



Cape George Colony Club

BOARD OF TRUSTEES

Study Session

March 25, 2024, 3:00 p.m.

Via Zoom and in-person at the Clubhouse



Cape George Colony Club Board of Trustees
STUDY SESSION AGENDA
Monday, March 25, 2024, 3:00 p.m.
In-person at the Clubhouse and Zoom

- A. Call to Order – President’s Comments and Announcements – Betsy Coddington
- B. Letters from Members – Marnie Levy.
- C. Manager’s Comments and Report – Marnie Levy. See attached report.
- D. Board Items for Discussion and possible inclusion on the Agenda for Thursday’s Board Meeting. Four possible actions: 1) Place on Board Meeting Agenda as action item; 2) Place on Board Meeting Agenda as an information item; 3) Move item to next month’s Study Session Agenda; 4) No action or further discussion required.
 - 1. Reserve Fund Bylaw Change – Board discussion about reserve funding bylaw change – Betsy Coddington. See attached documents.
 - 2. Marina Additional Insured requirement – Marnie Levy. See attached.
 - 3. Marina Reserve Study Component description and cost estimate change – Mike Heckinger
 - 4. Red Barn Structural Integrity/Safety. Structural Analysis? Preserve? Tear-Down? – Marnie Levy
- E. Member Participation
- F. Open Board Discussion
- G. Announcements
 - Monday, March 25, 3 p.m. Study Session
 - Thursday, March 28, 3 p.m. Board of Trustees Meeting
 - CG EMERGENCY PREPARATION SESSIONS AT THE CLUBHOUSE:
 - WEDNESDAY, MARCH 27:**
 - 4-5:30 p.m., The Village
 - 6:30-8 p.m., All Members
 - TUESDAY, APRIL 16:**
 - 4-5:30 p.m., The Highlands
 - 6:30-8 p.m., All Members
 - East Jefferson Fire Rescue Presentation: Fire Prevention and Safety
June 5, 1:30 p.m., at the Clubhouse
- H. Adjournment



Cape George Colony Club Manager's Report *March 2024*

Thank You!

♥ Thank you Donnie Weathersby for coming to work in the worst weather days to clear roads and keep water moving through the Highlands.



♥ Thank you to the Social Committee for hosting 83 guests at the St. Patrick's Day feast. Corn beef, yummy side dishes, and delicious St. Patty's Day desserts made a bountiful buffet for the festive crowd. Guinness was the most popular beer, by far! Thank you to everyone who helped host a great Cape George event and thank you to everyone who attended!

♥ Thank you to Chuck Hommel and his merry pack of trail stewards: Patty Dunmire, Bernt Ericson, Brian Etscheid, Rick Kelley, Jim McCallum, and Peter Niles, who are back in action building the Victoria Loop/Marina trail and maintaining the Ravine and Huckleberry trails. The steps they have built, and continue to maintain, on the steep trails have made nature more accessible and safe for Cape George walkers!

♥ Thank you to Carol Chandler who reaches out to new Cape George Members welcoming them to the community with a welcome packet full of useful information for first-time residents!

RESERVES

We are talking about our reserve funding plan and the bylaw which limits the increase of 2.5 per year without a vote of the membership. This will be on the election ballot in June 2024.

The Cape George Bylaws Article III.B.1. states that the ... "reserve assessment may be increased each year without a vote of the Members if it is not more than two- and one-half percent (2.5%) above reserve assessment for the previous year, with the actual amount determined by the Board."

Most Cape George Members agree that the reserve funds for all three operation centers (general, water, and the marina) are currently underfunded. You will hear two or three recommended funding plans in the Study Sessions and Board Meetings before the ballots go out In June.

Our goal is to build the reserve funds so the community can be maintained without having unexpected one-time special assessments to take care of the assets that everyone knows will need to be repaired and/or replaced over time.

ON THE WATER FRONT

- The main water line flush has resolved most of the problems of discolored water. If you experience discolored water, please try flushing water through your outdoor water spigot or hoses. If the cold tap water continues to be cloudy or discolored, please contact the office and Donnie or Ken will take samples. Thank you for your cooperation and patience with this process.
- Most of the residential water meters have been located and unburied. We are waiting for the water meter auto readers to be shipped. When they arrive, the installation will begin.

- We jumped the line for the 30-gallon filtration tanks. The vendor is waiting for additional parts to complete the water system. When they are complete the tanks will be shipped and installed. Our best guess is late April.

BELOVED BARN

The conclusion of an unofficial inspection of the beloved red barn by a structural engineer suggests that the barn may not be structurally sound. We are addressing this issue, and it is NOT CONCLUSIVE.

In an abundance of caution, we want you all to know this, and that access to the barn will be limited. We will rent pods for the donations for Granny's attic and Marina sales and request that people keep donations at home for the time being until we have more information.

As an aside, the barn is not insured by Cape George and was taken off the reserve study years ago.

POOL

The dehumidifier is being repaired. Some of the work is complete but we are waiting for additional parts to arrive. If the current repair does not reduce the humidity, we will provide some auxiliary dehumidifiers to help fix the problem. To help reduce the humidity we have lowered the temperature of the pool. Sorry!

Emergency Preparedness Community Meetings

Susi Feller and Mark Thayer will conduct community meetings at the Clubhouse, to discuss homeowner preparedness for evacuation and sheltering in place if there is a community-wide emergency.

WEDNESDAY, MARCH 27:

4-5:30pm, The Village
6:30-8pm, All Members

TUESDAY, APRIL 16:

4-5:30pm, The Highlands
6:30-8pm, All Members

Presentation by the NW Straits Foundation

In April, in conjunction with the Shoreline Stewardship Committee, the NW Straits Foundation will be onsite to do a low tide beach walk to look at our bluffs and share ideas with Cape George Members for protecting the shoreline on the beach, and on residential properties on the top of the bluffs.

The time and date of this presentation will be announced shortly.

Violation letters have been sent for illegal structures, unshaded night lights, dogs being off leash, and for rolling through a stop sign.

Thank you for everything you do to help make Cape George Colony Club a great place to live!

Marnie W. Levy,

manager@capegeorge.org

360-385-2208

Bylaws Change Proposal

Bart Mooyman-Beck, Vice President, 3.20.2024

Reserve Funding Options evaluation and learnings

The Cape George Board has the fiduciary responsibility to ensure the infrastructure is adequately funded. The Camp George community has a responsibility to ensure to fund the infrastructure so that our community assets do not degrade and therefore impact our community enjoyment and ultimately our home valuations. HOA's of similar complexity and size target funding the reservers to a 75% level. Our current level (all reserve accounts taken together) is 23%. To move our reserve accounts to 75% would require a significant further investment from the community. There are several funding options that the community can consider and then select to improve the reserve accounts. (see attached chart).

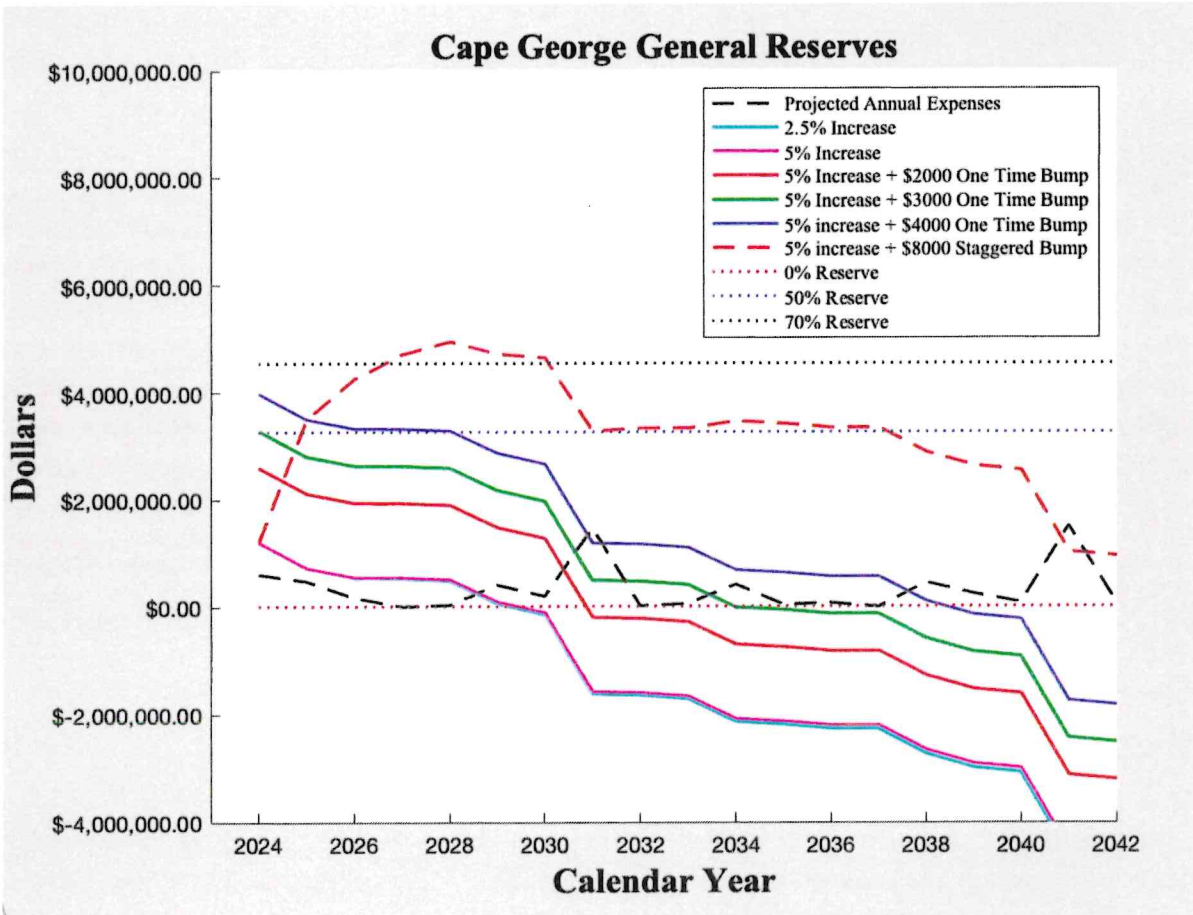


Chart Take Aways

The chart was assembled to enable the board and community to evaluate the effectiveness of proposed funding options. The chart was created using MatLab, a engineering analysis tool. Parameters can be changed rapidly, allowing for multiple options to be compared.

Rate increases on the order of 5% do not provide a revenue source that will adequately fund the reserves. Increases on the order of 5% do protect the funding from the effect of inflation on the order of 4% or less, but do not by themselves raise enough funds to meet future needs. 2.5% (current bylaw) and 5% only options go below zero in 2030 and do not recover.

Uplifts or assessments can provide the reserve the funds needed to meet the future planned expenses. However, the uplift/assessments have to be significant enough or they will not meet future needs. Several uplift options are plotted to show the relative option effectiveness.

One time assessments of \$2000, \$3000, \$4000 are plotted. These uplifts do not get the reserves to 70%. Additionally, although the reserves are better funded, 5% YoY increases do not keep up with forecasted reserve expenses and trend below zero over time.

An \$8000 assessment is plotted as well. This assessment is applied over 4 years. This assessment does get the reserves to above 70% and hold significant funds with 5% YoY increases for some time until the next large reserve expense cycle hits and then the reserves fall again indicating a need to do another round of assessments.

Reserve Expenses The reserve expenses used in this chart are based upon the 2023 General/Marina/Water reserve studies. The planned Marina dock repair expense were excluded from this analysis due to recent changes to the dock repair plans.

Reserve Expense Changes Reserve expense forecasting can change, the Marina dock repair change is an example. Our current water main replacement is based upon proactive model (replace sections of the mains per plan regardless if they need it). Proactive approach is desirable because the community is in charge of when the change is needed. A reactive approach is being studied by the CG management and water committee. This approach allows the water manager to replace troubled lines after 1 or more events, but is more targeted in the approach. This approach is used by the city of PT water dept. The expense profile for the water replacement could change.

Bylaw changes

- include language to have the reserve fees increased 5% per year to pace inflation
- include language to allow the community to vote upon 2 or more funding options. This would allow the community to select the option they feel best meets the needs.
- Update the Reserve Bylaw section to include a review of the expense profile every three years (when major reserve evaluations occur) and incorporate changes into the reserve plans. This would likely lead to some changes in the assessment profiles.
- language to require all reserve expenses to include quotes and links to life cycle data.

PROPOSAL FOR BYLAW CHANGE REGARDING RESERVES

Submitted by Nancy Charpentier, Treasurer, and Endorsed by the Finance Committee

This proposal is a compromise between the two finance proposals previously submitted. It is streamlined to address just the Reserve funds without additional changes to the Operating side. The approach is one of cash flow as opposed to achieving a percentage, and relies on us achieving a comfortable margin of savings that will allow us to respond to urgencies but not require members to fund 100% at all times.

The proposal relies on a revision to the RCL studies to reflect major changes that have occurred, and correct some errors contained in the studies themselves. The analysis shows that there are years when either the General or Marina funds are in the red, however the overall margin in the total Reserves investment accounts is such that funding can be temporarily loaned from another fund and paid back within the next year's earnings, thereby complying with our policies. It is essential that diligence is exercised in the annual reviews of Reserves, and the next step will be to review our procedures and improve member participation in the final studies so a thorough financial review can be responsive should conditions change.

The following lists the details of the proposed changes, and following those are drafts of the actual amendments proposed to the Bylaws and FIN04 Rule themselves. ~~These~~ The bylaw change will require legal review before being submitted to the membership to ensure clarity and compliance with current law.

1. Amend the Bylaw to adjust the base Assessment for Reserves to a fixed amount of \$586/member/year. This represents an increase of \$23/month for each member over this year's rate of \$310. The total assessment will be just under \$48/month.
2. Further amend the bylaw to raise the cap from 2.5% to up to 5% in order to keep pace with inflation.
3. Allow some flexibility in the distribution method, and fix the net cash transfer into policy:
 - a. The Annual Assessment will continue to be distributed according to the Pro Rata method, which allows for flexibility when approved changes to the Reserve Study alter the proportionality of need.
 - b. Recognizing that priorities could require additional flexibility in revenue to individual funds, Interest Income will be distributed according to the judgement of the Board, if priorities require a bump to certain funds.
 - c. Net Cash will be distributed to the Fund affiliated with the Operating Budget that produced it. This is our current practice, but it is not dictated by policy so this will formalize the net cash confirmed by our annual audits will be distributed by the amounts remaining in their respective operating budgets.

Bylaw Amendment Proposed:

ARTICLE III GOVERNING BODY

A. THE BOARD.

1)

B. POWERS OF THE BOARD.

The Board shall possess and

1) **Payments, Charges, Fees and Assessments.** The Board may impose and collect payments, charges, fees, and assessments for the use, rental, or operation of the Common Areas and for the Common Expense.

.....

In addition to this assessment for the regular operation and ordinary maintenance of the Club, there shall be an annual reserve assessment collected for the future maintenance, repair or replacement of all or a portion of the Common Areas as set forth in the Club's then current reserve studies. The initial amount of this annual reserve assessment shall be \$180.00 per lot. The annual reserve assessment shall be allocated to reserves on a pro-rata basis using the Club's then current individual professional reserve studies. As of January 1, 2025, the Assessment amount for the Reserve funds is reset to \$586 per lot per year. This reserve assessment may be increased ~~each in future~~ years without a vote of the Members if it is not more than ~~two-and-one-half five~~ percent (~~2.5.0%~~) above ~~the~~ reserve assessment for the previous year, ~~with the actual amount determined by the Board.~~ [As Amended at the Special Board Meeting, December 09, 2014, and effective January 1, 2015, and further Amendment by a vote of the Membership July XX, 2024] Any increase beyond 5% will require an amendment and vote of the membership.

FIN04 Rule Change Proposed:

RULES AND REGULATIONS

FIN04 - RESERVE FUNDS

The policy and procedures that follow are governed in part by RCW 64.38 (The Homeowners' Associations Act) as now enacted and as hereafter altered, amended or reenacted and all definitions and requirements are incorporated herein by this reference. Similarly, the bylaws of Cape George, especially Articles III, VIII and IX contain important budgetary and reserve references and are incorporated herein by reference. Guidance may also be sought in the requirements and pronouncements of the IRS, the AICPA and FIN 02.

Reserve funds are an essential element in the financial viability of Cape George Colony Club and are used to accumulate financial resources for future major repairs and replacements of existing assets. Reserve funds can be used only for items designated in the reserve study, except as provided below. The study is updated at least annually and reviewed as part of the annual budget.

1. The Reserve Study is a schedule of the major repair and replacement of capital assets within Cape George Colony Club.
2. Cape George currently maintains three distinct reserve funds, General, Water and Marina.
3. Reserve funds are provided through a combination of a routine reserve assessment ~~and some, or all, of~~ the year-end operating cash excess (net income) from the respective operating cost centers, ~~and interest earned from Reserve Funds Investments.~~
- 3.4. At year end the annual reserve assessment is allocated to each fund on a pro-rata basis using the Club's then current individual professional reserve studies, ~~and based on the full funding recommendation for each of the funds. Following the annual audit, The the~~ operational cash excess is allocated ~~by formal action by the Board of Trustees to each fund affiliated with the corresponding operating budget-~~, and Interest earned on reserve funds is to be ~~accreted to the respective reserve fund distributed among the funds according to the judgement and vote of the Board of Trustees.~~
- 4.5. Expenditures from reserve funds may only be made by an affirmative vote of the Members, except in the case of a bona fide emergency. The total cost of the reserve item or project shall be submitted for Member vote.
- 5.6. Reserve funds are intended for the major repair or replacement of existing assets and therefore minor repairs should not be funded with reserve funds.
- 6.7. The use of reserve funds for feasibility studies, plans and other up-front expenditures that do not result in major repairs or replacement of existing assets should be discouraged.
- 7.8. Reserve funds may not be used to acquire new capital nor shall they be used for funding shortfalls in other fiscal areas or general budgeted operating expenses, except in the case of a bona fide emergency or as permitted by statute.
- 8.9. Loans may be made from reserve funds but must be repaid within twenty-four months. Notice of such loans must be hand-delivered or sent by first-class USPS to each owner of record. Internal interest may be assessed at the discretion of the Board.
- 9.10. If reserve funds taken as a whole do not contain sufficient funds for the major repair or replacement of an existing asset, Members may be asked to fund an additional special assessment to cover unfunded costs. This however does not mean that each individual reserve study item must be fully funded in order to be replaced.
- 10.11. Upon membership approval by ballot initiative, a **Special Assessment fund** may be established to accumulate funds for future expansion, improvement or creation of new community facilities or infrastructure. Such fund must be based upon professionally provided estimates of the cost of such improvements and must be presented to the Membership for a vote. The source of funds for such a special reserve should also be specified and may include any or all of the following sources: general

assessments, special assessments, fees, sale of Community property, and/or donations.

10. The **Operating Savings account**, or Operating Investment account, is **not** a reserve fund but rather an emergency operational fund. The account was established by a Member vote in 1996 and requires a minimum balance of \$~~70~~**100,000**. Funds may be drawn for Board authorized purposes but must be repaid within twenty-four months and full disclosure must be included in the minutes.

~~11.~~ In the event of a bona fide emergency, the Board may be required to authorize the expenditure of reserve account funds without seeking prior Member approval. A bona fide emergency shall be considered by the Board to be an event that is immediate or emergent in nature and was not reasonably foreseen or anticipated to occur during the current year.

11.

Any revision to this policy must be published in the Newsletter prior to a hearing before the Board of Trustees held to validate and adopt the change.

Adopted by the Board of Trustees, August 10, 2006.

Adopted by the Board of Trustees, July 16, 2009

Approved by the Board of Trustees, February 11, 2016

Approved by the Board of Trustees, July XX, 2024

Betsy Coddington, President

Pat Gulick, Secretary

02/16-207/2024

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Budget Year	GENERAL OPERATION FACILITIES				WATER FACILITIES					MARINA FACILITIES					TOTAL ALL FUNDS - 5% CAP, \$586 Assessment Base in 2025				
	ProRata Annual Assessment	Interest	Minus Expense	EOY Balance	ProRata Annual Assessment	Plus Net Cash	Interest	Minus Expense	EOY Balance	ProRata Annual Assessment	Plus Net Cash	Interest	Minus Expense	EOY Balance	ProRata Annual Assessment	Plus Net Cash	Interest	Minus Expense	EOY Balance
2023				211,459					1,261,396					165,694					1,638,549
2024	53,973		(194,067)	71,365	92,759	45,000		(223,200)	1,175,956	58,488	25,000		(34,000)	215,181	205,220	70,000	-	(451,267)	1,462,502
2025	110,561	40,000	(218,721)	3,204	216,466	77,000	10,000	(81,248)	1,398,174	60,905	25,000		(47,821)	253,266	387,932	102,000	50,000	(347,790)	1,654,644
2026	116,089	20,000	(59,748)	79,545	227,289	100,000	35,000		1,760,463	63,951	25,000	5,000	(223,151)	124,065	407,329	125,000	60,000	(282,899)	1,964,073
2027	121,893	20,000	(6,131)	215,307	238,654	100,000	35,000		2,134,117	67,148	25,000	10,000	(74,100)	152,113	427,695	125,000	65,000	(80,231)	2,501,537
2028	127,988	25,000	(20,912)	347,383	250,587	100,000	40,000		2,524,703	70,506	25,000	15,000	(200,000)	62,619	449,080	125,000	80,000	(220,912)	2,934,705
2029	134,387	25,000	(339,720)	167,050	263,116	100,000	40,000	(212,184)	2,715,635	74,031	25,000	15,000	(39,870)	136,780	471,534	125,000	80,000	(591,774)	3,019,465
2030	141,106	25,000	(209,746)	123,410	276,272	100,000	40,000		3,131,907	77,732	26,250	15,000	(366,955)	(111,193)	495,110	126,250	80,000	(576,701)	3,144,124
2031	148,162	25,000	(272,858)	23,714	290,085	100,000	40,000	(2,119,921)	1,442,071	81,619	26,250	15,000		11,676	519,866	126,250	80,000	(2,392,779)	1,477,461
2032	155,570	25,000	(36,122)	168,162	304,589	100,000	40,000	(82,572)	1,804,088	85,700	26,250	15,000		138,626	545,859	126,250	80,000	(118,694)	2,110,877
2033	163,348	25,000	(7,618)	348,892	319,819	100,000	40,000	(101,555)	2,162,352	89,985	26,250	15,000		269,861	573,152	126,250	80,000	(109,173)	2,781,106
2034	171,516	25,000	(686,712)	(141,304)	335,810	100,000	40,000	(102,165)	2,535,997	94,484	26,250	15,000		405,595	601,810	126,250	80,000	(788,877)	2,800,289
2035	180,092	25,000	(255,119)	(191,331)	352,600	100,000	40,000	(28,358)	3,000,240	99,208	27,563	15,000	(158,736)	388,630	631,900	127,563	80,000	(442,213)	3,197,539
2036	189,096	25,000	(35,251)	(12,486)	370,230	100,000	40,000	(119,227)	3,391,243	104,169	27,563	15,000		535,362	663,495	127,563	80,000	(154,478)	3,914,119
2037	198,551	25,000	(18,154)	192,911	388,742	100,000	40,000		3,919,985	109,377	27,563	15,000		687,302	696,670	127,563	80,000	(18,154)	4,800,198
2038	208,479	25,000	(9,438)	416,952	408,179	100,000	40,000	(819,187)	3,648,977	114,846	27,563	15,000	(47,585)	797,126	731,504	127,563	80,000	(876,210)	4,863,055
2039	218,902	25,000	(694,489)	(33,635)	428,588	100,000	40,000	(77,251)	4,140,314	120,588	27,563	15,000		960,277	768,079	127,563	80,000	(771,740)	5,066,957
2040	229,848	25,000	(439,495)	(218,282)	450,017	100,000	40,000		4,730,331	126,618	28,941	15,000		1,130,836	806,483	128,941	80,000	(439,495)	5,642,885
2041	241,340	25,000	(55,964)	(7,906)	472,518	100,000	40,000	(3,114,964)	2,227,886	132,949	28,941	15,000		1,307,726	846,807	128,941	80,000	(3,170,928)	3,527,705
2042	253,407	25,000	(218,418)	52,083	496,144	100,000	40,000	(35,330)	2,828,700	139,596	28,941	15,000		1,491,263	889,147	128,941	80,000	(253,748)	4,372,046
2043	266,077	25,000	(10,127)	333,033	520,951	100,000	40,000		3,489,651	146,576	28,941	15,000	(23,246)	1,658,534	933,605	128,941	80,000	(33,373)	5,481,218
2044	279,381	25,000	(183,741)	453,673	546,999	100,000	40,000	(85,550)	4,091,100	153,905	28,941	15,000		1,856,380	980,285	128,941	80,000	(269,291)	6,401,153
2045	293,350	25,000	(368,673)	403,350	574,349	100,000	40,000	(50,472)	4,754,977	161,600	30,388	15,000	(284,849)	1,778,519	1,029,299	130,388	80,000	(703,994)	6,936,846
2046	308,018	25,000	(536,141)	200,227	603,066	100,000	40,000	(114,780)	5,383,263	169,680	30,388	15,000		1,993,587	1,080,764	130,388	80,000	(650,921)	7,577,077
2047	323,419	25,000	(29,242)	519,404	633,220	100,000	40,000	(252,347)	5,904,136	178,164	30,388	15,000		2,217,139	1,134,802	130,388	80,000	(281,589)	8,640,678
2048	339,590	25,000	(13,971)	870,022	664,881	100,000	40,000	(134,112)	6,574,905	187,072	30,388	15,000		2,449,599	1,191,542	130,388	80,000	(148,083)	9,894,526
2049	356,569	25,000		1,251,591	698,125	100,000	40,000	(4,788,810)	2,624,219	196,426	30,388	15,000		2,691,413	1,251,119	130,388	80,000	(4,788,810)	6,567,223
2050	374,398	25,000	(336,152)	1,314,837	733,031	100,000	40,000	(51,072)	3,446,178	206,247	31,907	15,000	(590,286)	2,354,281	1,313,675	131,907	80,000	(977,510)	7,115,296
2051	393,117	25,000		1,732,954	769,682	100,000	40,000		4,355,861	216,559	31,907	15,000		2,617,747	1,379,359	131,907	80,000		8,706,562
2052	412,773	25,000	(453,735)	1,716,992	808,167	100,000	40,000	(52,297)	5,251,730	227,387	31,907	15,000		2,892,042	1,448,327	131,907	80,000	(506,032)	9,860,765
2053	433,412	25,000	(84,984)	2,090,420	848,575	100,000	40,000	(133,774)	6,106,531	238,757	31,907	15,000		3,177,705	1,520,744	131,907	80,000	(218,758)	11,374,657
	6,944,411	730,000	(5,795,449)	2,090,420	13,583,511	2,922,000	1,120,000	(12,780,376)	6,106,531	3,854,273	843,338	405,000	(2,090,599)	3,177,705	24,382,194	3,765,338	2,255,000	(20,666,424)	11,374,657

What is the difference between an additional insured and additional interest?

When they're named in a policy, Additional Insureds are covered by that policy if they are brought into a claim because of the actions of the Named Insured.

Adding a person or company as an Additional Interest ensures that the financial interests of that entity are protected in the event of a covered loss.

“CAU does NOT want to pay for any bodily injury or damage caused by the operation, storage or maintenance of any boats. Being an additional insured helps to prevent that. If the Additional Interest definition is equal to an Additional insured in the owner's policy there is no problem”

Rose Sapoznick, CIC, CIRMS, AINS
Account Manager, CAU Bellevue WA
Community Association Underwriters of America, Inc.

RULES AND REGULATIONS -- USE OF CLUB PROPERTY

3. Members who moor a vessel in the Cape George Marina, even on a temporary basis, shall maintain insurance in force and in good standing on the vessel. Proof of insurance must be provided at time of registration. The insurance shall provide Protection and Indemnity (Watercraft Liability) with a \$300,000 per occurrence minimum liability limit. Cape George Colony Club must be listed as an **Additional Insured** on the policy. As a condition of using the Cape George Marina, members and guests shall have documentation available (or on file at the Office) for the Harbormaster upon request, and at time of moorage and slip renewal. Failure to have such documentation may be grounds for termination of berthage privileges. Proof of insurance is not required for non-motorized crafts.
4. Boat size limitations are required due to the limited size and configuration of the marina. Boat width shall not exceed twelve (12) feet at the widest point unless authorized by the Harbormaster and approved by the Board of Trustees. Moorage fees will be based on boat length plus outrives and/or extensions. Tonnage and draft are considerations for slip assignment. Owners may at their expense be required to provide an Engineer's report discussing the effects of tonnage, etc., on our piling/dock system.
5. Those assigned moorage space in any year shall have the right to equal space the following year.
6. All moorage locations shall be assigned by the Harbormaster.
7. Members shall attach a copy of current boat registration, title documents and insurance with Cape George Colony Club named as **additional insured**, to their annual renewal form.
8. Sale of a boat by a member shall not encumber the Harbormaster to provide moorage for the new owner. If the member purchases a similar new boat in size, etc., then the member can utilize the slip originally assigned to him/her.
9. The Harbormaster is authorized to assign/reassign moorage and to move boats for reasons such as (but not limited to) safety and improving boat traffic flow. Except in extreme emergency, the Harbormaster shall attempt to contact the owner regarding movement of his/her vessel within the marina. NOTE: Slip assignments are not to be regarded as permanent. The Harbormaster may reassign slips at any time to achieve the most efficient use of the limited available space. Movement of a vessel by the Harbormaster shall in no way hold the Harbormaster responsible for the safety of the vessel.
10. Tying alongside another boat (rafting) is not permitted at any time.
11. When in a moorage space, boats shall be secured with adequate mooring lines in a manner consistent with good boat-handling practice.

RULES AND REGULATIONS -- USE OF CLUB PROPERTY

- a. Member's name must be displayed on boat trailers and license number of the trailer must be provided to the office on the moorage registration form. Boats stored in the South parking lot must be insured. Cape George must be added as an **Additional Insured** on the member's insurance policy.
- b. If there is a waiting list for parking spaces, each member may store only one boat trailer.
- c. All boats and trailers parked must be in operable condition. Inoperable condition is defined as stripped, wrecked or otherwise not operable due to mechanical failure or inability to maintain flotation. Once a boat/trailer is determined to be inoperable due to mechanical failure or inability to maintain flotation, it must be removed from the Marina within forty (45) days unless other arrangements have been made with the Harbormaster.
- d. Members with rampage who do not pay for boat and/or trailer storage and guests of members may store their boat and/or trailer for no more than twenty-four (24) hours in designated 24 hr. parking lot without the approval of the Harbormaster.
- e. Rampage or moorage is required with all trailer parking.

9. KAYAKS, DINGHYS, ROWING SHELLS, OTHER NON-MOTORIZED VESSELS

- a. No vessel will be placed in storage or put on racks at the Marina without the approval of the Harbormaster and payment of fees.
- b. All vessels will be assigned a sticker by the Office to affix to their vessel identifying owner and owner contact information.
- c. Dinghy's and Tenders must be stored in a way that does not interfere with neighboring boat trailer ingress/egress and Marina grounds maintenance.

This policy replaces all prior Marina policies.

Adopted by the Board of Trustees, November 16, 2017

Adopted by the Board of Trustees, August 16, 2018

Adopted by the Board of Trustees, March 12, 2020

Katie Habegger, President

Joel Janetski, Secretary

CAPE GEORGE COLONY CLUB

61 CAPE GEORGE DRIVE
PORT TOWNSEND, WA 98368

PHONE: (360) 385-1177
FAX: (360) 385-3038

2023 MARINA REGISTRATION FORM

Name	Email
Phone	Emergency Phone

VESSEL INFORMATION			
Make:	Model:	Boat Reg. No.:	Trailer License No.:
Beam:	Draft:	Vessel Length: (including bowsprits, outdrives, swim steps):	
Power: <input type="checkbox"/> Outboard <input type="checkbox"/> Inboard <input type="checkbox"/> In/Out <input type="checkbox"/> Sail <input type="checkbox"/> None			Boat's Name:

- (1) Moorage is for member's boat only. Guest vessels must use guest moorage as available.
- (2) Providing ramp or dock key to nonmembers will result in revocation of all marina privileges.
- (3) Moorage may be sublet only with Harbormaster's approval.
- (4) Guests in marina area must be accompanied by a member – no exceptions.
- (5) Moorage and ramp use fees are due January 1st of each year. Moorage unpaid by January 31st will be forfeited and reassigned.
- (6) Moorage is not transferable with sale of boat to anyone.
- (7) Harbormaster is authorized to relocate any boat.
- (8) Trailer parking is available only for those with moorage or ramp use.
- (9) Contact and vessel information on this form will be provided to the Marina Chair and/or Harbormaster for emergency purposes.
- (10) Owner's name and telephone number must be displayed on boat trailer's tongue.
- (11) Copy of current boat and trailer registration AND copy of current boat title must accompany moorage, ramp use and boat trailer parking applications. Slip assignment or parking use can be denied or revoked at any time after registration deadline if documentation is missing or incomplete.**
- (12) Proof of \$300,000 (per incident) vessel liability insurance must accompany moorage, rampage and boat/trailer parking applications. CGCC must be added as an additional insured on your policy. (Kayaks/dinghies/canoes excluded).**