

CROSSINGS ON THE POTOMAC PROPERTY OWNERS' ASSOCIATION, INC.  
2023 Annual Membership Meeting Minutes—DRAFT  
October 22, 2023

**I. Welcome and Introduction**

- A. President Cory McCoy welcomed everyone to the meeting and current board members introduced themselves: Vice President Justin Caldwell, Treasurer Joe Martin, Secretary Gypsy Phillips, and Member-at-Large Jamie Rhodes. Mr. McCoy gave notice that the meeting is being conducted via Zoom as well.

**II. Call to Order**

- A. In accordance with the Amended By-Laws for the Crossings on the Potomac Property Owners' Association dated 24 November 2003, quorum for the meeting is established as 20% of eligible votes, which equates to a quorum of 34. Quorum was established, with 34 properties represented.
- B. The meeting was called to order at 1:14 p.m. by Mr. Cory McCoy.
- C. The annual meeting was held in person and via Zoom with Mr. McCoy as the administrator.

**III. Proof of Notice of Annual Meeting**

- A. Ms. Phillips provided the Notice of Annual Meeting and Certificate of Mailing for inspection, noting that the Notice of Annual Meeting had also been forwarded via email to all email addresses on record and was posted to the Crossings website on September 22, 2023. The Certificate of Mailing is also available on the Crossings website.

**IV. Approval of the Minutes of October 17, 2022 Annual Membership Meeting**

- A. Joe Martin made a motion to dispense with the reading of the minutes and approve as written. Mr. Caldwell seconded the motion. Motion to dispense with the reading and approve as written was passed by acclamation.

**V. Reports of Officers**

- A. President
  - 1. Mr. McCoy reported that there have been a few minor issues with the gates, including some keypad issues, but overall it was a pretty good year for the gates. He also reported that the gate opening request process (for special events or construction) was generally working well.
  - 2. Mr. McCoy asked members to be courteous and be aware of slip usage, particularly as the number of users continues to grow. He reported that it was a good boating season. Dock installation and removal went well overall. Additional gabian stone was added to the base of the boat ramp;

sometimes watercraft are not fully floated before engaging their engines, which results in the stone being blown out (especially by jet skis).

3. Mr. McCoy was enthusiastic about residents organizing social activities. He noted that events such as the marble derby and Trunk or Treat are not the Board's responsibility, The Board is responsible for matters such as taking care of roads and common spaces and enforcing the covenants,

B. Vice President

1. Mr. Caldwell reported that the in-person registration of watercraft that has been done the last 2 ears has gone very well and we will plan to do likewise next spring. He reminded members that watercraft must be registered each year and display current decals and that the marina parking lot is not for long-term storage of trailers.
2. Mr. Caldwell also reported that he had delivered a load of stone at the entrance to the marina.

C. Treasurer

1. 2023 Financial Review:

Mr. Martin reviewed the 2023 annual profit and loss statement, January through August.

Revenue is as expected, though there are 4 unpaid assessments. The next step will be to place liens on these properties. When these properties are sold, the settlement attorney collects past-due assessments; we are expecting one such settlement in the near term.

With regard to expenses, the biggest annual variance is landscaping/grounds maintenance (mowing, spraying). That expense has been increasing, but has been offset by lower costs on gates. We should finish 2023 right on budget overall .

2. 2024 Budget Ratification

Mr. Martin introduced the proposed 2024 budget, noting that the overall budget remains the same, but specific line items have been adjusted. For example, "Misc. operating expense" was zeroed out while landscaping will increase. The 2024 budget was approved unanimously.

3. Reserve Accounts

The Operating Reserves account is available for general operations. The Roadway Reserves fund is for capital improvements (roadways). Mr. McCoy noted that we are not fully funding the Roadway Reserve at the level recommended by the Reserved Study.

## D. Secretary

Mrs. Phillips reported several changes during the preceding year.

### 1. Annual Meeting Mailing

The process for mailing Annual Meeting documents was changed this year, mailing via USPS only the items required by law to be mailed saved over \$200 in postage alone, in addition to substantially reducing the costs of reproduction and larger envelopes. Members were given an opportunity to request a hard copy mailing of all documents, but she reported that she did not receive any requests for hard copy. In case anyone was wondering why your annual meeting package came from Berlin, CT, I had to make an unexpected trip for a family emergency an enlisted my nieces to help get the envelopes stuffed and mailed.

### 2. Website Redevelopment

The website was redeveloped over the last several months; the new home page went live yesterday. The website was redeveloped to accommodate a desire to make more information readily available to property owners as well as prospective owners and a need to create a space for members only. I also wanted to remove members' personal contact information from the public facing website. Last year I was actually spammed by someone impersonating Cory. The only public facing contact information is my Crossings secretary email. Everyone else's—such as contact info for the marina, gates, etc—is in the Property Owners only section. The Board approved \$300 for me to consult with a professional website developer to help me through a few things I wasn't figure out on my own. I expect to use a couple of hours of consulting time in 2024 as well.

### 3. Owner Directories

Mrs. Phillips reported that now that she is confident in the confidentiality of the owners' only section of the website, she will post the owners' directory again. Names and mailing addresses are a matter of public record, phone numbers and email addresses are not. Members who do not want their phone number or email address included in the directory, please let me know.

### 4. Gate Opening Request Form

Also new to the website this year was a form to enable property owners to request a gate opening for special events or construction access. Mrs. Phillips is aware of one hiccup with that process; one request that was submitted with less than the required 5 days notice wasn't seen in time to act on it. Mrs. Phillips asked members to keep in mind that this is a service being offered for property owners' convenience; there is no obligation to provide this service. Owners can admit guests themselves without giving out their gate codes. The form gives the appearance that this is an automated process, but it is not. Someone has to go into the gate system to enter the opening request.

## 5. Tailored Gate Directory Question

There was a question last year about narrowing the list of names for each gate such that only the names of owners behind the gate in question appear. The Board looked into that and found that it's actually not feasible to do so.

Mrs. Phillips noted that she would welcome comments or suggestions for the website. Also, if anyone has any photos that would be good additions to the site, please provide them and she will post.

Question from the floor: How could people have requested hard copy? Ms. Phillips replied that the instructions for doing so were included in the hard copy Annual Meeting notice that was mailed to all property owners via USPS.

Mr. McCoy thanked Mrs. Phillips for her work on the website.

## VI. Reports of Committees

### A. Architectural Review

1. Mr. Walter Trail, attending via Zoom, noted that at last year's meeting there were 108 votes with homes. This year, there are 5 additional properties under construction.

### B. Marina Committee

1. Mr. McCoy expressed appreciation to community members who assisted with some maintenance/repairs done to the docks prior to installation.
2. The docks have been removed for the season and need some some welding repairs and some new floats. The mishap on notification of dock removal that occurred this year was a result of a communications misunderstanding with the vendor. The Marina Committee chairman received a call from the vendor the morning removal was to begin, which led to a scramble to contact boat owners who still had boats at the docks. In the future, members should plan to have their boats and trailers removed from the marina area no later than October 1st. The docks will still be usable on a daily basis until they are removed,, but no unattended mooring will be permitted. The website has been updated to reflect this guidance..
3. The port-a-potty will remain in place until after Trunk or Treat.

## VII. New Business

1. Election of Board of Directors for the 2023-2025 term.

There was one candidate each for the positions of Vice President, Treasurer, Secretary and Member at Large. Approved by acclamation were:

Vice President:	Justin Caldwell
Treasurer:	David Miller
Secretary:	Gypsy Phillips

Member-at-Large      Jamie Rhodes

There were no candidates for President. In accordance with the By-laws, a board member may serve only 2 consecutive terms; current President Cory McCoy is completing his second term and thus is not a candidate. The Board announced that the next step would be for the Board to determine how to fill the president position.

Mr. McCoy thanked Joe Martin for his 6 years of exemplary service as treasurer for the Crossings on the Potomac POA.

The Board also thanked Mr. McCoy for his service.

## 2. Discussion

The Board opened the floor to questions, comments, or discussion. There were no questions, comments, or issues raised for discussion.

### **VIII. Announcement of the Date, Time, and Location of the 2024 Annual Meeting**

- A. A question posed from the floor was whether it would be beneficial to change the date of the Annual Meeting, pushing it out of prime fall activity/travel season and instead holding the meeting in November. During discussion, it was also suggested that the meeting be shifted to earlier in the day to keep the afternoon free for social activities. Both suggestions were agreed upon.
- B. The next annual membership meeting will be held on Sunday, November 3, 2024 at 11:30 am with the location TBD.

### **IX. Adjournment**

- A. The meeting was adjourned at 2:17 pm

Respectfully submitted,

Gypsy Phillips

Secretary

Crossings on the Potomac Property Owners' Association