**Board Members Present:** Gary Heal, Dennis Baker, Max Munger, Amy Rispin, Duane Heidemann, Dan Mathias (by phone), Larry Reich (by phone) and Aubrey Mumford

**Board Members Not Present:** Dale Maxwell

**Staff Present:** Rhea Webster and Jeff MacDonald

**Property Owners Present:** Len Addiss, Ralph Swartwood, and Peter Holt

**Guests:** Jeffrey Richards – Sandy Spring Insurance Company

 Thomas Schild, Esq. – Thomas Schild Insurance Group, LLC

Gary Heal, President of the Board of Directors for the Drum Point Property Owners' Association (DPPOA), called the meeting to order at 7:00 p.m. He stated that the meeting is being recorded, and Robert’s Rules of Order govern the proceedings. He reminded Board members and others present not to speak until recognized by the Chair.

**Public Comment:** Len Addiss commented on the request made by Arthur and Jeanne Facemire (Laurel Way) to acquire a portion of the Drum Point right of way on Dove Court.

**Office Update:** Rhea Webster reported as follows:

1. A property owner on Mills Creek Drive submitted $4,000.00 for a septic bond, in the amount of $2,500.00 and road bond in the amount of $1,500.00. These bonds were subsequently revoked for noncompliance. The owner installed a septic line illegally under a Drum Point road. Prior to the septic line being installed, the owner was to pay for an easement in the amount of $2,698.00. This amount was not paid. The house remains unoccupied, and the owner is planning to sell. A letter was received from the owner’s real estate agent requesting that the easement amount be taken from the $4,000.00 (the total of the bonds) and that the balance be refunded. After discussion, the Board determined that the bonds should be forfeit, and a claim should be filed for collection of $2,698.00, the amount owed for the septic easement [a claim was filed previously, but returned as undeliverable].
2. The report, documenting Special Tax District (STD) administrative and general operating expenses for the first quarter of 2013 will be submitted to the County Finance office this week. The amount to be requested for reimbursement from County-held STD funds is $21,574.39.
3. The deadline for the submission of input for the summer newsletter is April 19th with final approval by the Board set for April 26th. The newsletter will be processed the first week of May and mailed by May 8th.

**Approval of Minutes:** Dennis Baker made a motion to approve the minutes of the March 12, 2013 Board meeting. The motion was seconded. Dan Mathias was not in attendance and therefore, abstained. The balance of those present voted to approve. The minutes were approved as distributed.

**President’s Remarks:**

Gary Heal introduced Jeffrey Richards of Sandy Spring Insurance Company. Mr. Richards was invited to speak to the Board about liability issues surrounding people who volunteer for DPPOA-sponsored activities. Mr. Richards noted the following:

1. Volunteers, who are injured as a result of an activity sanctioned by the DPPOA, are not covered under the DPPOA’s existing general liability policy or workers’ compensation policy. If a volunteer causes damage to another person’s property or to another person as a result of their activity, that damage is covered under the DPPOA’s liability policy, provided that the Board organized the event, i.e. the clearing of roads after a storm.
2. Committees, organized by the Board, can be covered under the Directors’ and Officers’ policy, but a list of the committees and their purpose must be provided to the insurance company.
3. Some sub-contractors can be covered under a workers’ compensation policy.
4. It is unlikely that coverage can be found that will cover volunteers, however, Good Samaritan laws come into play with regard to medical care during an emergency.
5. It is recommended that volunteers be asked to sign a waiver of liability and that prudent steps be taken to mitigate the possibility of liability (personal healthcare coverage of the volunteer, appropriate background for activity etc.). A copy of the waiver was given to Mr. Schild [as attorney for the Association] and distributed to the Board.
6. Volunteers should carry their own “Umbrella” liability policy.
7. In addition to general coverage for volunteers, Mr. Richards will explore options for coverage for people who specifically volunteer in the Community Emergency Service Center (CESC). Previously, these people volunteered under the auspices of the FEMA-sponsored Community Emergency Response Team (CERT). This changed when it was discovered those not fully certified under the program would not be covered under FEMA liability guidelines. Those who are certified are covered for liability only when the County initiates an activity (i.e. storm clean up). A copy of the FEMA guidelines for volunteer coverage will be forwarded to Mr. Richards.
8. Mr. Richards will verify the statements made above when he returns to his office and will contact the Board within the next two weeks.

**Committee Reports:**

**Action Items:** Jeff MacDonald presented the following:

1. The intersection at Huron Drive and Chestnut Drive holds significant amounts of storm water for an unacceptable length of time. Jason Scaggs Site Development was given a plan for repair, as proposed by Jeff, and will submit a proposal based on that plan.
2. A driveway pipe at 12866 Eagle Drive is in need of repair/replacement. The deterioration of the pipe presents a hazard to vehicles backing out of the driveway. Jason Scaggs Site Development will provide a proposal. The property owner at 12866 Eagle Drive suggested that the repair is his responsibility despite its location in the Drum Point right of way.
3. Potholes on Chestnut Drive, Mills Creek Drive, Laurel Way and other areas will be repaired when Great Mills Trading Post is in the community for previously approved work at locations on Lessin Drive and Sky View Lane. Other areas in need of asphalt overlay will be addressed in a future proposal.
4. The list of roads for Phase II of Rejuvenation will be sent to the office and circulated to the Board for review. Approximately 44,000 square yards is included. [The list will be included in the newsletter as notification of the work to be done.]

Max Munger asked Jeff to inspect the foot path on Surf Drive to determine if work is needed to repair the area, or if work can be deferred. This is an area listed in the Reserve Study as part of DPPOA assets.

Gary Heal announced that two projects at Lessin Drive and Sky View Drive, presented during the March Board meeting, were approved via e-mail, with Max Munger making the motion for approval. The motion was seconded and passed by a margin of 5 in favor (Gary Heal, Max Munger, Dennis Baker, Amy Rispin and Dan Mathias) with 4 non-votes (Duane Heidemann, Aubrey Mumford, Larry Reich and Dale Maxwell). Without objection, the vote was affirmed.

**Old Business**

**New Business:**

**Beach Gate Hours:** Joe Ruggieri, who oversees the beach gate opening and closing, has suggested that beach hours be curtailed due to trashing of the beach, trespassing by those who do not live in Drum Point and a reduction in the number of people who are willing to open and close the gate. After discussion, Max Munger made a motion for the Board to consider leaving the gates open all hours. The motion was seconded for discussion. Mr. Schild was asked his opinion regarding trespassing on the beach and implications of liability if the gates are left open. Mr. Schild stated that a well-placed sign advising people of the rules against trespassing should suffice to protect the Association (a sign is posted). It was agreed that input is needed from adjacent property owners, and the subject may ultimately be discussed during a meeting of the General Membership. A motion was made to table the original motion, pending further discussion. The motion to table was seconded and approved unanimously.

**Shop Lusby Recruiting Event:** Max Munger stated that the Lusby Business Association is hosting an event on May 11th, in the town center, to encourage participation in the Business Association.

1. Max requested permission to have a table at the event in order to encourage Drum Point property owners to join the DPPOA as members-in-good standing.
2. He suggested that door prizes, for people who join the DPPOA as a member-in-good standing, be awarded (All members-in-good standing might be included in this should it be approved and local businesses can be asked to donate prizes in exchange for advertisement).
3. Other events, which the Board might use as an opportunity to encourage membership in the DPPOA, are the National Night Out (usually held at the Chesapeake Ranch Estates) and/or an all-day DPPOA member’s day (perhaps to be held on the vacant lot across from the office.
4. Max made a motion that the DPPOA host a table at the May 11th event. The motion was seconded for discussion. After further discussion, the motion passed by a margin of six in favor (Gary Heal, Max Munger, Duane Heidemann, Aubrey Mumford, Larry Reich and Dan Mathias) and two opposed (Dennis Baker, Amy Rispin).
5. Amy Rispin suggested a comprehensive plan be devised to determine which events to attend or host and how door prizes might be garnered and awarded.

**Southern Maryland Federation of Homeowners’ Associations:** Max Munger stated that there had been a similar group in southern Calvert County which formed a number of years ago and was effective in addressing issues impacting common-ownership communities such as Drum Point. There are approximately 30 community HOAs participating in the newly-formed organization. He and Gary will attend the next meeting of the group to discover its goals. The meeting is scheduled for Saturday, April 13th in Waldorf. Other Board members are welcome to attend.

**Public Comment:** Len Addiss asked for clarification on the tabling of the motion regarding the beach gate opening (see above under Beach Gate Hours).

The next meeting is scheduled for May 7, 2013.

With no further business to discuss, Gary Heal made a motion to adjourn the meeting to Executive Session for discussion with Thomas Schild, Attorney for the Association. The motion was seconded and passed unanimously. The meeting adjourned to Executive session at 8:30 p.m.