

September 24, 2025

Quarterly CKMC Board Meeting was called to order at 6:05 pm by Karla Bunz, President of CKMC
Everyone introduced themselves again for the sake of the new members

David Gordon - alternate for Harper House

Elizabeth Leonard - Dunns Grove

Peggy Winfield - Fallswood 2

Ann Saunders - alternate for Roland Green

Julie Cahan - Hamill Court

Sarah Taylor - Condo 1

Karla Bunz - Roland Green

Darian Granger - Fallswood 1

Joe Ann Weaver - DH Bader, Property Manager

Tom Van Pelt - DH Bader, Property Manager

Arsh Mirmiran - Developer, CVP

Heather Chilcoat - Mackenzie Property Mgr for commercial

Maria Gurley - Mackenzie Property Mgr for commercial

Absent: Alex Katzenberg - Roland Green

David Rosenberg - Goodlow House

We postponed approving the 5/12/25 minutes so that Arsh could review them.

PRESIDENTS REPORT, Karla Bunz

Karla stressed that we are all on the same team and we are working to make the community thrive.

One person per condo association is allowed to participate in the meetings and to sit at the table.

Karla also mentioned that many individuals are contacting her directly to complain or ask for things.

She would like us to tell our residents that they can go to their own BOD to discuss issues that concern them and we in turn can pass along the information to Karla.

It's important for us to keep information consistent. It's also important that she does not become overwhelmed with phone calls and emails.

Signage was discussed and there will be a change to the sign directing people to Condo 1, the Clubhouse and Harper House, due to a typo. We all need to start proof -reading each others work or put a protocol in place for proofing anything that gets sent out.

The south end board members feel they need additional signage at their end to highlight Hamill Road and Hamill Court. These courts are very difficult to find as there currently are no clear directionals. It was explained that they were holding off until the apartment was finished. A direction sign is needed at the fruit stand location tso that Uber drivers and guests can find where they need to go in the South End. The hotel exit is in need of a stop sign & additional monitoring as there have been many near collisions there. Security has been made aware of this issue.

There needs to be another stop sign at the middle entrance to Cross Keys.

CVP REPORT, Arsh Mirmiran

Arsh wanted to discuss the minutes from the 5/12/2025 meeting. He specifically wanted to discuss his arrearages and clarify the agreement to delay his dues increase from 25% to 30% because of the delay in the start of the Questar building

At that meeting on 5/12/25, it was agreed that if he paid his water bill in full, they would waive the 5% increase owed for 2024. However because the Questar project was delayed till 1/25, he felt he should have a longer grace period.

The two water main breaks were discussed. A new valve was needed in a CVP water main break near Hamill.

CKMC also needs a new valve

Disagreement exists between CVP & CKMC as to whose pipes were responsible for both breaks. Each break has been tremendously expensive to repair and affected many people. The work being done at the south end has surely caused problems due to an aging infrastructure. It was decided that there would be a private meeting to discuss the outstanding fees owed to CKMC and to discuss the water pipes and responsibility

CVP is interviewing RCMD, a large insurance company in Towson, to get more insurance coverage on water main breaks. The pipes are never covered by insurance carriers, but the damage that results from bursting pipes is covered. The Hotel suffered a lot of damage that was covered and Arsh suggested that CKMC find out from our carrier, Greater New York, if we have coverage for water main breaks.

The Questar building is contractually obligated to have a separate meter for their water. At this point CVP is paying their water bill which they say is usually small. There was concern that the cement trucks are rinsing off at the South Gate (and making a mess) and also using a CKMC fire hydrant.

There is a lot of stress being put on aging pipes.

Construction on the Questar building has been starting as early as 3:00 a.m. CVP did obtain a temporary early start permit so that workers can come in and stage. Early morning construction has been very disruptive to the homeowners in the south end.

At 6:35, the minutes were approved.

The offices of the Associated Black Charities are headquartered in the south end and they had their annual picnic on 9/13/25. There was live music that was quite loud which bothered some residents. Originally the event was to be held on the south lot however because of the potential disruption of easy access to the dialysis clinic, it was moved to the north lot which was not as protected and therefore quite loud. This was an unexpected change to the venue which caused this problem

TREASURER'S REPORT, Ruth Roman

Ruth Roman reported on the July 31st budget which said that our operating budget had \$142,000 in it at that time and that there is \$607,086.49 in the reserve fund. Of course these numbers have probably changed since then. There are some noted arrears:

\$90,456 is owed by CVP and the Hotel is also in arrears by 2 months (as of July 31, 2025). Marie Gurley felt that payments after this report of July 31, have been made by CVP that would lessen that amount which she was going to check.

Alex Katzenberg asked thru Ann Saunders "How many days do you wait before contacting a collections attorney if someone owes \$3000+? " Alex also questioned why the pool budget was over what we anticipated it to be and that is because the pool cover for the Harper House pool was paid for this year as opposed to last year when it was budgeted for.

Tom van Pelt said that Karla, Ruth and Elaine Zeimke (DH Bader's CFO) are working on the 2026 budget and feel there should be a 3-5% increase in dues. The budget will be ready to be voted on at the November 10th meeting.

The reason that an increase is necessary is because of our aging infrastructure. The clubhouse needs a new boiler (\$60,000 +/-) and we need to rehab the pool at the north end. Tom Van Pelt is in the process of obtaining bids for pool renovations. Costs have gone up on everything

Management Report - Legislative Update, Tom Van Pelt & Joe Ann Weaver, Property Mgt for CKMC

HB 1534/SB 758 - "All condo elections, including collection and counting of ballots and certification of results, must be conducted by independent parties who are not candidates in the elections themselves and who do not have a conflict of interest regarding any candidate in the election."

HB292/SB 63 - In consultation with a reserve specialist, community associations must create a funding plan to determine how to fund the reserves based on one of the following methods: the component method; the cash flow method; the baseline funding method, the threshold cash flow method; or any other funding method consistent with generally accepted accounting principles.

The goal is to get fully funded and to make sure each condo has a plan in place to accomplish that.

On Thursday, 9/18, two Cross Keys residents arranged for a legislative update session in the club-house with several political leaders in Maryland. There were some scheduling conflicts and it was determined that condo associations have first priority in the usage of the clubhouse and that Club house protocols will be discussed at the recreation meeting on 10/13/25 so that there is no overlapping in event scheduling.

COMMERCIAL REPORT - Arsh Mirmiran and Heather Chilcoat (Mackenzie Property Mgt)

- There is a lower level office space at the quadrangle overlooking the jones falls with a lease that backed out 3 months before it was to start. It was a 5 year lease and the space had been built-out for this tenant.

Retail: There is a lease in place with Framebridge, which is a picture framing company which helps you design a frame by showing you various mock-ups of what it can look like.

They have a smallish space next to Ruth Shaw.

Warby Parker will be between The School of Music and Blue Mercury. They should be open before Thanksgiving.

Arsh is speaking with sushi restaurants and nail salons.

There are also discussions with a Woman in fashion who would like to open a Boutique in the area near William Sonoma. It would be a middle to highish priced clothing store.

There will be a holiday pop-up store in The Village

UPCOMING EVENTS:

There will be music in the courtyard on Friday, 9/19 sponsored by Za Vino's, Easy Like Sunday, and Luna Oaxaca.

On October 16, 2025 there will be a Sip & Shop event and music in the courtyard.

There will be a giving back to Baltimore event for 8-14 schools who will make snow globes. This will be a contest and the winner will give his charity of choice the cash prize.

You can meet the makers of the snow globes on November 19, 2025.

Holidays in the Village will be held on December 6

The SPCA adopt a pet event was held on Saturday, 9/13, in the Village and all of the pets got adopted except for one cat.

The meeting was adjourned at 7:20

Respectfully Submitted,

Sarah Taylor