



THE GOOD NEIGHBOR

WINTER 2016



Calendar of Events

- Feb. 1 (Mon) - HOA Meeting -NC Senior Center 6:30pm
- March 7 (Mon) - HOA meeting -NC Senior Center 6:30pm
- March 19 (Sat.) - Easter Egg Hunt
- April 4 (Mon) - HOA meeting -NC Senior Center 6:30pm

Help us keep you up to date on community news and events by sending us your updated email address!



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A Message from the HOA President

Happy New Year!

2015 was a very good year for our association! We had a very successful year that included passage of several much needed by-law changes. Now we must look ahead to 2016 and the promise and challenges of a new year. Below are some items of great importance.

2016 Budget – During our monthly HOA meetings in November and December the Board of Directors discussed and approved the 2016 HOA budget. A copy of the budget is included in this newsletter for your convenience.

2016 HOA Dues - I am pleased to announce dues for 2016 will remain the same as 2015, \$152.00. This is possible due to the HOA board being very frugal and Mother Nature giving us a mild end to 2015. The invoice for your 2016 dues will arrive in your mailbox shortly. A copy of the HOA's dues policy is included in this newsletter. This policy will be strictly enforced. Recently, we have had to turn a few accounts over to our attorney for collection for failure to pay.

2016 Annual Meeting – The community's annual meeting will be held Monday May 2nd @ 7PM at the North Carroll Senior Center. As you are aware the HOA will be taking on a major repaving project in the next 3-5 years. During this meeting the HOA Board will present a projected cost analysis for this project and a vote will be taken as to how the community will pay for this major expense. Please remember the measures voted on at the meeting will decide how the HOA moves forward to pay for this project. Whatever is approved at this meeting will be binding for all residents. I urge you to attend so you can share your ideas and voice your opinion.

Finally, I'd like to wish everyone a Very Happy and Healthy New Year! I hope you become active in your HOA and take part in the many activities planned for 2016

Ray Baker

Visit www.northcarrollfarmshoa.org or email Northcarrollfarmshoa@gmail.com with questions !

2016 BUDGET

01/01/16 - 12/31/16

INCOME	Budget
2016 Annual Dues	\$ 33,440.00
2016 Prepaid Dues	\$ -
Late Fee on Dues	\$ -
2016 Special Assessment	\$ -
2016 Prepaid Dues	\$ -
Interest Earned	\$ -
Total Income	\$ 33,440.00
EXPENSES	
Charitable Donations	\$ 100.00
HOA Lawn Maintenance	\$ 12,950.04
HOA Repairs	\$ 5,000.00
HOA Snow Removal	\$ 9,000.00
Insurance- Business and Liability	\$ 825.00
Office Supplies	\$ 150.00
P O Box Fees	\$ 74.00
Postage and Delivery Fees	\$ 525.00
Accounting Fees	\$ 800.00
Legal Fees	\$ 1,000.00
Social Budget (Yard Sale, Halloween, Easter)	\$ 200.00
Taxes/Filing Fees	\$ 100.00
Website Hosting	\$ 120.00
Monies to Reserve Account	\$ 2,595.96
TOTAL EXPENSES	\$ 33,440.00

North Carroll Farms HOA Dues Policy

The HOA's sole source of revenue is the dues our members pay annually. It is imperative dues be paid on or before the due date. The money collected is used to pay for common area maintenance, repairs, insurance, legal fees, accounting fees, and snow removal just to name a few. Below is the timeline for dues collection.

- HOA dues are paid annually.
- January 15th** - Dues invoices are mailed to homeowners.
- February 28th** - Payment is due.
- March 30th** - Payments received after this date incurs a \$20 late fee plus interest at the rate of 18% /year.
- April 5th** - Certified letters are mailed to delinquent homeowners informing them they have until April 30th to make payment. Cost of certified letter is added to outstanding invoice.
- May 1st** - HOA will begin legal proceedings to file suit in small claims court and secure judgment against homeowner. A lien will also be placed on the property. Both of these items are monitored by the credit bureaus and will appear on your credit report. The cost of these legal proceedings will be added to the outstanding bill. At this time the homeowners voting rights are suspended.
- July 15th** - If payment is still not received HOA will pursue additional legal action that may include wage garnishment and foreclosure. The cost of these legal proceedings will be added to the outstanding bill.

It is the hope of the HOA that everyone pays their dues on time and that late fees and legal action is not necessary. If you are having a financial hardship it is your responsibility to make the HOA aware of the issue immediately. We are very willing to work with homeowners and will set up payment plans for those homeowners in need. Please understand that once we incur an expense (i.e. cost of certified letter, legal fees, etc.) you are responsible for those cost. Contacting the HOA in February and setting up a payment plan is a lot less expensive than waiting until April.

One final thought.... The HOA board of directors is made up of 7 of your neighbors who donate their time so the homeowners do not have to pay the cost of a management company. A management company would increase each homeowner's dues over \$300/ year. Please be respectful and pay your dues on time. The last thing the board wants to do is become a bill collector and file legal action against a neighbor. Let's work together!

What Is Extreme Cold?

What constitutes extreme cold and its effects can vary across different areas of the country. In regions relatively unaccustomed to winter weather, near freezing temperatures are considered "extreme cold." Whenever temperatures drop decidedly below normal and as wind speed increases, heat can leave your body more rapidly. These weather-related conditions may lead to serious health problems. Extreme cold is a dangerous situation that can bring on health emergencies in susceptible people, such as those without shelter or who are stranded, or who live in a home that is poorly insulated or without heat.

Outdoor Safety

Make any trips outside as brief as possible, and remember these tips to protect your health and safety:

Dress Warmly and Stay Dry

- Adults and children should wear:
 - ❖ a hat
- ❖ a scarf or knit mask to cover face and mouth
 - ❖ sleeves that are snug at the wrist
- ❖ mittens (they are warmer than gloves)
 - ❖ water resistant coat and boots
- ❖ several layers of loose fitting clothing

Avoid Exertion

- Cold weather puts an extra strain on the heart. If you have heart disease or high blood pressure, follow your doctor's advice about shoveling snow or performing other hard work in the cold.
 - If you have to do heavy outdoor chores, dress warmly and work slowly.

What to Do if You Get Stranded

Staying in your vehicle when stranded is often the safest choice if winter storms create poor visibility or if roadways are ice covered. These steps will increase your safety when stranded:

- Tie a brightly colored cloth to the antenna as a signal to rescuers and raise the hood of the car (if it is not snowing).
 - Move anything you need from the trunk into the passenger area.
- Wrap your entire body, including your head, in extra clothing, blankets, or newspapers.
 - Stay awake. You will be less vulnerable to cold-related health problems.
- Run the motor (and heater) for about 10 minutes per hour, opening one window slightly to let in air. Make sure that snow is not blocking the exhaust pipe—this will reduce the risk of carbon monoxide poisoning.
- As you sit, keep moving your arms and legs to improve your circulation and stay warmer.
 - Do not eat un-melted snow because it will lower your body temperature.
 - Huddle with other people for warmth.

One Last Cool Tip . . .

Taking preventive action is your best defense against having to deal with extreme cold-weather conditions. By preparing your home and car in advance for winter emergencies, and by observing safety precautions during times of extremely cold weather, you can reduce the risk of weather-related health problems.

For more information please visit on extreme weather tips please visit www.cdc.gov

For more information email northcarrollfarmshoa@gmail.com



Easter comes early this year so please keep in mind that the annual Easter egg hunt will on Saturday March 19 at the pavilion.

MARCH 19, 2016

The best thing about Easter is getting to spend time with all the people I love the most. I'm glad to spend this holiday with you.



*** Neighborly Reminders ***

Below is a list provided with some of our "neighborly" reminders ...

Please ensure all trash is properly disposed of and that trash cans are not left at the street after pick-up. This includes newspapers and other debris that accumulate in your yards or on the front sidewalk.

Please clean up all animal waste!

If you own several vehicles be considerate of your neighbors and park as many as you can in your driveway and garage.

The community speed limit is 25 mph please adhere to this.

We only have a few stop signs in the community and several of them are school bus stop locations or close to school bus stop locations. Take the time to slow down and stop at these signs.

Winter is fast approaching please remove snow and ice from sidewalks around your property within 24 hrs. whenever possible.



If you are planning Winter or Spring projects, please be sure to submit your Architectural Request Form and receive approval prior to starting your projects.



2016 monthly HOA meetings



Jan. 4 (Mon) - HOA Meeting -NC Senior Center 6:30pm

Feb. 1 (Mon) - HOA Meeting -NC Senior Center 6:30pm

March 7 (Mon) - HOA Meeting -NC Senior Center 6:30pm

April 4 (Mon) - HOA Meeting -NC Senior Center 6:30pm

May 2 (Mon) - HOA Meeting -NC Senior Center 7:00 pm (annual community meeting)

June 6 (Mon) - HOA Meeting -NC Senior Center 6:30pm

July 11 (Mon) - HOA Meeting -NC Senior Center 6:30pm

Aug 1 (Mon) - HOA Meeting -NC Senior Center 6:30pm

Sept. 12 (Mon) - HOA Meeting -NC Senior Center 6:30pm

Oct. 3 (Mon) - HOA Meeting -NC Senior Center 6:30pm

Nov. 7 (Mon) - HOA Meeting -NC Senior Center 6:30pm

Dec. 5 (Mon) - HOA Meeting -NC Senior Center 6:30pm

Everyone is invited to the monthly meeting please try to attend

MEET YOUR
 NORTH CARROLL FARMS
 2015-2016
 HOMEOWNERS ASSOCIATION
 BOARD OF DIRECTORS

PRESIDENT
 Ray Baker

VICE PRESIDENT
 Doug Torgeson

TREASURER
 Cathy Hlubb

SECRETARY
 Matt Muller

ARCHITECTURAL COMMITTEE CHAIR
 Shawn Croisette

LAND USE COMMITTEE CHAIR
 Dan Schiller

SOCIAL COMMITTEE CHAIR
 Ted McCrobie



Your Premier Roofing, Siding, Windows, Doors, Skylights, and Deck Installers

1-877-RR TOUGH

\$250 Service Special

Repair pipe gaskets, gutter cleaning, re-secure ridge vent, repair nail pops

\$1,500 Slider Special

6' Cutting Edge Plus Sliding Glass Door: Energy Star Rated, Low-e/Argon Glass. Includes basic installation

North Carrol Farm Special



Landscape Services

Products Available:
Mulch (bulk & bagged), Stone, Sand, Firewood, Salt, and now **Nicolock Pavers**
Services Available:
Lawn Care, Skid Loader Work, Tree Work, Hardscapes (pavers and retaining walls)

Spring Special

Free Delivery for any Product:
1 yard or more, delivered to NC Farms



Hampstead Tool Rentals

Sparkey's Small Engine Repair

2027 Hanover Pike Hampstead, MD 21074

410-374-9461



North Carroll Farms Home-
owners Association
PO Box 367 Hampstead MD
21074