



# THE GOOD NEIGHBOR

July 2014



## Calendar of Events

- Jul 19th (Sat) - Bulk Trash
- Aug 4th (Mon) - HOA Meeting - NC Senior Center 6:30pm
- Aug 5th (Tue) - National Night Out @ the NCF Pavilion
- Aug 11th - 16th - Fireman's Carnival
- Sep 8th (Mon) - HOA Meeting - NC Senior Center 6:30pm
- Oct 6th (Mon) - HOA Meeting - NC Senior Center 6:30pm
- Oct 18th (Sat) - Bulk Trash
- FARMERS MARKET  
Saturdays 9am - 12noon -  
Hampstead Volunteer Fire Dept

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



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# National Night Out

## August 5th

Where:

North Carroll Farms Pavilion  
1856-1868 Upper Forde Lane

6:30 pm-9:00pm

Community Cookout & Music

(Hot Dogs, Drinks and Cake provided)



Bring your Bicycle and Helmet  
We will be having a Bike Rodeo to  
learn about Bike Safety!



Explore a Fire Truck



## Be Involved in Your Community

Inflatable  
Obstacle  
Course

Face Painting

### Meet McGruff



Visit [www.northcarrollfarmshoa.org](http://www.northcarrollfarmshoa.org) or email  
[Northcarrollfarmshoa@gmail.com](mailto:Northcarrollfarmshoa@gmail.com) with questions!

## A Message from the HOA President

Greeting Neighbors,

For those of you who were not in attendance, I would like to provide you with a summary of our annual meeting. Also below are action items that were discussed. Please read below as your input is important to us.

**Annual Meeting:** Our annual meeting was held on Monday May 5<sup>th</sup>, 2014. There were 13 households represented out of the 220 in our community. Guest in attendance were Councilman Jason Cavey, Police Chief Ken Meekins and Sargent Bob Swartz. Councilman Cavey spoke about the water main replacement project, Main St. revitalization and the addition of the Fuch's Spice Company to Hampstead. Chief Meekins and Sgt. Swartz reminded us the biggest crime issue in our town remains items being stolen from unlocked cars. They asked us to remind everyone to lock your cars and not keep valuables stored in them. Also, they were proud to share that Hampstead was named the safest town in Maryland. The committee chairmen gave their reports and answered questions. Potential issues (see below) facing the HOA was discussed. Your newly elected officers for the 2014-2015 term are: President - Ray Baker, Vice President - Doug Torgeson, Treasurer - Cathy Hlubb, Secretary - Matt Muller, Architectural Committee – Joyce Gober-Williams, Land Use – Ron Williams and Social Committee – Lisa Baker.

**State of the HOA:** There was discussion at the annual meeting regarding issues the HOA is facing. Input was given by those in attendance and the HOA board of directors is researching each item to see what would be in the best interest of our community. As always, we welcome any ideas you may have.

1. As our community ages, our maintenance cost are getting more expensive and each year is exceeding what we have budgeted. Will additional revenue be needed?
2. With the brutal winter we just experienced, will it be necessary to do a special assessment to cover the cost for snow removal for the winter of 2013/2014?
3. Each year our by-laws require us to have a review of our HOA books completed by a CPA. With the increasing cost of liability insurance fewer CPAs are willing to do reviews and those that are charging \$800+/year. We could get a reputable accounting firm (not a CPA) at ½ the cost. An amendment to our by-laws would be required to make this change.
4. Dues collection. The board of directors is looking into alternate ways to collect delinquent dues going forward. It was suggested we look into legal action, collection agencies and even publish the names in our newsletter. We are very willing to work with anyone who is experiencing a financial hardship. It is just wrong for homeowner to completely ignore the fact HOA dues need to be paid until a HOA board member comes knocking on their door. There will be no more door to door.
5. Architectural Modifications: Projects are being completed WITHOUT approval. Architectural Committee approval is required before beginning outdoor projects. If you have a project and you are not sure if it needs approval please ask. We want to work with homeowners so you can get your project approved and completed. The HOA has the authority to levy fine against homeowners who do not follow proper procedures. Since this is an ongoing issue should this be done?
6. Property not being maintained properly. What to do with homeowners who do not keep their property in good repair and whose property is not kept cut and clean. Levy fines?
7. Dues increase to cover cost. What should that number be to meet future and current expenses?
8. Finally.....What does the community want from the HOA? Does it just want a board that takes care of business??? Or would it prefer a more active social board??? Remember this is your HOA!

Your input on any or all of the topics listed above is greatly appreciated.

Finally I would like to say "Thank you" to Jay Kelly. Jay decided not to run for another term this year. The time and effort he put into this community is greatly appreciated and will be missed.

Have a fun and safe summer!

Ray Baker

# ARCHITECTURAL COMMITTEE

NCF HOA and the Architectural Committee would like to remind everyone the Architectural Rules and Regulations are in place to help keep our community safe and enjoyable for everyone. Your project **MUST** be approved **BEFORE** work can begin. The Architectural Committee meets and approves requests on a regular basis. We do our very best to ensure this process does not delay your project. You must allow several weeks for the approval process. *Please remember this committee is made up of your neighbors who volunteer their time.*

Recently we have seen an increase in the number of architectural violations. These violations are due to storm damage not being cleaned up, yards not being mowed, and projects that are not being approved prior to work being started. Please remember the HOA has the legal authority to "Stop Work" on unapproved improvements. Also the HOA can assess fines on homeowners for none compliance. If you receive a violation letter please comply with the request. If you have any questions please do not hesitate to contact us. The Architectural Committee is here to assist you in getting your projects approved.

As a reminder we have placed copies of the Covenants, By-Laws and Architectural Guidelines on our website. You should have received copies of these documents when you purchased your home. If you are renting, the homeowner is responsible to inform their tenant of the content of these documents.

Thank you in advance for your cooperation.

MEET YOUR  
NORTH CARROLL FARMS  
2014-2015  
HOMEOWNERS ASSOCIATION  
BOARD OF DIRECTORS

**PRESIDENT**

Ray Baker

**VICE PRESIDENT**

Doug Torgeson

**TREASURER**

Cathy Hlubb

**SECRETARY**

Matt Muller

**ARCHITECTURAL COMMITTEE CHAIR**

Joyce Gober-Williams

**LAND USE COMMITTEE CHAIR**

Ron Williams

**SOCIAL COMMITTEE CHAIR**

Lisa Baker



## BULK TRASH - SATURDAY, JULY 19th



REMINDER : THE ITEMS BELOW WILL NOT BE PICKED UP

- \* Tires \* Paint \* Engines \* Hazardous materials \* Construction waste \*
- \* Any appliance that contains Freon \*

Hazardous waste must be disposed of privately. You may call Carroll County Landfill at 410-386-4550 or visit their website at <http://ccgovernment.carr.org/ccg/recycle/landfill.asp> for questions concerning disposal of hazardous waste.

**Friendly Reminder:**  
Please be courteous and clean up after your dogs both in the common areas and while walking.



The Hampstead Farmers' Market opened for the 2014 season on Saturday, June 7, 2014, for its 5th exciting season! Hours of operation are 9:00 am to 12:00 noon. The Market is located at 1341 N. Main Street, Hampstead, MD 20174, on the carnival grounds of the Hampstead Volunteer Fire Department.

## The Power to Save this Summer is Yours!

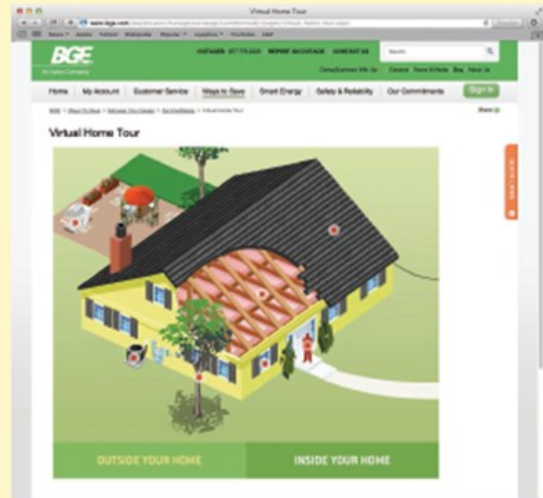
### Take Advantage of BGE's Top Tips for Summer Savings

Summer is here, and now is the time to learn do-it yourself tips, conservation strategies and explore BGE programs that can make a difference on your summer cooling bill.

1. Visit **bge.com/SummerReady** where you can take a virtual home tour and find the tools and resources to prepare for the summer heat, reduce energy consumption and save money.
2. Consider **Budget Billing**. Despite changes in the weather, your energy bills remain predictable.
3. Explore the **BGE Smart Energy Savers Program**®.

Whether you are a homeowner or business owner, the program offers a variety of powerful options to save energy, money and the environment.

- Schedule a **Quick Home Energy Check-up**, an energy efficiency professional will walk you through your home and provide valuable and energy-saving items for increased efficiency.
  - Join **PeakRewards**™, and help offset air conditioner demand during periods of "peak" electricity usage, thus helping reduce the likelihood of power outages. As a reward for joining, you can earn between \$100 and \$200 in bill credits each cycling season. (June through September) This summer, find even more convenience with the new PeakRewards Mobile tool.
4. Learn how **Smart Meters** provide you with access to programs that can help you save energy and money.
    - Discover **BGE Smart Energy Manager**®, BGE's online resource, which gives you the opportunity to access detailed bill information, compare your usage with previous usage periods and learn energy savings tips that can help lower your electricity bill.
    - Participate in **BGE Smart Energy Rewards**®, a voluntary program that helps you earn credits on your summer electricity bills.



To learn more about BGE's tools and resources, visit **bge.com/SummerReady**

For more information email [northcarrollfarmshoa@gmail.com](mailto:northcarrollfarmshoa@gmail.com)

## INPUT NEEDED....

I would like to take this time to introduce myself, my name is Doug Torgeson, and I am your newest board member. In my volunteer position it has come to my attention that there is an issue with some homeowners refusing to pay their HOA dues. Now most of you are upstanding citizens and pay your bills on time, but the few who do not affect the many who do. The HOA in this community is manned by volunteer members of this community to keep expenses low. Because we know times are tough, we do what we can to not raise the dues. Unfortunately when someone refuses to pay their dues it costs time and money for a second bill, certified letter, etc.

I realize that an honest mistake can happen in any household budget and any organization's bookkeeping including the HOA. Some fall into this accidental category and make positive steps to resolve the shortfall, others seem to avoid any steps to resolve at all. But having said that, I would like to possibly open a discussion as to how you, the responsible homeowners, would like to see this non-payment issue handled.

Since this is a new subject for me, I did some reading to see how other HOA's handle these issues. A lot of HOA organizations are run by management firms. These are effective but require salaried managers, accountants and lawyers on retainer. Often these organizations are large and handle many properties so they do not hesitate to use the legal options they have at their disposal. They charge late fees and interest, file liens, and use foreclosure as their tools. These actions have a cost and that cost is added to the bill to the community.

So why don't we use these tools? Well we do, but these steps require additional expense for filings, court fees, and official notifications. This also puts a heavy burden on volunteer board members that have to take lost time from work to perform these tasks at court. This process can be slow and may jeopardize the homeowner retaining the property, which is not our goal.

Another method of collecting is at the time of sale. To sell a home in an HOA community the HOA is asked to verify that no obligations are pending to the HOA in the form of dues or penalties relating to the property. Realtors and title companies are requesting these forms to be verified before going to close all the time.

What other options are there?

Some communities withhold services, say use of a community pool or if they have community cable TV they will have it disconnected. Landscaping services could be denied or architectural modification permits not issued. In an HOA chat room I read of communities that list the names of offenders in the newsletter or blog and some that were proposing legal notices in the local papers.

We could entertain bids from collection agencies. Collection agencies can be used by some HOA's and will flag your credit but we do not have the volume to bring the cost to a justifiable level. We would be recouping very little for what we would be paying.

Some of you may have more options or ideas for keeping everyone current and I know the board would appreciate hearing your ideas. They would also like to know how you feel about the options presented here.

This hardworking community is where we live, teach our children, raise our family, and build memories. I am reminded of a line from the movie *It's a Wonderful Life*:

"Just remember this, Mr. Potter, that this rabble you're talking about, they do most of the working and paying and living and dying in this community." Here 's to the rabble in North Carroll Farms.

**Check out our website for the most up to date news, calendar of events, contact information for board members and other important things you want to know.**