

POTOMAC CROSSING

HOMEOWNERS ASSOCIATION, INC.

<http://www.potomaccrossinghoa.org>

**Board of Directors Meeting Minutes
Monday, September 9, 2013
Travilah Elementary School
North Potomac, Maryland**

Board Members Present:

- Linda Mayo
- Ligia Moss
- Karen Chandler
- Richard Meddings
- Michael Foecking
- Rick Meyer

Not Present

- Alan Czarzata

Call to order by Linda Mayo at 7:05 PM.

Minutes:

The June 10, 2013 and July 8, 2013 meeting minutes were read and approved by unanimous vote. (Rick Meyer will revise with minor editorial revisions, and send to Ligia for posting on the PCHOA website – with a copy to Kate Werrett.)

Insurance Renewal:

Jeff Luther and Kate Werrett presented the renewal quotations provided by the Manougian Agency, which specializes in property and liability insurance for Homeowners Associations is very active with the Community Associations Institute (CAI). Jeff said that Vanguard has worked for many years with Manougian to provide coverages for other communities.

The Manougian proposal was compared to the quotation for renewal of the State Farm insurance coverage. Jeff highlighted that the Directors and Officers coverage part of the current State Farm policy does **not** provide coverage for claims asserting non-monetary damages. This would require PCHOA to pay “out of pocket” for legal defense of those types of claims.

However, the insurance proposal for coverage to be provided by QBE Insurance as submitted by Manougian would provide that protection.

Potomac Crossing Homeowners Association
c/o Vanguard Management Associates, Inc.
P.O. Box 39 § Germantown, Maryland 20875-0039
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After lengthy discussion, the Board requested Management to research a number of questions regarding both the State Farm and Manougian/QBE proposals, prior to making a final selection on renewal insurance.

Rick Meyer agreed to work as liaison with Management to assist in reviewing the responses to these questions, and routing recommendations to the Board members to facilitate an "email vote." Jeff highlighted that time is of the essence as the coverage expiration date was approaching rapidly, and decisions would need to be reached no later than September 20th.

Joint Meeting with AECC:

Linda introduced and welcomed several members of the AECC were also in attendance for a joint overview session. Linda thanked the entire committee for the very valued service to the Community.

AECC members present:

- Leslie Meddings, Chair
- Bryan Greenwald
- Eddie Liu
- Kristen Fitzpatrick

The Board reluctantly accepted resignation of Leslie Meddings as Chair of the AECC. Linda speaking on behalf of the entire Board thanked Leslie for her many years of service to Potomac Crossing. Leslie added her own statement of thanks to the AECC members and expressed importance and value of frequent communication with the Board. By unanimous consent, Board authorized \$100 gift card in appreciation.

Linda requested the remaining members of the AECC submit to the Board a nomination for new AECC Chair.

Linda repeated on behalf of the entire Board how we value the independent opinions and evaluations by the AECC. She stressed that the Board is always accessible to the AECC and ready to help with any questions and to provide advice and input, when so requested by the AECC. Linda also requested that the Board be alerted to any changes in procedures by the AECC.

Tree Removal

The Board revisited proposal submitted by AW Landscapes dated June 10, 2013 for clean-up and removal of various dead and diseased trees and other landscaping maintenance tasks.

Jeff Luther estimated the following funds remaining in the 2013 line item budget:

- | | |
|--------------------|----------------|
| • Tree Maintenance | \$2,000 |
| • Site Maintenance | <u>\$1,200</u> |
| | \$3,200 |

Approximately \$2,000 of work was approved from the AW proposal at the July, 2013 meeting, but has not yet been invoiced.

Motion made by Linda, with second by Ligia Moss to approve items 3 and 4 from that proposal for pruning and fertilization of holly bushes, and for construction of a swale for Teaneck tot lot to stop wood chip erosion for approximately \$950. Motion approved by unanimous vote.

Maryland Legislative Action Committee (MD-LAC) of the Community Associations Institute (CAI):

Jeff Luther made brief presentation as follow on to Craig Wilson's July 24, 2013 email to the Board recapping the extensive efforts by the volunteer members of the MD-LAC during the recent Maryland legislative session in Annapolis.

Motion made by Rick Meyer and seconded by Richard Meddings for \$300 contribution to the MD-LAC. In favor: Mayo, Meddings, Moss, Meyer and Chandler. Abstaining: Foecking. Motion Approved.

New Townhouse Recycling Container Policy:

Motion made by Linda Mayo with second by Mike Foecking to remind T.H. residents of new policy. Motion approved by unanimous vote.

Draft FY 2014 Budget:

Kate Werrett and Jeff Luther briefly presented the draft budget with essentially flat dues for general unit homeowners and 5% increase in townhouse assessments for 2014 fiscal year based on anticipated expenses. In response to question, Jeff estimated at least a \$16,000 working surplus for current Fiscal Year.

The budget includes a 3% increase in management fees as per contract.

Motion made by Karen with second by Rick Meyer to approve distribution of the draft budget to all Potomac Crossing Homeowners with 30 day comment period as required Maryland Law. Draft budget approved for distribution by unanimous vote.

Yard Sale

Linda reminded the Board that the annual Potomac Crossing Yard Sale and Picnic, chaired by Maura Pratt, is scheduled for October 12, 2013 and encourages all Board members to attend. Signs announcing the event are being posted at entrances to community.

Next Meeting: Scheduled for Monday, October 14, 2013 at Travilah Elementary School

Meeting adjourned 8:45 PM.

Respectfully submitted,



W. E. "Rick" Meyer
Secretary

Approved - FINAL

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