

CHARTLEY HOMEOWNERS ASSOCIATION, INC.  
GENERAL MEETING MINUTES  
October 25, 2018

The meeting was called to order at 7:05 pm by President, Mary Muth  
Pledge of Allegiance

Mary welcomed everyone and asked everyone to complete the Survey and Trivia Contest Form. She will review all those submitted and your interests will help the board focus on issues this fiscal year.

**Minutes** – The minutes from the April 25, 2018 General Meeting were approved as distributed.

**Introduction of Guest Speaker – Kejuana Walton, Consumer Educator and Advocate Maryland Insurance Administration**

Kejuana spoke and brought handouts regarding Homeowners Insurance, Auto Insurance, and preparing for Disasters.

Homeowners Insurance – suggested looking at the bottom of the insurance policy checking the coverage items, additional items may handle water and wind storm damage and tree removal. Check if it is replacement cost (same, like materials) vs actual cash value. You may be choosing market value so may have too much cost today if the house burned to the ground. There is a difference for amount of coverage needed for newer homes vs older homes. Check if you have flood insurance. Go to [www.floodsmart.gov](http://www.floodsmart.gov) and enter you zip code to find out how your property is rated. If a pipe bursts, you can have coverage for the water damage; however, you will need to pay for the repair to the pipe. If a neighbor's tree falls on your house, they are not responsible. She advised the group to be sure if there are improvements to your home to advise your insurance company so that part of your home is covered. Keep an inventory of all your personal property. When you purchase something, take a picture of it and the sales receipt. Know your deductibles and review your rates once a year to be aware of increases.

Automobile Insurance – some people drop their comprehensive when a car is paid in full. Be aware that also drops being insured with a flood or hit by a deer. It is important to carry enough insurance to cover your assets and you may want to consider an umbrella policy which isn't that expensive.

**CHA Activities Accomplishments: National Night Out; Citizens on Patrol; Annual Crab Feast; Community Communication: (eChatter; Chartley Chatter; CHA Facebook; CHA Website); Scholarships; Cleanup and Electronic Recycling Day; Project Clean Stream; Dining at Reters – (fundraiser for scholarship program); CHA Yard Sale; Representation at the Reisterstown Festival and Parade & Bloomin' ArtFest; Zoning and Traffic Control; Cooperation with RIA, ROG and Police Community Relations Council (PCRC)**

“What Can You Do To Help?” Mary reviewed each of the events and encouraged all to volunteer with any they find interesting. We always need help to provide everything to our community so there are many opportunities. Some are one day events and some effort can be done from the comfort of your home with phone calls and emails organizing for the day.

**Committee Reports:**

**Real Estate** – Mary Muth – 37 houses sold in 2017, Year to date total for 2018 is 37. Average list price of \$283,000, average of 31 days on the market. She expects the market to slow as it always does in winter and picking up again next Spring.

**Community Signs** – Jim Stanton spoke about the research to this point and possible designs were shown with an expectation to replace the current 3 signs (Shirley Manor, Sacred Heart, and Gwynnwest). Images were shared from Woodland Signs and Image360 Signs and the audience was asked for their opinion of

simply a sign “Welcome to Chartley” or replacing them with something similar to include a signboard of upcoming events. Most raised hands to have a signboard type of sign. The committee will continue to check with local companies for proposed solutions and estimate quotes for signs and installation.

**Smoke Detector Program** – Jim Stanton said that to date smoke detectors/carbon monoxide detectors have been installed in 36 homes with 80 units involved as most homes get one of each. These units have a 10 year battery. A question was posed about the approximate cost of the units as some homeowners are willing to make a donation to the program and are simply happy for the help to obtain them and have them installed. Jim said the two are approximately \$75.

**Financial** – Dave Powers provided a document showing the final 2017-2018 budget vs. actual as well as our current fiscal year 2018-2019 highlighting the categories affected so far this year.

**COP** – Dave Powers – Explained objective of the program. Year to date there have been 41 crimes with 4 this month. He emphasized that most of these involved an unlocked car door or home. The police always emphasize the importance of locking your doors. This sometimes causes victims to be unlikely to report an event to the police and yet it is important for tracking to call 911 and report it even if there is no real damage or loss. Dave reminded residents that if you see something call 911. Seeing the presence of officers will hopefully discourage criminal activity. He is always looking to add members to his list of volunteers and simply changing your route coming and going from your home with your eyes open to unusual activity counts. Also, he reminded everyone of a letter distributed by Stephen Bouchard on behalf of a fundraiser for PCRC. They are trying to raise money for the purchase of 2 more electric powered bicycles (approximately \$2,000 each) that will allow more patrols in areas difficult for the police cars.

**Membership** – Betsy Sloan – reported that we have 178 members and are getting close to our more than 200 members last year. Our new T-Shirts are also on display and ready for purchase.

#### **Break**

**Zoning** – Tim Krispin – Reminded everyone to get a permit for work on their home. The consequences may be that your homeowners insurance may not cover any damage during the project. The committee continues to handle community complaints and the form can be found on the website or in the Chatters. Discussion of actions taken on various problems in area, i.e., untagged/unregistered/inoperable vehicles, work vehicles, etc. Discussion of traffic calming efforts and the new speed bumps that will be installed. The one on Walgrove Road has been submitted (only needed the signature of the principal); however, the funding has been depleted in the county this fiscal year so it may be next summer before the work is performed. Meanwhile, they are working to have two other crosswalks included. Glyndon Drive was actually approved for speed bumps 10 years ago. The necessary homeowner signatures were not obtained; so, currently there are plans to meet with each one to discuss the plans. The other streets failed to meet the standards adopted in 2017 of enough traffic to qualify. The other project (dead tree removal) is almost complete along Glyndon Drive. The project is expected to be completed before the end of the year. We will move on to identify other streets with the same problem of dead trees in the area between the sidewalk and curb in 2019 and request removal.

**Scholarship** – Chris Yambor – Tim reported for Chris this evening that we awarded two scholarships in 2018 to seniors at Franklin High School. If you or a neighbor have a senior, make sure you qualify and be prepared to apply in 2019.

**Communication** – Jack Sloan - he reported all is well. Mary and everyone thanked him for his efforts in getting the Chatter out to be delivered to the homes quarterly, as well as preparing the eChatter in the other months to be sent via email. Mary reminded everyone to submit their email address if they are not currently receiving it.

**Reisterstown Updates** – Mary Molinaro – Mary discussed upcoming events:

10/27 **Spooktacular** will be held at Franklin Middle School 11am – 12pm; talked about the 2 new businesses that are opening on Main Street.

11/3 (1<sup>st</sup> Saturday of each month) **Clean Main Street**, meet at 9am in the parking lot in front of Reter’s. Volunteers pick up trash to keep our town inviting to visitors and residents.

11/10 **Decorate Main Street for the Holidays** – wreaths will be hung on each lamp post (over 100) and we can always use volunteers. It will be helpful if you have a light weight ladder. Meet at 317 Main Street to see how you can help.

11/24 (4<sup>th</sup> Saturday of each month) **History Walking Tour** – meet at The Hidden Gem, 317 Main Street – 10am and Kinsey Gill will start the tour informing you about the history of your town. This will be the last tour of 2018 and they will resume in the Spring.

11/24 **Small Business Saturday**, a national event that supports local businesses.

12/8 **Holidays on Main Street** 4pm – 5pm, tree/Hanukkah lighting ceremony with music.

Check the calendar on [www.reisterstown.com](http://www.reisterstown.com) to see what is happening around town that you will find interesting.

Ernie has chaired a “**historic plaque program**” and obtained a grant from Preservation Alliance of Baltimore County to fund plaques for 7 of our historic homes. The plaques have been ordered and should be placed on the properties before the end of the year.

**New furniture** has been installed along Main Street. A new location with a bench, trashcan, and flower pot is in the 400 block on the east side of Main Street. The flower pot by the bench near the Welcome Sign at Stocksdales Avenue (Jiffy Lube corner) has been replaced with a trash can which we determined would be more helpful keeping our town clean.

Reisterstown Improvement Association is planning a **Pilot Façade Improvement Program** and expects to open it next week for up to 3 applications from Property Owners helping them work with the available Baltimore County programs to fund the projects. Examples of property owners that used these opportunities for low cost loans are the building with Ristorante Firenze up near the start of Hanover Road and Pro Care Auto and Safelite near Chatsworth Avenue.

NW Chamber of Commerce is holding their **Annual Taste of The Town** fundraiser with over 27 restaurants participating on November 8, 2018. You can obtain tickets online.

Reisterstown United Methodist Church (RUMC) is holding their 6<sup>th</sup> Annual **Holly Fair** November 17<sup>th</sup> from 9am – 4pm with about 35 juried arts and crafts vendors. Lunch is served.

**New Business** – Mary thanked Reisterstown Elementary School for allowing us to use the multi-purpose room for our meeting. They are always looking for volunteers to read with students if anyone would like to donate their time.

50/50 Raffle winner was drawn.

Meeting adjourned at 8:56 pm.

Reminder, all members are welcome to come to the monthly Board meetings (Reisterstown Volunteer Fire Company first floor conference room) held the second Tuesday of the month, 7:00 pm.

Minutes submitted by Secretary, Mary Molinaro