

SWAN POINT AT LAKE ELKHORN CONDOMINIUM ASSOCIATION, INC.
BOARD OF DIRECTORS MEETING
DECEMBER 8, 2009

HYPERLINK "<http://www.swanpoint.org/>" www.swanpoint.org

Present: Gracie Bradford, President; Barbara Boyd, Vice President; Kathy Bestany, Secretary; Lee Hanna, Treasurer; Dave Bittner, Board Member and Webmaster; Mark King, Board Member and SPRAC Chair; Gail Kennedy, Grounds Committee Member; Mary Sklarevsky, SPRAC Consultant; Beth Sorrick, WP&M Management Company.

Meeting was called to order at 6 p.m.

Resident's Speakout

Gracie Bradford noted that there are no curb breaks in the large lower court.

Pamela Ford reported a broken curb between her house and the Whitney house. Beth discussed the use of concrete patches as a temporary solution until concrete work is scheduled.

Management Report

We have \$259,848 as of November 30, 2009; of that total, \$208,606 is in the reserve fund; the remaining funds will be used to fund this year's budget items.

The total delinquency for the month of November is \$36,215, out of which 10 accounts totaling \$32,434 is with the attorney's office for collection. The attorney's office was notified of the Board's decision last month to accelerate 2010 fees for all applicable accounts with the attorney's office.

A motion was made by Lee Hanna and seconded by Dave Bittner to approve the contract with Baltimore Tree Experts for this fiscal year. The motion was approved unanimously. Baltimore Tree Experts have submitted a proposal for deadwood work in the amount of \$5100. Joe Edler, the company representative, indicated that this work can be scheduled prior to the end of the year.

The final step with the new mailbox is for the US Postal Service to install the official locks—this will be completed on December 14. A notice to affected homeowners will be given with directions for picking up their keys which will be labeled with the number of their new mail box. A bill for \$460.04 from Chesapeake Natives was submitted for the plants around the mailbox.

Insurance quotes on the master insurance policy are expected to be received the week of December 14 and will be forwarded to the Board. Valuations and quotes have been requested from Gorges and Company and McCabe Insurance. Beth supplied them with floor plans, square footages, and community maps for the purpose of including the finished basement level in the total valuation. McCabe scheduled interior inspection appointments for December 7. Gorges & Company has reviewed the exteriors of the homes and will be using the square footage provided them. They have indicated that they agree that the community is currently underinsured. Shoenfeld Insurance, our current agent, will also be submitting quotes.

Because the Board is aware that the cost increase for the insurance may be significant, we may have to phase in the increases. Based on the new master policy, residents may need to notify their insurance agents about updating their HO6 policies.

Beth has requested that Howard County provide copies of all current Swan Point rental licenses on file. Once received, she will update the spreadsheet and send letters to all remaining homes requesting new licenses and lease copies. Howard County usually takes 30-45 days to answer a request. Gracie explained that Owen Brown was also asking for rental licenses of every street in Owen Brown. It was noted that one Swan Point rental unit owner was advertising on Craig's list for a room rental. Howard County law allows room rentals; Swan Point's by-laws do not allow room rentals; the whole house must be rented. Lee asked board members to check Craig's list every week to see if Swan Point units are advertised and to notify Beth and the Board.

Discussion followed about an owner who was sent a certified letter to appear before the Board about numerous violations. The letter was returned as undeliverable. Beth will check with the attorney's office on what to do next.

President's Report

Gracie noted that empty units may have the heat turned off. This is a concern since common walls are not insulated and pipes may burst. Homeowners adjacent to these vacant units may experience higher heating bills. Residents are asked to notify Gracie or Beth if a unit is vacant. Please report the unit address to them.

A question arose about home businesses; Howard County law states that nothing is allowed to interfere with the residential purpose of the property; for example, a unit cannot be used as a hotel. A unit is currently being used for day care. Beth will investigate whether the resident has a license and the number of children a day care provider can care for according to Howard County law. It was noted that the children in the day care home have been seen playing in the street. Vehicles on the property often drive too fast and ignore stop signs.

A Swan Point resident was killed crossing Cradlerock to Giant the day before Thanksgiving. Police are investigating the accident. Condolences were given by Gracie on behalf of the community. Because this is the second death on that road, the Board is concerned about the safety for residents. Kathy Bestany and Dave Bittner will draft a letter on behalf of the Board to Ken Ullman, County Executive, expressing the community's concerns about the road. Gracie Bradford brought the pedestrian death to the Owen Brown Village Board, which is contacting the county to review options.

Treasurer's Report

Lee Hanna will be meeting with the WP&M comptroller between now and January 14 to familiarize herself with their accounting system. She noted that Owen Brown residents received information from Tower Federal Credit Union. Because Owen Brown changed to Tower Federal, this move made Owen Brown residents eligible to also join the credit union.

Grounds Committee

Gail Kennedy, the new Grounds Committee member, reported on the upcoming projects planned by the committee. Erosion issues have the top priority. Rather than tackling a number of erosion projects simultaneously, the committee will focus on one project at a time beginning with the erosion problem at 7479 Swan Point Way. Members will contact two contractors for proposals/cost estimates for slowing the water that runs from 7479 down behind the adjoining units. Proposals are expected in January. Then the Board will approve the contract and work can begin in March. Following approval of this first project, the committee will seek proposals for the erosion problem between 7365 and 7369 Swan Point Way.

It was noted that the irrigation system at the front entrances is above ground. The system is usually covered by mulch.

It was also noted that the west entrance plantings are very overgrown, making visibility as you exit the property difficult. Plantings need to be pruned. RAR previously suggested moving the smaller plantings to the front and moving the larger plantings to the back. Grounds will get a price from Brickman to do this in

the spring.

SPRAC REPORT

Mary Sklarevsky discussed an application for sliding glass doors with retractable screens. The Board reviewed the guidelines that state that sliders must have screens. It was noted that because these are retractable, they could not be seen from afar. A motion was made by Lee Hanna and seconded by Kathy Bestany to approve the sliders with retractable screens as an exception to the rules. Six board members voted to approve; Gracie voted not to approve.

Lee Hanna expressed concerns that the guidelines were incomplete and that sometimes decisions were made based on memory rather than fact. She requested that we review the procedures for implementing the Architectural Guidelines. Board members agreed that the guidelines need to be reviewed and updated, especially as new technologies and projects emerge.

Webmaster's Report

Dave reported that all Board meetings are listed on the Swan Point calendar and all of the minutes (through November 2009) are posted. The annual meeting is September 21.

Old Business

Beth reported that Mike Neall, our attorney, has no problem with our using another firm to review our By-Laws. A packet was received from Nagle & Zaller, a Columbia firm. However, it did not specifically give us a cost estimate and a time line for completion of the project. Beth will contact them for a proposal that includes a cost estimate and time line. The plan is to send them the By-laws, have them review and make recommendations for updating consistent with Columbia covenants and Maryland Condominium Law. The By-Law changes are to include a review of the Board requests for changes from prior years.

New Business

None

Non Board members were asked to leave in order for the Board to discuss the delinquency report, attorney's report, and CCR Review.

Meeting was adjourned at 8:05 p.m.

Respectfully submitted,

Kathy Bestany
Secretary