

Pembroke Homeowners Association Board of Directors
 Agenda October 25, 2025, 10:00 a.m. | Virtual & In Person
 Meeting
 Board Attendees:

Present	Name	Title
X	Lewis Collier	HOA BOD - President
X	Jonathan Friscia	HOA BOD – Vice President
	Daniel Wadsworth	HOA BOD – Treasurer
X	Sarah Fallin	HOA BOD – Secretary
X	Richard Ibanez	HOA BOD – ARC Chairman
X	Tyler Duncan	HOA BOD- Member at Large
	vacant	HOA BOD- Member at Large

Call to Order: L. Collier called the meeting to order at 10:06

Proof of Meeting: per bylaws, sent notices by mail, email, and on Facebook

Roll Call: 21 households represented in the meeting plus board members. This is not a quorum as 35 households are needed

Intro to HOA: a big part of HOA is to keep the neighborhood looking good, cutting common areas, keeping tot lot prepped, maintaining nine stormwater management ponds. Board members are volunteers so a management company does not take over. This is a nonprofit corp; a management company wants to make money. New upcoming townhomes are not part of our HOA

President's report:

- HOA has no say in issues with the construction of the new homes; homeowners must deal with the issues with the builder.
 - All we can do is make sure they make sure they meet our minimum standards
 - We are making sure they do final cleanup before turning over roads to county and common areas to us. They do not think they are turning over roads to county until next spring
 - New area plowing will fall to the developer this winter
- Removed credit card payment option because it was costing us money even when we weren't using it. Added Zelle as an option. Also have Paypal
- Have a few homeowners in collections, we try to avoid doing this
- Had legal issue that cost \$20k
- Every three years the county inspects the stormwater ponds and we have to take care of the issues. We took care of several, Middlegate is still pending from hurricane damage in 2018

Ponds Update:

- Street water goes into drains into the ponds, into Pembroke run stream, into St. Mary's river and so on
- Dues have been going up the last few years to make sure we can cover pond repairs
- Grass clippings in the street clog the ponds
- In Middlegate we lost 6-7 feet of dirt which used to be flush with the pipe
 - County approved the repair process, will start that work next spring
 - Got several bids and options, won't need an assessment to pay for it
 - Originally the slope was built too steep so when a rain came the water came too fast and washed it out
 - Plan is a terracing plan vs rebuilding and covering it with riprap
 - We have about \$175k in the bank to be able to pay for that
 - Question: there's no recourse against QBH since they did it or the original developer or the county?
 - We looked at it. The problem is we have been unable to find someone to stand up in court and say that. It would be a bunch of lawyer fees. This solution is likely less than we would pay lawyers
 - What we do here has to be maintainable, working on how to maintain that right now
 - Won't start this fall since it's too late for sod and such
 - We need another gate so working on a new gate for construction equipment to get in

Treasury Status:

- We have money in reserve but we are required to put a lot of that into a bank account for emergencies to avoid huge assessments to deal with emergencies
- We have about \$100k a year in expenses
- No dues increase this year
- We send out invoices in December and work on a calendar year
 - Showing budgeted income vs income because we work on a calendar year and some people pay in December so income each year vs the budget year
- Collections are back in our hands now after a licensing issue with our previous collections company
- Ponds get cut three times a year
- Question: what is in misc cost?
 - General repairs such as if a tree falls in a common area before it falls on a house, things breaking in lot
 - Clarifying question: this is professional work? Yes, we put it out for bid
- We didn't have to raise dues because new houses were built and the treasurer for us \$7k from the monkey market account
- Snow removal: we put \$5k which was one of the big years. We are responsible for clearing and salting common areas. We are not responsible for sidewalks in general. Homeowners are required to do this
 - Anything left over from this goes into the reserve fund
- We have some set aside for pond legal issue. We don't expect anything but we want to have it on hand to be able to respond to the county if anything comes up
- Question: Middlegate pond and the townhouses? No, but Pembroke run comes up in a heavy rain and now there's more impervious surfaces

- How about the other townhouses? That is downstream and was approved by the planning commission
- Question: how much did we use for snow removal with the bigger storms? \$2,600
- If you pay by check, we don't check the mailbox every day and then we need to get it to the bookkeeper so be aware that the check may not clear the bank for a few weeks
- Question: liability insurance – what is that for and how is it used? Because we have common areas if someone is hurt on a common areas it is for if someone sues us for getting hurt on our property.
 - If we have a block party on Pembroke land does this not cover it? It depends on how that party is structured. We need more clarification from insurance and lawyer. The policy is just for expected things. It may be possible we can do that, we didn't have time to go through in more detail. What we found is if the board sponsored the block party we would be responsible. We have no control over if someone is drinking alcohol and if someone was impaired. The board felt like we couldn't do that.
 - Our concern is if we sponsor a block party and something happens is our insurance going to cover it, we need more time to fully check into it. We don't have event insurance. We can look into it
 - We would need a quorum to vote on this to expend more funds
- Question: when we have food trucks come in? we don't coordinate it. Someone in the neighborhood does it and it's on county roads.
- Question: if we do a block party on county roads we have the county close down the road. Anyone could get hurt at the tot park and people don't usually come after the HOA for if their kid gets hurt there. If you are approached for your community to participate in something how do you make that decision to support or not? We can't allow or disallow it. The use of the common area. The HOA is the entire community not just the BOD. We couldn't sponsor it because our documents don't say we can expend the money on it and we have to get a vote on expending money to sponsor it since we need a quorum. If someone worked with the county to block off a street, we can't say yes or no.
 - G. DeMilio: the BOD needs to sponsor this since it's in the neighborhood.
 - Z. Cunningham: the county said the HOA has to say yes to closing down the street and the HOA has to provide the insurance for it.
- Question: how do we get other amenities like street lights and dog amenities and we need to engage the community on getting a quorum
 - We need a quorum. We only have 2/3 of who we need for a quorum right now

Other Items

- Online participant: we aren't as good at communicating. The board is open to ideas. We don't own the FB page. We can send out letters, we have a website
 - Signs at mailboxes, we have those that anyone can use
- Discussion about building a coalition of volunteers instead of asking the board to do things
 - Board needs a better sense of what the community really wants
 - Using technology to proxy vote on things?
 - Want a communications committee
- Question: board members aren't paying dues and we want value from what the board members do so we want value. Board members spend many hours so in terms of perceived payment, it is in the dollar or two or less an hour

- To elect board members, we don't have a quorum
 - We have three people who volunteered to be member at large
 - We have Chris S ok with being communications committee chair
- Z. Cunningham: helped with the block party, has a consulting company and has event insurance, that's why we could hold it. Going to do a winter social football watch party for Pembroke residents only with free lunch from first command sponsoring with a financial literacy program
- K. Ellis: County treasurers office has a way to renew tags there. There's a homestead tax credit that a lot of people aren't taking advantage of it. If it is your principal residence and you've been there at least a year, you get a cap of how much the county can increase your taxes. Go on the website to see if you've done it or not.
 - Sdat website: <https://dat.maryland.gov/realproperty/pages/maryland-homestead-tax-credit.aspx>
 - Senior credit as well
 - Friends of the library November book sale and the spring one is April 24-26 at the fairgrounds
- Developer owns the land by Abberly Crest because we want to put a sign there but we don't own the land, they won't do anything about the bushes going out to Willows rd
- Question: the front sign is overgrown.
 - We pay for that so if it's bad we can call on that
- We've been working on the lights since the lights were replaced but it trips the GFI and it trips when it rains and the electric runs under the road and is a huge cost
- No littering/dog poop signs

Meeting adjourned at 11:52 a.m.