

**Casa Del Sol Condominium**  
**DRAFT Minutes of the Casa Del Sol Annual Owners Meeting**  
**August 29, 2020, 1:00 PM to 3:00 PM Art League**

Casa Del Sol Webpage: <http://www.casadelsol-ocmd.com>

**1. Roll Call and Reporting/Recording of Proxies.**

Secretary John Foulkes reported that six (6) Board members were in attendance: Lou Napoli, Joe Pasqualine, Mike Bufano, John Foulkes, Adele Bradley and Bob Surette. One Board members was absent (Tom Owens). Mann Properties was represented by Igor Conev.

Secretary Foulkes reported that a total of 33 unit owners were represented at the planned start of the meeting (20 in person, 13 by proxy). A total of 29 owners is required for a quorum.

**President Lou Napoli called the meeting to order at 1:02pm.**

(Four unit owners arrived after the meeting was called to order, bringing the total represented to 37.)

**2. Welcoming Remarks from President Napoli.**

President Lou Napoli welcomed the attendees. Lou made notice of the recent passing on February 17, 2020 of Bob Siskind. Bob was a long-time resident and previous Board member of Casa Del Sol. Bob's time on the Board plus his insight and wisdom resulted in numerous substantial improvements to the association.

**3. Approval of the Draft Minutes of the May 4, 2019 Casa Del Sol Annual Meeting.**

*A motion was made by Charles Payne (unit 646) to approve the draft minutes of the May 4, 2019 Casa Del Sol Annual Meeting (pages 2 – 6 of the meeting handout). The motion was seconded by Timothy Fagan (unit 666) and passed unanimously.*

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**4. Financial Review** – Treasurer Mike Bufano presented the financial review.

**a. Account balances as of August 24, 2020:**

<b>i. Checking (1012)</b>	<b>\$ 151,298</b>
<b>ii Reserves</b>	
Money Market Improvement Fund (1060)	\$ 71,787
Farmers Bank CD (1090)	\$ 103,145
Farmers Bank CD (1211)	\$ 67,000
Taylor Bank Money Market (1213)	\$ 175,131
Discover Bank (1071)	\$ 80,649
Discover Bank (1072)	\$ 80,564
Discover Bank (1073)	\$ 80,669
<b>Reserves Total:</b>	<b>\$ 658,945</b>

**iii. Assessments Receivable Condo Fees (1310) \$ 8,830**

***REMINDER TO ALL UNIT OWNERS: Please remit your quarterly condominium dues by the due dates. Owners two (2) payments in arrears will receive a letter from the Board of Directors indicating the missed payments and that legal action may be taken if an additional dues payment is missed.***

**b. Operating budget: Year-to-date review.** Mike Bufano reviewed the operating budget for 2020 (pages 9 - 10 of the meeting handout package). The annual budget is \$188,100, of which 35.59% is reserved for the capital improvement projects. The quarterly dues remained at \$825.

**c. Review of Annual Audit for year ending December 31, 2019.** Mike Bufano reported that due to the COVID-19 situation, the audit is not complete.

**d. IRS Resolution to Carry Over Funds from Past Year's Budget.** Igor Conev referenced page 11 of the meeting package handout, which called for a vote on the resolution to carry into the current year excess income over expenses on the operating side of the budget. ***A motion was made by Gene Miesse (unit 770C) to carry over the excess funds. The motion was seconded Charles Payne (unit 646) and passed unanimously.*** A form recognizing the owners' approval of the carry over, prepared by Mann Properties, was signed by President Napoli and Secretary Foulkes.

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## 5. Insurance

**a. Insurance Summary.** Igor Conev (Mann Properties) summarized the association insurance coverage (pages 12 - 16 of the handout). He stated that the insurance industry is increasing premiums, roughly by 22% as compared to last year, so the association is carefully reviewing several options before renewing.

**b. Insurance Update.** The specifics of the insurance policy are contained in pages 17 – 20 of the handout. He reminded the owners that in case of loss, the “Additions and Alterations” clause states that improvements are not covered by the association master policy; rather they are the responsibility of the unit owner, which can be covered by the unit owner’s HO-6 policy. Currently, up to \$5,000 of the master policy’s deductible will be the responsibility of the unit owner when the cause or damage originates from the unit. Each owner is responsible for the first \$5,000 damage that emanates from the unit.

Igor reported that the State of Maryland has passed a law, effective October 1, 2020, that says if the loss originates from an owner’s, the owner will be responsible for the first \$10,000. After the association renews its master policy, Igor stated he will inform the owners to see if they need to increase the deductible coverage from \$5,000 to \$10,000. However, the increase in premium for the unit owner to have \$10,000 HO-6 coverage is small, and it might be advisable to do it anyway.

**UPDATE:**

***Per an email received from Igor Conev (Mann Properties) on September 8, 2020, as a result of the renewal of the association’s insurance policy, the deductible was increased to \$10,000. Unit owners should make sure they have enough Loss Assessment and Dwelling coverage in their policies.***

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**6. Business of the Condominium**

**a. Capital Reserve Study Update.**

**i. Repairing of the damage and erosion where the foundation of the building meets the parking lot asphalt.** Bob Surrrette reported that the repairs to the foundation as it meets the parking lot pavement have been made, which now sets the stage for us to have the parking lots repaved.

**b. Inspection and repair of eroded bulkhead between the 700-Building and 686C 94th Street.** Lou Napoli and Adele Bradley summarized the issue. The pipeline, majority of the ditch and hole in the bulkhead is on their property, but unfortunately it created a problem on our property under our boardwalk. Emails have been sent to the Town of Ocean City summarizing these results and requesting that the Town make the neighboring units make the repairs. Adele Bradley has asked that the association's attorney, Chris Woodley, send a letter to each of the owners on the neighboring property.

**c. Update of the Owners' Directory.** Pages 23 – 30 of the meeting handout contains the current owners' directory. Igor Conev (Mann Properties) stated that any changes to the information should be forwarded to Mann Properties.

**7. Old Business**

**a. Reminder.** *Each unit owner must place a current, working set of keys (front door, storm door (if present), and front cubby door) with the Mann Properties office personnel.*

**b. Reminder:** *Each unit owner should read the attachment in the meeting package (page 21 of the meeting handout) regarding recommendations for winterizing units.*

Igor Conev stated that some insurance companies have winterization REQUIREMENTS, whereas our current policy considers these as recommendations only. Two years ago, the insurer the association used had these as REQUIREMENTS. Bottom line: come insurance renewal, these recommendations may turn back into REQUIREMENTS.

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**c. Reminder: Parking Lot Permits.** Adele reviewed the parking lot permit policy. She summarized the Board's effort in amending one of the rules of the association and the subsequent issuing of parking tags. The rationale and subsequent guidelines regarding the parking tags was provided, and tags were mailed to the unit owners last year. Adele stated that when this season started, she and Joe Pasqualine noticed a number of cars continually violating the policy. However we are trying to be very lenient due to the COVID-19 situation, but next year fines may be enforced.

**d. Reminder: Rules and Regulations.** Adele Bradley stressed the importance regarding the following rules:

**Rule 6:** The use of charcoal burning grills is prohibited on Casa Del Sol Property. In addition, other fuel burning or electrical cooking equipment outside of any multifamily dwelling shall be prohibited unless such cooking equipment is at least 20 feet from every part of the building, as per the Ocean City Fire Code.

**Rule 7:** It is unlawful for any person to make, cause or continue any loud, unnecessary, unnatural or unusual noise, or any noise which annoys, disturbs injures or endangers the comfort, repose, health peace and safety of others at any time, day or night. The Ocean City Town ordinance strictly enforces that no disruptive noises be made between 12:00 midnight and 7:00 am in such a manner as to be heard at a distance of 50 feet from the building or structure from which it is located. If disruptive or excessive noise occurs between the above hours, please call the Ocean City Police Department at 410-723-6600 and specify the unit involved..

**Rule 12:** Fireworks are not permitted for use on Casa Del Sol property. Although the purchase and use of some fireworks are legal in the State of Maryland, they are illegal in the Town of Ocean City.

## **8. New Business**

**a. Election to the Board of Directors.** The election to fill three (3) positions on the Board of Directors was conducted. The ballot was on page 32 of the handout. Nominations by email were Michael Bufano, Shaheen Mojibian and Louis Napoli. Nominations from the floor (as required by the by-laws) were requested; none were made. ***A motion was made by Adele Bradley (unit 678) to close nominations and elect all 3 by acclamation. The motion was seconded by Bob Surette (unit 718) and passed unanimously.***

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**b. Other New Business.**

**i. Power Washing and Staining the Decks and Boardwalk.** This will be discussed at the next Board meeting. Estimates have been received.

**ii. Second Floor Rear Balcony Railing Failure.** There was a second floor railing collapse at one of the units in the 600 building. The Board decided to have all the second floor balcony railings inspected and engaged an engineer to investigate. The evaluation has been completed and we should have the report by the end of next week.

**iii. Pilings.** It was reported that the pilings in front of units 770A and 770B are rotted. Lou Napoli stated that the Board will investigate and resolve the issue before the parking lots are paved.

**9. Adjournment.** **With all business concluded, President Napoli adjourned the meeting at 1:54pm.**

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**After adjournment of the Annual Meeting, a Board meeting was convened to discuss several issues and to elect the new officers.**

**President Napoli convened the meeting at 2:04pm, and welcomed the newest Board member, Shaheen Mijobian.**

**i. Parking Lot Paving.** Bob Surette discussed the proposal received from S&M Paving, and recommended a few changes. After some discussion, ***Mike Bufano made a motion to accept the S&M proposal, with ceiling of \$85,000 to include the changes. The motion was seconded by Bob Surette and passed unanimously.*** The plan is to start the project sometime in October.

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**ii. Canal-Side Boardwalk Maintenance.** At the August 18, 2020 Board meeting, several Board members mentioned a product called “Deck and Dock” from Sherwin Williams which could be applied and provide a few more years of useful life, as opposed to replacing the entire decking with new wood or composite. It was noted that any bad boards must be replaced and re-nailed before any finishing product could be applied. After some additional discussion, it was agreed to get a sample from Sherwin Williams and paint a small section of the boardwalk to see if it would be satisfactory. In addition, we would need to get an estimate on the square footage to price out the product, and then get bids from several contractors to apply the product.

**iii. Election of Officers.** The officers of the new Board are as follows:

*President: Mike Bufano (unit 652)*

*Vice President: Joe Pasqualine (unit 662)*

*Treasurer: Shaheen Mijobian (unit 680)*

*Secretary: John Foulkes (unit 716)*

**President Napoli adjourned the Board meeting at 2:35pm.**

The new Board takes effect at the conclusion this Board meeting.

**NEXT CDS BOD MEETING – *The next BOD meeting is scheduled for Tuesday, September 22, 2020 at 8:00pm via Zoom video conference.***