

# **North Crossing Community Association, Inc.**

c/o Clagett Management  
7540 N. Market Street, Frederick, Maryland 21701  
Second attempt at 2021 Annual Meeting  
Via [www.gotomeeting.com](http://www.gotomeeting.com)  
January 19, 2022 6:00pm

Dear Homeowner(s):

The **2021 Annual Meeting of the North Crossing Community Association, Inc.** originally scheduled for November 30, 2021 did not meet quorum requirements. Therefore, the association has rescheduled the Annual to Wednesday, January 19, 2022 starting at 6:00pm. Those present in person will constitute as quorum. This meeting will be held VIRTUALLY. Residents who are interested in attending the meeting will need to use the meeting link below to access the meeting.

The purpose of the meeting will be to review the operations of the Association, and to elect three (3) members to the Board of Directors for a three-year term. **We strongly urge you to volunteer for a position as we only meet bi-monthly, so it is not a time-consuming position and you do influence decisions made on behalf of all homeowners.** If you are interested in running for the Board please email Kista Clagett at [kclagett@clagett.com](mailto:kclagett@clagett.com) prior to January 19. Nominations will also be taken the night of the meeting

Enclosed is the 2022 Draft Budget based on a 3% increase in the annual assessment. proxy form and nomination form. If the budget is adopted at the January meeting, this is the only copy you will receive.

North Crossing 2021 Annual Meeting  
Wed, Jan 19, 2022 6:00 PM - 8:00 PM (EST)

**Please join my meeting from your computer, tablet or smartphone.**

<https://global.gotomeeting.com/join/280309117>

**You can also dial in using your phone.**

United States: [+1 \(646\) 749-3122](tel:+16467493122)

**Access Code:** 280-309-117

New to GoToMeeting? Get the app now and be ready when your first meeting starts:

<https://global.gotomeeting.com/install/280309117>

We hope to see you at the meeting.

Sincerely,

*Kista Clagett, CMCA*

Association Manager

240-651-3078 (office)

[kclagett@clagett.com](mailto:kclagett@clagett.com)

Enclosed: Agenda, 2020 Annual Meeting Minutes, Financial Comparison, 2022 Budget

North Crossing Community Association, Inc.  
Annual Meeting  
January 19, 2022 at 6:00pm  
Location: GoToMeeting Virtual Conference

**Agenda**

**I. Call to Order**

The meeting was called to order at \_\_\_\_\_ p.m. by \_\_\_\_\_.  
Present proof of meeting notice and proxies.

	<b>Present</b>	<b>Absent</b>
Craig Longcor, Vice President (11/23)	_____	_____
Colin O'Dell, Treasurer (11/21)	_____	_____
Cyrus Chenoy, President (11/21)	_____	_____
Theresa Tillman, Secretary (11/22)	_____	_____

**II. Community Update:**

**III. Approval of Minutes:**

Minutes from the 2020 annual meeting are included for review and approval.

Motion \_\_\_\_\_ Second \_\_\_\_\_

Action \_\_\_\_\_

Minutes from the October 7, 2021 meeting are included for review and approval.

Motion \_\_\_\_\_ Second \_\_\_\_\_

Action \_\_\_\_\_

**IV. Financial Comparison 2020-2021**

**V. Adoption of 2022 Budget:**

Motion \_\_\_\_\_ Second \_\_\_\_\_

Action \_\_\_\_\_

**VI. Old Business:**

- Engage pool management contract for 2022

**VII. New Business:**

**VIII. Nomination of New Board of Director(s) (3 open positions):**

**IX. Homeowner Forum:**

**X. Adjournment:**

**North Crossing Community Association, Inc.**

**Financial Comparison 2020-2021**

**As of November 30, 2021:**

OPERATING CASH:

Alliance – Operating	\$13,587.12
Alliance – Petty Cash	<u>\$547.26</u>

**TOTAL OPERATING CASH** **\$14,134.38**

RESERVE CASH & INVESTMENTS:

Alliance – Capital Reserve	\$139,863.65
Alliance – Contingency Reserve	\$57,826.70
CD – Alliance Cap Reserve 8/4/22	<u>\$100,462.99</u>

**TOTAL RES CASH & INVESTMENTS** **\$298,135.34**

Delinquencies: \$30,434.80

\*\*\*\*\*

**As of November 30, 2020:**

OPERATING CASH:

Alliance – Operating	\$76,891.96
Alliance – Petty Cash	<u>\$199.20</u>

**TOTAL OPERATING CASH** **\$77,091.16**

RESERVE CASH & INVESTMENTS:

Alliance – Capital Reserve	\$127,425.81
Alliance – Contingency Reserve	\$73,249.53
CD – Alliance Cap Reserve 7/4/21	\$99,887.20

**TOTAL RES CASH & INVESTMENTS** **\$300,562.54**

Delinquencies: \$28,350.14

**North Crossing Homeowners Association**

**2022 Budget**

		Actual/Projected as of 8/31/2021	Budget	Amount Over Or Under	Budget	
Code	Line Item	2021	2021	Budget	2022	Notes
=====	=====	=====	=====	=====	=====	=====
	<b><u>INCOME</u></b> (actual accrued billed not actual collected)					
4101	Assessment Income SFH \$315x136	30,000.00	42,840.00	-12,840.00	44,125.00	1)
4102	Assessment Income TH \$435x335	130,000.00	145,725.00	-15,725.00	150,096.00	2)
4104	Assessment Income (Beaver Pond Alley) \$498x15	7,470.00	7,470.00	0.00	7,694.00	3)
4400	Late Fees	2,000.00	0.00	2000.00	0.00	4)
4404	Recaptured Legal Fees	298.00	0.00	298.00	0.00	5)
4405	Violation Fine Income	0.00	0.00	0.00	0.00	
4501	Reserve Transfers	5,274.00	0.00	5274.00	0.00	
4950	Reserve Interest	<u>800.00</u>	<u>0.00</u>	<u>800.00</u>	<u>0.00</u>	6)
	<b>TOTAL INCOME</b>	<b>175,842.00</b>	<b>196,035.00</b>	<b>-20,193.00</b>	<b>201,915.00</b>	
	<b>LESS:</b>					
8005	Capital Reserve Deposit	17,500.00	17,500.00	0.00	12,375.00	7)
8010	Contingency Reserve Deposit	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	8)
	<b>Total Capital/Contingency Deposits</b>	<b>17,500.00</b>	<b>17,500.00</b>	<b>0.00</b>	<b>12,375.00</b>	
	<b>Net Income Before Expenses</b>	<b>158,342.00</b>	<b>178,535.00</b>	<b>-20,193.00</b>	<b>189,540.00</b>	
	<b><u>EXPENSES</u></b>					
	<b>ADMINISTRATIVE EXPENSE</b>					
5002	Bad Debt Expense	0.00	5,000.00	5,000.00	5,000.00	9)
5101	Bank Charges	20.00	0.00	-20.00	0.00	
5104	Website Maintenance	152.64	140.00	-12.64	140.00	10)
5113	Insurance (Liability/D&O & Fidelity)	5,940.45	4,400.00	-1,540.45	5,940.00	11)
5125	General Office	600.00	550.00	-50.00	550.00	12)
5128	Postage Expense	1,525.00	1,525.00	0.00	1,525.00	13)
5132	Printing & Reproduction	1,400.00	1,200.00	-200.00	1,200.00	14)
5137	Taxes-Fed/State	-470.00	0.00	470.00	0.00	
5140	Real Estate Taxes	469.00	125.00	-344.00	125.00	15)
5200	Accounting/Taxes	500.00	625.00	125.00	625.00	16)
5210	Management Fee	36,211.00	36,211.00	0.00	37,297.00	17)
5220	Legal Expense - Collections	0.00	1,500.00	1,500.00	1,500.00	18)
5310	Social & Recreational Committee	<u>1,407.00</u>	<u>0.00</u>	<u>-1,407.00</u>	<u>1,500.00</u>	
	<b>Total Administrative</b>	<b>47,755.09</b>	<b>51,276.00</b>	<b>3,520.91</b>	<b>55,402.00</b>	
	<b>UTILITIES</b>					
5403	Electric (Beaver Pond Alley)	<u>300.00</u>	<u>300.00</u>	<u>0.00</u>	<u>300.00</u>	19)
	<b>Total Utilities</b>	<b>300.00</b>	<b>300.00</b>	<b>0.00</b>	<b>300.00</b>	
	<b>POOL &amp; CLUB HOUSE</b>					
5501	Pool Management	47,938.00	41,410.00	-6,528.00	48,000.00	20)
5536	Pool Maintenance, Utilities, and Supplies	<u>16,473.00</u>	<u>11,000.00</u>	<u>-5,473.00</u>	<u>12,000.00</u>	21)
	<b>Total Pool &amp; Club House</b>	<b>64,411.00</b>	<b>52,410.00</b>	<b>-12,001.00</b>	<b>60,000.00</b>	
	<b>GROUNDS &amp; LANDSCAPING</b>					
6602	Maintenance Contract	24,585.00	24,585.00	0.00	24,585.00	22)
6605	Landscape Replacement	15,530.00	15,000.00	-530.00	15,000.00	23)
6660	Snow Removal	<u>33,000.00</u>	<u>20,253.00</u>	<u>-12,747.00</u>	<u>20,253.00</u>	24)
	<b>Total Grounds &amp; Landscaping</b>	<b>73,115.00</b>	<b>59,838.00</b>	<b>-13,277.00</b>	<b>59,838.00</b>	
	<b>REPAIRS &amp; MAINTENANCE</b>					
6801	Other Repairs	4,100.00	9,711.00	5,611.00	9,000.00	25)
6703	Bulk Trash Removal	<u>5,845.00</u>	<u>5,000.00</u>	<u>-845.00</u>	<u>5,000.00</u>	27)
	<b>Total Repairs &amp; Maintenance</b>	<b>9,945.00</b>	<b>14,711.00</b>	<b>4,766.00</b>	<b>14,000.00</b>	
	<b>Reserve Expenses &amp; Interest</b>					
9110	Contingency Reserve Expenditures	15,525.00	0.00	<b>15,525.00</b>		
9100	Capital Reserve Expenditures	5,274.00	0.00	-5,274.00	0.00	
9499	Reserve Interest	<u>800.00</u>	<u>0.00</u>	<u>-800.00</u>	<u>0.00</u>	

	<b>Total Reserve Expenses</b>	<b>6,074.00</b>	<b>0.00</b>	<b>-6,074.00</b>	<b>0.00</b>
	<b>TOTAL EXPENSES</b>	<b>201,600.09</b>	<b>178,535.00</b>	<b>-23,065.09</b>	<b>189,540.00</b>
	<b>NET CASH FLOW</b>	<b>-43,258.09</b>	<b>0.00</b>	<b>-43,258.09</b>	<b>0.00</b>
	<b>AS OF 8/31/2021:</b>				
	<b>OPERATING CASH</b>				
	Alliance - Operating	\$26,863.49			
	Alliance - Petty Cash	<u>\$1,916.83</u>			
	<b>RESERVE CASH &amp; INVESTMENTS</b>				
	Alliance - Cont Res MM	\$57,812.21			
	Alliance - Cap Res MM	\$139,828.59			
	CD - Alliance	\$100,387.48			
Note:	cannot increase assessment fee more than 5% per governing documents				
1)	Assessment Income SFH: 3% increase for 2022; 136 SFH at \$324/ea. (increase \$9);Due annually on Jan. 1st				
2)	Assessment Income TH: 3% increase for 2022; 335 Townhomes @ \$448/ea. (increase \$13); Due annually on Jan. 1st				
3)	Assessment Income (Beaver Pond Alley): 3% increase for 2022; 15 Townhomes on Beaver Pond Alley @513/ea. (increase \$15) Due annually on Jan. 1st				
4)	Late Fees: Considered late if received after March 31st at which time 1.5% interest will be charged				
5)	Recaptured Legal Fees: Attorney collections on delinquent accounts. Whitford & Taylor is the associations attorney.				
6)	Reserve Interest: Interest earned on money in reserve account(s)				
7)	Capital Reserve Deposit: Savings account(s); used for improvement/replacement projects				
8)	Contingency Reserve Deposit: This line item removed in 2020. The association still has use of the funds in the operating account.				
9)	Bad Debt Expense: Money written off as uncollectible				
10)	Website: www.northcrossing.org				
11)	Insurance (Liability/D&O): Nationwide Agent Darrell Karlen 301-698-1686, Policy #51-727-33351; Fidelity: Connie Phillips 301-662-5717				
12)	General Office: Inc. stuff & mail, prepare/send certified letters & filing legal documents				
13)	Postage Expense: Cost to mail statements, newsletters, violation letters, ARC approval letters, welcome letters, etc.				
14)	Printing & Reproduction: Cost to print the above				
15)	Minimum amount charged by Frederick County				
16)	Accounting/Taxes: Governing documents require an annual audit; Board approved doing every 3 years until amendment is made				
17)	3% increase per management agreement				
18)	Legal Expense-Collections: Attorney collections on delinquent accounts				
19)	Electric (Beaver Pond Alley): street lights				
20)	Pool Management: Contract price for pool management				
21)	Pool Supplies: Everything pool related (verizon, water/sewer, repairs, electric, passes, new umbrellas, etc)				
22)	Landscape Maintenance Contract: Contract price for landscape maintenance of common areas				
23)	Landscape Replacement: Everything landscape related that is not covered in the contract (i.e. replacing dead trees, etc.)				
24)	Snow Removal: for common areas - Savings from the pool closure/snow removal will be applied to a Snow Removal Contingency Fund.				
25)	Other Repairs: Maintenance repairs for common areas (i.e. playground, flags, etc.)				
26)	GL eliminated in 2020. All expenses will be coded to another appropriate line item.				
27)					

# **North Crossing Community Association, Inc.**

## **Annual Meeting Minutes**

February 23, 2021 at 6:00pm  
Via www.gotomeeting.com

Craig Longcor, President (11/20)	Absent
Colin O'Dell, Vice President (11/21)	Present
Cyrus Chenoy (11/19)	Present
Theresa Tillman (11/22)	Present

**Others Present:** Bryan Rexroad and Debbie Coons, Association Managers, Clagett Management, and 10 homeowners

### **I. Call to Order; Establish Quorum (49):**

The meeting was called to order at 6:00pm by Colin. Quorum was not met (8 proxies, 10 homeowners and 3 Board of Directors totaling 21) present. At 6:06pm, Colin made a motion to temporarily adjourn the meeting with a second by Cyrus. All were in favor of adjourning the meeting with no objections.

The meeting was called back to order at 6:10pm by Colin.

### **II. Community Update:**

With Craig's absence there was no community update presented other than mentioning the current scope of work for salting and removing snow from all sidewalks throughout the community is currently being reevaluated.

### **III. Approval of Minutes:**

The annual meeting minutes from the December 2019 meeting were reviewed. Cyrus made a motion to accept the minutes, as is, with a second from Theresa. All were in favor with no objections; the motion passed unanimously.

### **IV. Financial Review:**

A comparison of the December 2019 versus December 2020 financials was reviewed. Capital reserves have decreased due to pool repairs in 2020.

### **V. Adoption of 2021 Budget:**

The 2021 budget was discussed. Colin explained the 2021 budget is based on no increase in the annual assessment. There were no homeowner comments. Theresa made a motion to adopt the 2021 budget, as presented, with a second from Cyrus. All were in favor with no objections; the budget was adopted unanimously.

### **VI. Old Business:**

- A. North Crossing Pool Repairs- Cyrus informed all present that the pool repairs were not completed due to it needing to be drained first. It will be completed early in 2021. Cyrus will revisit unfinished repairs.
- B. North Crossing Monuments and Location – Due to the city installing a 4-way stop at the entrance to North Crossing, they are requiring the association to remove the entrance monument. The Board requests Management to contact the City in an effort to have the city fund the removal. Conversation will continue as to whether the association will build a monument at the opposite entrance.
- C. Proposal from Shade Tree Lawn- Tree removal and pruning, Stump Grinding and debris clean up. The Board approved of this work and requests a proposal for annual landscape maintenance.

### **VII. New Business:**

- A. American Pool- The Board agreed to engage American Pool for management in 2021. They request Management obtain their COVID protocol.
- B. Removal of salting from the snow contract – Based on a significant increase in snow removal, the Board unanimously agreed to remove snow removal and treatment from sidewalks adjacent to townhomes. They will continue to do common sidewalks. The Board requests Management mail notice to owners announcing this.
- C. Upcoming Frederick County pool inspection needs to be scheduled. The Board suggests the new Board address this.

**VIII. Nomination of New Board of Director(s) (2 open positions):**

Doug chose not to rerun at the annual. Cyrus volunteered to be on the Board for another term. The floor was opened to nominations. Teresa Tilman, Cyrus Chenoy and Craig Longcor volunteered to be on the Board of Directors. Teresa and Craig were voted to the Board my acclamation.

**IX. Election of New Board of Director(s):**

Three (3) positions are available. Craig and Cyrus both volunteered to rerun. Bryan Rexroad reported he's received a couple nominations forms. When the deadline is met to submit nominations, a ballot will be mailed to all owners.

**X. Homeowner Forum:**

- Comment: The Board meetings should be monthly rather than bi-monthly to optimize owners being able to attend.
- Bryan received a compliment for his recent mailing. The owner suggested mailings continue for the best form of communication.

**XI. Adjournment:**

A motion to adjourn the meeting was made at 7:27pm by Cyrus with a second by Theresa. All were in favor of adjourning the meeting with no objections. The next regular HOA meeting will be determined.

Respectfully Submitted,  
*Debbie Coons, CMCA, AMS*

*Regular Meeting*

North Crossing Community Association  
October 7, 2021

The Board of Directors of the North Crossing Community Association met virtually in Frederick, Maryland on May 6, 2021, at 6:00 p.m.

**Present:**

Cyrus Chenoy 2021-President  
Colin O'Dell 2021- Treasurer  
Terry Tillman 2022 - Secretary

**Absent:**

Craig Longcor 2022- Vice President

**Others Present:**

Kista Clagett, Community Representative  
Erin Barry, Recording Secretary  
C. Carter Jr., of Shade Tree Landscaping  
Residents; M. O'Dell, S. Lombardi

**I. CALL TO ORDER**

The Board called the regular Board meeting to order at 6:31 p.m. with a quorum present.

**II. MINUTES**

Motion: To approve the July 29, 2021, Minutes as corrected.

Colin/Terry

Vote: Unanimous

**III. HOMEOWNERS' FORUM**

A resident from Midsummer Drive reported he received a letter from American Pool Enterprises, stating his information was accessed on their servers. He received a second letter regarding his minor's daughter's information being accessed also. He was surprised by the letter as he has no contact with the company outside of the HOA. He called and discussed the situation with the local office, who managed North Crossings' pool this summer and the office in TN, whose number was on the letterhead. He asked what information was given for the pool app.

Management noted she manually entered every resident's name and address into the pool app, but no social security numbers or other personal information was given.

Action: The resident will forward the letter to Management. Management will call American Pool Enterprises regarding the letter and inform the resident what she finds out.

**IV. FINANCIALS**

Motion: To approve the August 2021 Financials as presented.

Colin/Terry

Vote: Unanimous

**V. ACTION LIST UPDATE**

The action list is up to date.

**VI. MANAGEMENT REPORT**

- A. Bulk trash removed from common area.
- B. Put in request with City for lights that are out.
- C. Met with numerous vendors.
- D. New roof and gutters installed.
- E. Various landscape projects completed.
- F. Various landscape projects completed.



- G. Numerous leaks repaired at pool.
- H. Pool passes prepared.
- I. Sent delinquent accounts to attorney.
- J. New trash cans installed.
- K. Lockbox code changed at pool house and gate to parking lot.

**VII. OLD BUSINESS**

**A. Traffic Calming**

Management and residents discussed options for calming the traffic and suggested inviting a police officer to a future Board meeting. They discussed creating a petition to get a quicker response from the county.

Action: Management will ask for recommendations from the attorney for options regarding addressing the traffic. She will also reach out to Donny Lawson, a traffic engineer, and invite him to an executive Board meeting to discuss options.

Action: Management will get information on Neighborhood Watch as an options for addressing traffic.

**B. Pool Pump**

Management is soliciting additional bids for the pool pump. She noted the pump needed is back ordered. Management suggested having a second opinion done of the main pool pump.

Motion: To accept the winterization proposal for the pool from American Pool Enterprises for the cost of \$2563.04 as presented.

Cyrus/Terry Vote: Unanimous

Action: Management will reach out to other vendors for the pool pump.

Action: Management will have the leak assessed at the pool pump room.

**VIII. NEW BUSINESS**

**A. Towing**

Motion: To switch the Association towing company to Discount Towing. Discount Towing agreed to put up signs in the neighborhood at no cost to the community.

Terry/Cyrus Vote: Unanimous

**B. FY2022 Budget**

Motion: To accept the 2022 Budget with a 3% increase as presented.

Colin/Terry Vote: Unanimous

Action: Management will send a letter with the 2022 budget noting if anyone is caught destroying HOA property at the tot lots they will be charged for the repairs and violations will be sent to residents causing disturbances.

**C. Curb Painting**

Action: Management will get an additional bid for painting the yellow curbs at the townhouses.

Action: Management will verify what curbs in the community are the responsibility of the HOA to paint and which are the counties' responsibility. Then she will get a bid for all the yellow curbs the HOA is responsible for painting.

**D. Halloween**

Action: Management will send an email blast to the community reminding them to leave their porch light on if they want to participate in Trick or Treating between 6:00 – 8:00 p.m. on Halloween night.

**E. Pool Parking Lot Usage Request**

Management shared the resident's request to use the pool parking lot Saturday October 9, 2021. There was discussion of charging for use of the parking lot.

Action: Management will notify the resident he can use the pool parking lot on October 9, 2021, if his dues are current. He is also to make sure the gate is closed after use.

**F. Annual Meeting**

Action: The Annual meeting is scheduled for November 18, at 6:00 p.m.

**IX. ADJOURNMENT**

Motion: There being no additional business, the Board meeting adjourned at 7:38 pm.

Motion: To adjourn the meeting at 7:38 p.m.

Cyrus/Colin

Vote: Unanimous

Respectfully Submitted,

Action Items

Action: The resident will forward the American Pool letter to Management. Management will call American Pool Enterprises regarding the letter and inform the resident what she finds out.

Action: Management will ask for recommendations from the attorney for options regarding addressing the traffic. She will also reach out to Donny Lawson, a traffic engineer, and invite him to an executive Board meeting to discuss options.

Action: Management will get information on Neighborhood Watch as an options for addressing traffic.

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