

Agenda December 15, 2025

- **Vote re: assessment for the capital project for Three Acre Lane road maintenance**
 - As per the letter dated November 10 and mailed to all homeowners, this meeting provided another opportunity to vote on the \$200 assessment, to homeowners that did not vote via the mail-in postcard included with the November 10 letter.
 - Index cards were distributed to homeowners who raised their hands and were collected at the end of the meeting. Results will be presented in a separate communication.
- **September 15, 2025 meeting minutes approved**
- **Financials update – reports available for review at front table**
 - Current balance: \$17,231.37 as of December 14, 2025
 - CD's total as of = \$25,833.45 *
 - *A new 7 month CD for \$15,000 @ 3.445% opened November 26, 2025, meeting our budget commitment toward capital improvements /reserve study.
 - 90% of homeowners are current with HOA dues.
 - Tree work impacting our budget – amount spent to date = \$5700 – 7 months to go
 - As discussed at the September meeting, unless trees pose a threat to homeowners' safety, those located in common areas will not be removed.
- **Our community yard sale** was on Oct 18 and we thank Amanda Dziedzic for posting on social media and planting signs along McPhail and thanks to Jessica Rector for posting on Facebook.
- **Fernardis Branch stream project update provided by Mike Rector.** The project will be focused in the area around Pequot Dr and Pequot Lane. Mike Rector and Vicki Wiedel met with Town of Bel Air reps about the project. The Town has asked that when we are contacted by the county reps, to refer them to the Town reps regarding the project. We haven't received any additional updates since the meeting from either the Town or county.
- **2026 HOA Meetings** were listed on the May invoices mailed via USPS and are also posted to our website. They are: **March 16, 2026, June 15, 2026, September 21, 2026, December 21, 2026**
- **Looking ahead to December 2026** when elections for board members will be held. Consider becoming involved with your community. Discussed the importance of electing board members that have integrity and no ulterior motives to be on the board.
- **Cost cutting considerations:** The only area that offers an opportunity to cut costs is with lawn maintenance. The 2025 Ivy Hill contract was = \$5,784. Considerations: mowing would continue on a regular basis at the front of the community but reduce mowing the open areas elsewhere to once-a-month. Perhaps plant wildflowers in the islands.
- **Misc –** Homeowner asked if we would accept monthly payments for HOA dues. Yes, homeowners need to email bradfordvillageboard@hoa.com and request monthly payments.

The monthly amount will be determined by the total amount outstanding divided by the number of months remaining until July 1 in order to have HOA dues up-to-date before the next year's HOA due date of July 1. Homeowners that request to pay a monthly amount and default on the monthly payment is subject to having their account referred to the collection process which results in additional costs for legal fees and court costs.

HAPPY HOLIDAYS