

September 18, 2023 Homeowners' Meeting Minutes

Mary Payne, HOA President, opened meeting and proceeded with following:

Request to approve June meeting minutes – approved and was seconded

Financials update – reports available for review at front table

- New accounting firm
FYE 2022 taxes have been filed
- Transitioning our banking to Har-Co from M&T due to transaction fees
Har-Co charges \$0 for transactions
M&T – we have paid \$76.00 in transaction fees
 - 2 CD's opened at Har-Co for \$5,000 each @ 5%. One for 6 months and one for 12 months
- Current balance: M&T = \$18,526.70 Har-Co = \$6,871.45 Total = \$25,398.15
- Past due accounts total \$15,825.32
- Explained why we don't allow for electronic payments
 - QuickBooks online charged \$61.92 for 11 transactions in the past (prior to 2023)
 - Recommend setup bill pay through homeowner's bank – bank will send check
- The 2023 insurance payment was \$1699.00; a 26.3% increase. The increase was partially due to adding the fence to the policy (not added in 2021 when it was installed).
2022 premium = \$1345 2023 premium = \$1699
Insurance rates increased in general overall in 2023
- Trees in our open space have not been addressed in recent years. In August a representative from Harford Tree Experts, who handles tree services for the Town of Bel Air, evaluated trees in the open spaces behind homes on Hawley, Peabody, Crabtree, Dewberry, Pequot, Southworth, Spindle Hill.
 - We accepted their quote = \$6620 for the work outlined. Work to be done the week of 9/24. Harford Tree will return meet with Mary Wednesday, 9/20 to review specific homeowner concerns on Crabtree. Harford Tree will also evaluate the rest of the community at a date TBD.

Proposed updates to our by-laws (Subject to legal review by our attorney)

The Articles of Incorporation, Section "Eleventh," states amendments require 75% vote of entire membership. If we all agree to move forward with these proposed updates, volunteers are needed to go door-to-door to get necessary votes.

Section "Eighth" (as written) in Articles of Incorporation and Article IV section 1 of the By-Laws

- Increase board of directors from 3 to 5 members.
- Board members must be a member of and live in BVA.

Article IV Section 2 Term of Office and Article VIII Section 3

- Update term to 2 years
 - Previous board served for two 2-year terms; however, the amendment was never filed.

Article V Nomination and Election of Directors

- Section 1. Nomination
 - Add: Board members may not have financial or familial interests with other board members
- Section 2
 - Add: Board members or nominees may not count ballots. "X" # of volunteers (to be determined) will count ballots in an open meeting of homeowners who may witness counting of ballots.

Homeowner input at the meeting recommended including "teeth" in the proposed changes. We will engage Brian Young, our attorney, to assist with verbiage on penalties/enforcement re: board of directors updates.

Volunteer Opportunities

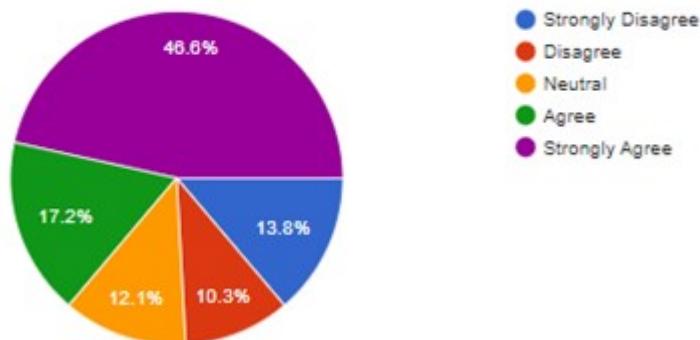
- Planting in islands
- Block captain volunteers still needed. We currently have The Ellsworth's and The Zorn's
- Boo Bash October 28 (rain date October 29) 1-4pm @ Three Acre Lane by the island.
 - Reminder to register for Boo Bash via email – bradfordvillageboard@gmail.com.

Arch update

- Trailers, boats, recreational vehicles, etc.
 - All need to be moved by 10/31/2023 to either enclosed garage on homeowner's property or offsite storage. No exceptions. Starting in the 2024 season all trailers, boats, recreational vehicles, etc. must be parked in the homeowner's garage or driveway.
- Fence Survey
 - The purpose of the survey was to collect feedback from the community only and was not a determination on whether we move forward with any revision on the architectural regulations.
 - Homeowners who have not yet responded to the survey are encouraged to complete. We want at minimum more than 50% of our community to complete the survey to make an informed decision.
 - As per our architectural regulations, an architectural request is submitted for approval that includes a survey and town permit. The Board of Directors will notify their neighbor(s) for approval and is factored into the final decision. In addition the homeowner is required to sign a restrictive covenant agreeing to maintain the fence; effectively placing a lien on their property. Reference the full architectural guidelines posted on our web site: <https://bradfordvillagehoa.com/association-information/>
 - The pie chart, below, from the survey results that was shared with attendees at the meeting.

What is your level of agreement with adding the new fencing option to the architectural regulations?

58 responses



- 58 responses received to date.
- Most comments that were not in favor of the wood fence option was concern on the maintenance/upkeep of the fence.
- A homeowner offered pictures of other fence options. We do not know costs of these options.



A homeowner raised the question if a fence is erected without approval from the Board of Directors, what are the consequences. Answer: The Board of Directors would take legal action for non-compliance of architectural regulations.

Attendees:

Mary Payne
Ken Wiedel
Ava Kovacs
Vicki Wiedel
Dan Durst
Lyn Sylvester
Mike Rector
Eva Todaro
Peggy Smith
Brian & Kelly Ellsworth
Lee & Pat Cunningham
Jean Rice
Aimee Grebe
Amanda Dziedzic
Mike & Michele McDermott
Eric Reinbold
Jennifer Dix
Tara Woodfin
Deb Woodfin
Suzanne Schussler
Renee & Bill Larkin
Audrey Helton
Maria Joesten
Nancy Doyle

Next HOA Meeting

December 18, 2023 @ 7 pm

St. Matthew's Church

1200 Churchville Road, Room 264/266
(Greenbrier Road and Route 22)
Bel Air, MD 21014