # 0057653 (Reversal)	\$2,250.00
		40-401250-00-00 09/24-PROF SVCS-KIPCON INC.	\$2,250.00
		80-800550-00-00 09/24-PROF SVCS-KIPCON INC.	\$2,250.00
10/21/2024	100554	L & W ENTERPRISE LLC	\$3,000.00
		Invoice #: 147	
		70-700000-00-00 4 POPLAR-PAYMENT ON DECK-L & W ENTERPRISE LLC	\$3,000.00
10/21/2024	100555	L & W ENTERPRISE LLC	\$1,100.00
		Invoice #: 148	
		70-700000-00-00 7 ASH-BAL ON FENCE INST-L & W ENTERPRISE LLC	\$1,100.00



Cash Disbursement
 Harding Green Assoc. Inc.
 10/01/2024 - 10/31/2024

Date	Check #	Payee	Amount
10/21/2024	100556	MARK ROONEY Invoice #: 024940 70-700050-00-00 REMOVE & CLEAN FOUNTAIN-MARK ROONEY	\$300.00
10/21/2024	100557	TAYLOR MANAGEMENT COMPANY Invoice #: 086-093024 80-800650-00-00 SEPT - POSTAGE/COPIES/ENV-TAYLOR MANAGEMENT COMPANY	\$428.33
10/21/2024	100558	USI INSURANCE SERVICES LLC Invoice #: 5250455 14-140200-00-00 DIRECTORS OFFICERS LIAB RENEWAL-USI INSURANCE SERVICES LLC	\$2,955.00
10/21/2024	100559	SMCMUA (THE SOUTHEAST MORRIS COUNTY MUNIK Invoice #: 470.00093024-- 60-600400-00-00 7625100470.00-SMCMUA (THE SOUTHEAST MORRIS COUNTY MUNICIPAL UT AUTH)	\$423.30
10/24/2024	100122	TAYLOR MANAGEMENT 80-800650-00-00 WELCOMELINK STATEMENTS W/E 10/22/24	\$76.21
10/28/2024	100560	JCP&L (jersey central power & light) Invoice #: 95378192116 60-600000-00-00 100 006 481 400-JCP&L (jersey central power & light)	\$90.82
10/28/2024	100561	JCP&L (jersey central power & light) Invoice #: 95378192117 60-600000-00-00 100 006 484 693-JCP&L (jersey central power & light)	\$287.16
10/28/2024	100562	JCP&L (jersey central power & light) Invoice #: 95378192118 60-600000-00-00 100 006 486 086-JCP&L (jersey central power & light)	\$105.64
10/28/2024	100563	JCP&L (jersey central power & light) Invoice #: 95378192119 60-600000-00-00 100 006 521 494-JCP&L (jersey central power & light)	\$10.89
10/28/2024	100564	USI INSURANCE SERVICES LLC Invoice #: 5255223 14-140200-00-00 RENEWAL OF COMMERCIAL UMBRELLA-USI INSURANCE SERVICES LLC	\$5,136.33
Account Totals			23
Association Totals			23
# Checks:			\$52,595.31
# Checks:			\$52,595.31