Bradford Village Association, Inc.

Meeting Minutes September 21, 2026



Bradfordvillagehoa.com
bradfordvillageboard@gmail.com

- **June 15, 2026 meeting minutes –** motion raised to approve and was seconded

- **Meeting minutes from this meeting will be mailed to BVA homeowners as we, the board of directors, feel its contents and subjects covered in this meeting are important. Please read re: upcoming election and possibly engaging a HOA management company.** Meeting minutes are posted to our website: BradfordVillageHOA.com

- **Financials update – report with YTD and Fiscal YTD expenses available for review at front table**

  - Current checking balance: $ 26,926
  - Current savings balance: $23,395
  - Two CD's were transferred to checking on 7/23 to cover the cost of the capital improvement for paving Three Acre.
    - One for $10,974 (penalty transfer = $93.82)
    - One for $14,458 (penalty transfer = $122.75)
  - One current CD for $763.85 – as noted in the budget, this money is set aside toward the cost of a reserve study in 3 years. Additional funds will be needed to cover the cost of the study.
  - $25,000 will be deposited into a money market account earning 4% interest (more than a CD) and the funds are not tied to a timeline but accessible as needed.
  - Past due accounts = $13,935
    - 79% in BVA have paid 71% in White Oak have paid
  - Federal and state tax returns completed and filed in August 2026

- **Update re: Town of Bel Air on road maintenance from our June 15th meeting discussion**

  - Review from June 15th meeting: Discussion ensued regarding road repaving within the community and why the Town of Bel Air doesn't handle all the roads within the community. Three homeowners have volunteered to collect signatures on a petition and present it to the Town commissioners on behalf of all the taxpayers in the community. An update is to be provided at the Sept. 21 HOA meeting.
    - *Update from tonight's meeting – there was no presentation to the Town commissioners.*

- **Capital Improvement Project for Three Acre Lane/Assessment update**

  - The following companies were contacted in the spring of 2026 for paving bids on Three Acre Lane:
    - Goode paving 443-827-8601 – came out to measure, but no bid received

- American paving 610-459-2856 – came out to measure, but no bid received
- Ivy Hill construction – came out to measure, but no bid received
- Barnes paving 443-243-3710 – the only company that responded with a bid.

- Barnes Paving & Trucking completed road maintenance August 19th. Total cost = $47,275
  - The island was removed.
    - To repair the curb on the island would have cost $4200.
    - Remove and pave island = $6850

  Question raised – Was the Town contacted for any referral?
  A - Yes, the Town was contacted and the Town has utilized Barnes

  Question raised – Why was Barnes not used last year?
  A - The board was not aware of Barnes last year.

  Question raised – Will there be an additional assessment?
  A - No

- Assessments that remain outstanding will be referred to the association's attorney for collection.

➢ **American Water**

- Vicki followed up with American Water and was told there is nothing on their schedule currently with regard to replacing the water pipes in the community.

- **Community Yard Sale –** Saturday, October 10 Rain date : Sunday, October 11
  Participation is voluntary

- **2026 HOA Meetings** were listed on the May 2025 invoices mailed via USPS and are also posted to our website. Next meeting : **December 21, 2026**

  - 2027 HOA Meetings will be determined and posted by new board of directors to be elected in December 2026

- **Looking ahead to December 2026** when elections for board members will be held.

  - Nomination committee volunteers were needed by today's meeting for the December election and as of today no one has volunteered. Homeowners who are interested in submitting their name as a potential candidate, please submit your name to the current board of directors via email to bradfordvillageboard@gmail.com by November 15th.

  - Potential candidate names need to be submitted to the current board of directors no later than November 15. As of today, no one has inquired about being a candidate. Any homeowner interested in being a candidate, please submit your name via email to bradfordvillageboard@gmail.com.

  - Voting for candidates that are on the ballot will be by secret ballot only and will be mailed the first week of December with a self-addressed and postage included envelope to be received in

PO Box 264 no later than Friday, December 18 in order to be included in the count at the December 21 HOA meeting.

- Only ballots with the Bradford Village Association seal will be accepted and counted.

- Volunteers are needed for the December 21 meeting. Current board members and candidates are not permitted to open/count votes.

    - One person to open envelopes
    - One person to read the vote
    - Two people to record the votes

- The past two elections had a decent return of votes. It is important that we continue to have as many people return votes in order to continue our momentum of having transparency of our finances and holding regular meetings to communicate with our community.

    - We strongly encourage everyone to take seriously these elections and its importance to the stability of our community.

    - MD House Bill 1534/SB758 Conduct of Elections (effective October 1, 2025)

Elections will require ballots to be counted, certified, and conducted by a third-party who is not a candidate in the election and does not have a conflict of interest regarding any candidate in the election. Property management associations are not independent third parties and cannot conduct the election. Reasonable efforts must be taken for fair elections with accountability for the process and results of elections.

You will need to either (a) identify an association member to conduct the election who will not be a board member or advocate in any way for any candidate, (b) hire someone outside of the association to run the election, or (c) hire a commercial technology platform to conduct elections.

Q – What happens if there are no candidates for the December election?
A – Don't know at this time.

- **Discussion/consideration: Engaging a HOA management company**

Vicki and I had a conversation with a management company for the purpose of gathering information and estimated pricing.

If we were to engage a management company, the role of the board of directors would be of decision making only. The management company would handle all other functions.

Homeowners have the option to pay either monthly, bi-yearly or yearly. The company offers a portal that homeowners can pay via echeck which does not incur a processing fee; using a credit card does incur a processing fee. The company does not accept payments over the phone for security purposes.

A management company handles all the legal filings that are necessary for the Association to file in the required timeframes. They would also be up-to-date with MD HOA laws.

The company we spoke with has a MHIC licensed handyman that homeowners can engage at the homeowner's expense.

The company we spoke with estimates the yearly cost p/homeowner = $500.00

The decision as to whether a management company is hired will be for the next board of directors to decide.

- **Questions/concerns raised re: management company**

Q – Is the management company fee in addition to our current HOA fee?
A – No, the management fee would be our HOA fee.

Comment – concern about how some management companies operate and don't follow through on requests (referencing their mother's condo mgmt co)
Response – BVA does not have any common buildings that require maintenance.

Comment – MRA was used in the past and was dismissed.
Response – The management company that was interviewed is not MRA but a relatively new company currently handling 9 communities. The mgmt co was referred to us from our contact at HarCo Credit Union; their community uses them and has been satisfied with their services.

Q – Will having a management company encourage people to come forward and participate as board members since their role would be decision makers only?
A – Certainly hope so.