

**CROSS FOX CONDOMINIUM, INC.
BOARD OF DIRECTORS MEETING
7 P.M. ON JANUARY 21, 2020**

The Board of Directors of the Cross Fox Condominium Inc. met on January 21, 2020. The following persons were in attendance:

BOARD OF DIRECTORS

MaatenRe Ramin, President	Michelle Melencio, Vice President (absent)
Wendy van Antwerp, Secretary	Elliott Simons, Treasurer
Joan Lloyd, Director	Henrietta Milward, Director
Maurice Roman, Director	

OTHERS

Marie Fowler, CVI	Recording Secretary, just a MINUTE!
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REGULAR SESSION

CALL TO ORDER

MaatenRe Ramin called the Regular Session to order at 7:17 p.m.

AGENDA

Wendy van Antwerp made a motion to add the discussion item for budget research. Henrietta Milward seconded; motion passed. Henrietta Milward made a motion to approve the Agenda as amended. Maurice Roman seconded, motion passed.

MINUTES

Wendy van Antwerp made a motion to approve the Minutes of the Regular Session of September 17, 2019 as amended. Henrietta Milward seconded; motion passed.

TREASURER'S REPORT

Elliott Simons presented the Treasury Report for December 2019.

Operating Accounts	\$ 1,160,632
Delinquent Accounts (year to date)	\$ 11,822
Total accrued reserves	\$ 979,506
Total Liabilities and Member's Equity	\$ 1,186,609

MANAGEMENT REPORT

ACTION 1 – Ratification of Electronic Votes

Elliott Simons made a motion to ratify the electronic vote from September 2019 to expand the Board from five members to seven members, appointing Henrietta Milward and Maurice Roman to the Board. Wendy van Antwerp seconded, motion passed.

Henrietta Milward made a motion to ratify the electronic vote allowing Maureen Shettle of 10530-F1 Cross Fox Lane to place a bird feeder in the common area across from 10536 Cross Fox Lane between the two trees near the fence beyond the trash can in the grassy area. Joan Lloyd seconded; 5 ayes, 1 opposed, motion passed.

**CROSS FOX CONDOMINIUM, INC.
BOARD OF DIRECTORS MEETING
7 P.M. ON JANUARY 21, 2020**

ACTION 2 – Investment Decisions

Management presented that ledger #10330, a \$75K CD, will mature on February 10, 2020. Elliott Simons made a motion to continue with the laddered investment approach and purchase a \$75K CD to mature during 2024. Wendy van Antwerp seconded; motion passed.

Management presented that ledger #10812, a \$75K CD, will mature on March 30, 2020. Elliott Simons made a motion to continue with the laddered investment approach and purchase a \$75K CD to mature during 2024. Wendy van Antwerp seconded; motion passed.

ACTION 3 – Insurance Renewal

Management presented that the Master Insurance Policy will expire on February 1, 2020. Riverside Brokerage is the new agent in charge of the policy. The coverage has increased, resulting in increases in various portions of the policy. The company is offering additional services, including data/cyber protection and terrorism coverage. The proposed policy will total \$83,542. The total amount budgeted for the 2019-2020 budget is \$90,540. Wendy van Antwerp made a motion to accept the proposal from Riverside brokerage. Maurice Roman seconded, motion passed.

ACTION 4 – Audit

The proposal for the preparation of the October 31, 2020 and the October 31, 2021 audits will cost \$4,600 and \$4,700 respectively, the federal and state income tax returns will cost \$400 per year, and Maryland personal property return, if needed, will cost \$100 per year. Henrietta Milward made a motion to approve the 2019 draft audit and the engagement letter. Wendy van Antwerp seconded, motion passed.

ACTION 5 – Tree Removals

Management expressed concern with several trees that are leaning against buildings and some that were struck by lightning during recent storms. Large limbs have been removed by from rooftops by Greenskeeper. Greenskeeper submitted a proposal for tree removals throughout the property at a cost of \$23,145, including stump grinding. Management will provide the individual breakdown per tree and will report back to the Board.

ACTION 6 – Towing Company

Maurice Roman made a motion to move from a yearly contract to a month to month contract with the towing company. Henrietta Milward seconded, motion passed.

OLD BUSINESS

None at this time.

NEW BUSINESS

DISCUSSION ITEM 1 – Railing and Siding Replacement

Exterior Concepts provided a proposal broken down by section for siding and trim work. Exterior Concepts would like to walk the neighborhood with the Board to provide suggested services regarding siding. Several fireplaces would also need replacement. This process could be costly,

CROSS FOX CONDOMINIUM, INC.
BOARD OF DIRECTORS MEETING
7 P.M. ON JANUARY 21, 2020

ranging upwards of \$40K and would be a multiyear process. Management will notify Board members when Exterior Concepts would be available. Wendy van Antwerp inquired about the railing. Management shared that the railings would be installed separately as the siding is replaced.

DISCUSSION ITEM 2 – Revised Parking Rules

The parking rules in Howard County have changed and therefore the community parking rules need to be updated. Management's process with ticketing and towing would remain the same until the Board alters the parking rules.

DISCUSSION ITEM 3 – Revised Architectural Guidelines

Management explained that they are currently waiting on Wilde Lake to update their guidelines prior to submitting suggestions to the Board.

DISCUSSION ITEM 4 – Budget Research

The Board has obtained estimates from electrical contracting companies. The cost for upgrading the electrical varies based on the size of the unit. Insurance fees may decrease if enough homeowners upgrade their electrical. MaatenRe Ramin explained that trash removal and cleaning services have been under review for cost saving options. Locked garden doors are also being researched.

OPEN FORUM

- Homeowner expressed concern with the roach and mice infestations in the community. The current pest control service does not seem to be working, and instead he suggests that inspection of all buildings should be performed so that all cracks and holes can be filled. After the filling of holes, all residents should be temporarily evacuated so that all buildings can be fumigated properly. Management explained that appointments were made for pest control in the building, however many homeowners do not call to report the issue. Management mentioned that pest problems need to be reported. MaatenRe Ramin stated that the Board would review what options are available with the current pest control company and then determine what steps the Board can take to help with this situation.
- Homeowner mentioned that firewood has been taken from her property. Management and the police were both notified. Homeowner requests the installation of a larger light to provide more light and safety in the general area of the archway.
- Homeowner suggests that assigned building captains could help with providing communication and increase compliance with situations such as the pest control issues.
- Homeowner mentioned that assigned parking spaces could be beneficial to the community. MaatenRe Ramin stated that these matters have been discussed and information will be forwarded to homeowners via email blast.
- Homeowner inquired about the costs of the plumber installing the stove. Management explained that any contractor can be used, however in this situation, the community contracted plumber was required to shut off the gas.

- Homeowner stated that she has not received a mailbox key. Management explained that the keys were changed years ago, and the keys need to be obtained from the previous

**CROSS FOX CONDOMINIUM, INC.
BOARD OF DIRECTORS MEETING
7 P.M. ON JANUARY 21, 2020**

homeowner or changed with a locksmith.

NEXT MEETING: April 21, 2020

AJOURNMENT

Elliott Simons made a motion to adjourn the Regular Session at 8:24 p.m. Maurice Roman seconded; motion passed.

SIGNATURE

DATE