

Cross Keys Condominium No. 1
Minutes of the Annual Meeting
December 5, 2017

I. Call to Order and Verification of Quorum

Gail Mandell called the meeting to order and verified that a quorum was present. Gail thanked Neile Eisner for her many contributions to the Condominium Association and for serving as President last year. She also thanked Irv Settleman for his more than 10 years of service on the Condominium Board.

II. Review and Acceptance of the minutes of November 2, 2016.

A motion was made and seconded to approve the minutes of the last Annual Meeting held on November 2, 2016. The motion was approved.

III. Introduction of Candidates Running for Office

The three candidates running for the Board, Gail Mandell, John Cahan, and Diana Schulin, each introduced themselves. Ballots were collected.

IV. Financial Report

Gail Mandell, Treasurer, reported that the Association is on target to meet its budget during 2017. There were a number of areas where the Association was able to see reduced expenses including in the management fee and insurance. Both items were bid. One area of increased expenses was legal services due to potential litigation and the process of transitioning to a new management company. The Board does not anticipate similar expenses in 2018. As of October 30, 2017, the Association had \$112,421 in the operating account and \$387,614 in reserves for a total equity of \$500,035. The reserve at the end of December 2016 was \$328,557 and there was \$129,025 in operating for a total equity of \$457,582.

V. Review of 2018 Operating Budget

The 2018 Budget was approved by the Board. There are no increases in condominium fees for 2018. The Association budgeted a 15% increase for water/sewer fees, decreased the estimated cost for snow removal from \$20,000 to \$15,000, reduced the cost for trash removal, insurance and management fees. For 2018, we budgeted \$5,000 for legal fees. The Budget was approved by the Board.

VI. Report of the Cross Keys Maintenance Corporation (CKMC)

Sharon Nathanson, the Association's representative to the CKMC gave the report. CKMC is composed of the nine residential condominium associations, the hotel, and the owners of the shopping center and office complexes. It is responsible for landscaping, road maintenance, and snow removal in areas not owned by a specific entity as well as the pools and the Clubhouse. This year the CKMC Board completed the development of a website www.crosskeysbaltimore.com which provides comprehensive information on the Village of Cross Keys including maps, descriptions and listing of events. It is particularly helpful in orienting new residents to the community. In addition,

the CKMC Board undertook a security study and found that most of the members were satisfied with the existing security arrangements. At the last meeting, the Board asked that Village Management look into getting an estimate on update computer technology and lighting to enhance security efforts within the Village. Also, Sharon reported that there are on-going negotiations with the owners of the shopping center and officers regarding their financial contributions to CKMC.

VII. Rules and Regulations

Gail, Chair of the Legal Committee, reported that the Board is in process of revising the rules and regulations to make them more up-to-date. Some of the areas of update include acceptable times for contractors to work, requirements for architectural review etc. The Association's attorney is currently reviewing the draft. After her review, the proposed rules will be distributed to all owners, and an opportunity for comment will be provided. The Board hopes to conclude this process within the next several months. Gail also reminded attendees that the common areas are owned by the Association and owners are not allowed to put anything in or on these areas without first seeking Board approval.

VIII. Old Business--None

IX. New Business

A. Report of the Condominium I Association

1. Landscape Committee: Carol Kaufmann reported for the Committee. The Committee met with Ruppert and Thornhill at the end of October to detail the 2018 landscape maintenance contract and to begin the dialog of the Beautification Project. Ruppert suggested and the Board agreed that the Project will begin with Hamlet Hill because it is the smallest Court. Once a plan is developed and the cost estimated, the Board will review and approve. Owners were requested to contact Thornhill if they have any concerns about landscaping and not communicate with the Ruppert employees as this caused some issues last year. Carol also noted that tree issues will be handled by Thornhill and are not part of the Landscape Committee. The Committee is looking forward to a successful year and thanks the owners for their cooperation. The goal is to make Condo 1 beautiful and enhance property values.
2. Architectural Committee: Sharon Nathanson will chair the Architecture Committee. Any requests for architectural changes must be submitted using the form on the website to Rosalie Parker at Thornhill. Board approval for any change to the exterior or the units is required. The Board is committed to timely review of the change.
3. Legal Committee: Gail Mandell reported for the Committee. The Committee's work this past year was focused on reviewing the old rules and revising them to bring them up-to-date. (See previous section on Rules and Regulations.) Also, in the upcoming year, the Committee will be focusing on updating the "Grid of Responsibility" to identify responsibilities for maintenance according to the Master Deed, By-laws, and the Maryland Condominium Act.

4. 2017 Projects and Accomplishments

Gutter cleaning—Thornhill is currently obtaining prices from vendors and the Board anticipates this will be completed before the end of the year. The Board is looking for find a vendor that will work with the Association on a cyclical basis with cleaning both in the Spring and before the Winter.

Reserve Study—The study, which identifies the long-term infrastructure needs of the Condominium such as sidewalks, road repairs, tree removal, hot water heaters and other items has been completed. The Board will be working on a multi-year plan for implementation.

New Detailed Accounting Reports—Thornhill is providing detailed accounting reports to the Board which are essential for both short term and long-term planning.

Landscaping—The Board secured a contract with Ruppert Landscaping this year and has been working with the company to implement on-going landscape maintenance, leaf blowing and plans for needed landscape revitalization.

Fences—Fences on Hamlet Hill and Palmer Green were cleaned, repaired and stained in the Fall. Next Spring fences on Olmsted Green and Bouton Green will be done.

LED Lights—All street lights have been changed to LED bulbs saving the Association on electricity costs. The cost for transitioning to LED lights was \$5,405 and estimated savings the first year is \$4,186.

Website and Email Blasts—This function is now handled by Thornhill, thereby saving the Association from having a separate vendor.

Snow Removal—The Association has a snow removal contract with NMG. Thornhill will be supervising the contractor. Gail thanked Hillard Cohen who helped with the walk-through and identified how snow removal has been handled and the what services the Condo Association expects.

5. 2018 Projects

Window Washing—will be done once a year and both the upper and lower windows will be washed on the outside. This will be done in the Spring.

Landscaping—The Association will begin a beautification project on Hamlet Hill.

Tree Trimming—A new vendor will be sought. Tree trimming will occur twice a year, a major pruning in the Spring and another pruning in the Fall.

Dryer Vent and Chimney Cleaning—This is an owner responsibility but Thornhill is seeking a vendors that will give the Association a good price given that multiple owners may use these services. Once the vendor is identified, owners will be notified of the schedule and prices.

Fences—Bouton Green and Olmsted Green fences will be power washed, repaired and stained.

B. Owner Comments and Questions

Leaf Blowing. Several owners expressed concern about the leaf blowing, particularly blowing the leaves inside the patios and the need to keep leaves out of the storage stairwells. Rosalie will talk to Ruppert about this. There will be one more leaf blowing this year near the end of December.

Sidewalk on Hamlet Hill to Protect Walkers. Owners asked the Board to explore the cost on this to see if it is possible.

Security. One owner asked to identify who should be called if there is a security problem? If there is a problem that involves a crime or potential crime, the Baltimore City Police should be called. If possible the Gatehouse should also be notified so they can direct the Police if needed. A similar process should be followed for the Fire Department.

Lighting. One owner asked if the Board could look into changing the glass in the street light fixtures to get better lighting.

X. Voting Results

The following people were elected to the Board: John Cahan, Gail Mandell, and Diana Schulin

The meeting of the Cross Keys Condominium Association was adjourned.
Sharon Nathanson, Secretary