

Minutes from the:

CONDO 1 ANNUAL MEETING 12/8/25 at 6:00 pm

The meeting followed the HOLIDAY PARTY that started at 5:30. Hosted by the Social Committee of Condo 1 and catered by Dean Routson and Tori Levy.

Attending: Joe Ann Weaver from D.H. Bader, Sarah Taylor, Barry Phipps, Barbara Bedzak, Kate Kenny and Marilyn Fisher

Absent: Richard Emory

Meeting called to order at about 6:05 p.m.

Sarah asked residents to consider who to call when there is a problem and she offered additional magnets with the relevant phone numbers, so that homeowners are calling Maintenance, and not management or the BOD.

Sarah spoke about the role of the board in managing our community. D.H. Bader handles daily operations. Sarah asked unit owners to remember that officers and directors are volunteers so please be respectful of the demands we place on them and also to be cognizant of what their duties include. The BOD does not handle maintenance issues. Sarah asked for additional volunteers for specific tasks, including Court Captains. We could also use volunteers with computer expertise.

D.H. Bader has been updating our systems this year and much information is on their website www.dhbader.com and information can also be found on our own website - www.crosskeyscondo1.info. In 2027 the north end pool, will be totally renovated.

There is a BGE meeting tomorrow 12/9/25 at 11 a.m. at the clubhouse to provide information about BGE's upcoming project to replace gas lines and regulators. Only Board members can attend due to capacity limitations in the clubhouse. Sarah will arrange for a BGE meeting for just Condo 1 residents to answer our community's specific questions and concerns.

Marilyn discussed the issues underlying BGE project. Some residents want to pause the project or even stop it because the replacement of gas lines is inconsistent with sustainable climate goals. Individual residents will try to bring these issues up as BGE prepares to start the work.

Sarah reported on 2025 accomplishments and looked ahead to 2026
Budget represents a small increase in dues (3%) and will keep our community on solid financial footing.

Barry will report on reserve study.

New upgraded and more comprehensive pest control.

Accomplished tree removals and made plans for new landscaping. Trees will no longer just be added because they're free. They will be added if they benefit our environment and planted in appropriate locations.

In 2026 we will address soffits and fascia, after we obtain bids.

We will consider alternatives for insurance.

We will consider a printed Directory.

Ongoing maintenance and replacement of fences.

Approval of August 13, 2025 minutes.

Confirmed we have quorum for meeting.

Nominated board members for reelection, Sarah Taylor & Kate Kenny.

Sarah introduced new residents:

Andrea Fisch/10 Bouton

Suzanne Ingalls/42 Bouton

Gino Gemignani/20 Palmer

Suzanne Gemignani/30 Bouton

50 Palmer and 14 Bouton will also settle before the end of the year.

Barbara provided a summary of the financial report. She said we will continue to be in good financial shape with an increase of 3% in our monthly dues. She also highlighted the increase in our reserves over the year which was over \$100,000.

The Reserve study suggested \$111,000 for reserve contribution for 2026. The Board is instead recommending \$150,000 because we know we have recurring special expenses. Our reserve amount is currently \$468,000.

Barry presented a summary of the reserve study. She outlined the new Maryland law that governs our obligations. She reported that the Board thinks the expenses for soffits and ongoing need for sewer line replacements are primary reasons that the Board wants to make reserve contribution a bit higher than reserve study suggestion.

Barbara introduced proposed 2026 budget with 3 % increase in dues. Many increased expense are not in our control including insurance, utilities, and CKMC dues. Management fees will go up 3%.

Our proposed increase to dues is much less than our neighboring condominium communities. The Board is pleased to make this recommendation.

Board approved the proposed budget.

Kate gave the landscaping committee report. We are switching back to Chapel Valley

for landscape maintenance as of January 1, 2026, Kate offered everyone an outline of the scope of their work, so that people know what they can expect. She reminded everyone that the landscaping you want to do outside your patios must be pre-approved by the committee. Her committee includes Linda Martin, from Bouton Green. Kate explained the new landscaping planned for the 2 beds bordering the Green. Hand and Petal, the contractor, will use native species. Kate says it's a lovely plan and everyone will enjoy the finished product. She also said that all the sign beds as you enter each court are getting redone and that the Condo 1 sign and the Hamlet Hill sign have been completed, leaving Palmer Green, Bouton Green and Olmsted Green.

Joe Ann Weaver gave report from management company.

CMKC completed crosswalk project at North Gate to improve pedestrian safety. They also added bollards with reflectors to increase drivers safety, esp at night.

Warby Parker is newly opened in the Village.

Frame Bridge will be opening soon.

Caves Valley is looking for a nail salon. CVP has also signed a lease with a moderately priced women's clothing store which will open this spring.

There have been a number of events in Village Square, including a Holiday Market on 12/8/25, which was very well attended. The fund raising drive with local schools this year features Snow Globes, decorated by the students at local schools, which you can all vote on.. The winning school will donate their prize to the charity of their choice.

A resident raised questions about the bus shelter on Falls Road which she deems inadequate and not ADA compliant, Sarah said this isn't a matter that the Board has jurisdiction over but rather a Baltimore City matter. She offered to provide the resident with contact information for CKMC and Caves Valley or to forward her requests to parties at those entities so that the issue can be addressed by people in a better position to affect change. She also encouraged the resident to reach out to the City. Resident also expressed concern about Olmsted Green's parking lot which is not all the same color or age, as a result of the City's sewer line replacement.. She expressed dissatisfaction that a rep from our mgt company or BOD was not onsite to oversee this project. The workmen are employed & overseen by the city and they only work on areas that they disturb. The BOD did get an estimate to resurface the parking lot, which was \$27,000. The BOD felt that we should wait until the BGE project has been completed, so that we don't spend money on a temporary fix which just be torn up again. . .

Board members running for re-election were unanimously approved.

Meeting was adjourned.

Respectfully submitted
Marilyn Fisher.