

**Cedar Day Community Association
Board of Directors Meeting
February 12, 2026**

In attendance:

Fran Mergler, President
Laurie Mergler, Treasurer
Ron Gneo, Vice President
Anne Gneo, Secretary
Mike Dean, Member-at-Large
Keith Yanky, Chairperson DRB

The meeting commenced at 6:35PM.

Meeting Minutes

The December 2025 board minutes were approved as written.

Treasurer Report (Laurie Mergler)

There was a favorable variance of \$3029.47 at year end 2025. Website renewal and BGE were paid. \$6000 was transferred to cover insurance payments. Commercial and Umbrella liability costs remain the same as last year. \$1000 was transferred to cover tax payments. The next CD comes due end of March. Website cost has increased by about \$50 from 2025. Assessments have been collected. 146 households have paid. 2 additional households have paid that are not included in today's numbers.

Vice President Report (Ron Gneo)

No report

Design Review Board (Keith Yanky)

5 maintenance letters for missing shutters have been sent.
A request to install a generator will be approved.

Standing Committee Reports

- **Pond Committee (Ron Gneo)**
No report
- **Newsletter (Fran Mergler)**
Spring newsletter will be mailed to residents in April. Ron and Fran will write updates.
Yard sale details will be announced.
- **Website (Fran Mergler)**
The website is up to date.
- **Cedarday Nextdoor**
No update
- **Welcome Committee (Mike Dean)**
3 families are due welcome packages.
- **Yard Sale Committee (Laurie Mergler)**
No update

Old Business (Fran Mergler)

- **Dues Notices:** 13 dues are outstanding.
- **New CD for 2025 Reserve Contribution:** The board plans to open a new 1-year CD.
- **Bank Signatures:** Anne and Ron will be added as signatories.

New Business (Fran Mergler)

- **MD HOA Laws effective 10.1.25:**
 - **Reserve funding:** Cedar Day already complies with the new legislative updates regarding reserve funding. Reserve advisors completed a review of Cedar Day in 2023. Another review will be needed in 2027 (every 5 years). The advisors' recommendations for the reserve fund and 2026 contributions to the fund will be comfortably met. The board designates the current savings and CD accounts as reserve accounts.
 - **Family childcare protections:** New legislation states that communities cannot "unreasonably restrict" licensed family childcare homes. Currently Cedar Day covenants do not allow childcare facilities. The board will investigate updating the rules to account for the new legislation.
 - **Board election reform:** New legislation states that only independent parties may oversee collection and counting of ballots. If there is a contested election, this will need to be coordinated.
 - **Accessory dwelling units:** New legislation prohibits communities from imposing "unreasonable limitations" on an owner's ability to develop or rent an ADU on a single-family lot. Harford county is required to issue local laws by October 1, 2026. The board will look at this again once HarCo gives more guidance.

Comments from the Community (Fran Mergler)

922 Sidehill Drive is for sale.

Brick mailbox on Sidehill Drive is damaged.

New light pole has been installed to replace damaged pole at foot of Sidehill Drive.

The meeting was adjourned at 7:25pm

Respectfully submitted,
Anne Gneo, Secretary