

GREATER NORTHWOOD COVENANT ASSOCIATION, INC.

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<https://www.facebook.com/GreaterNorthwoodCovenantAssociation/>

Dear Greater Northwood Covenant Association resident,

Greetings from the Greater Northwood Covenant Association! If you received this letter, your home is a part of The Greater Northwood Covenant Association (GNCA) which is an active homeowner's association/covenant community consisting of six nearby neighborhoods. This year your board and trustees have been working hard to carry out the business of the GNCA, and we are excited to share an update with you.

In addition, this year we have seen a lot of changes to the GNCA including:

- A change in leadership
- Reduced overhead expenses
- Additional means of communicating with and learning about the GNCA
- Increased financial transparency and easy access to your own GNCA dues account

We would especially like to draw your attention to our new partnership with Association Financial Services (AFS). With AFS, GNCA residents will now have access to:

- Multiple payment options - Mail, online, check, credit card, debit card, and even cash – one-time and recurring.
- Customer service agents - U.S. based and multilingual, to help owners understand their association statement, by phone or email.
- Custom website and online account access for owners, available 24/7.
- Payment plan options if you are behind on your dues.

Sincerest thanks to you and your neighbors for submitting your mandatory annual dues which help beautify and connect our communities in shared purpose toward a flourishing future!

In service,

The Greater Northwood Covenant Association board and trustees

Calendar

Attend the Annual Meeting

Wednesday, October 19 at 6:30 pm - GNCA Annual Meeting - Northwood Library (intersection of Loch Raven and Cold Spring Road). Come and express your hopes and concerns for your neighborhood. Can't make it? Call, email or contact us through Facebook (see details above).

Pay your dues on time

Mandatory Annual Dues due January 1, 2017. See the attached for details.

Organization Overview

History - Established by the Roland Park Montebello Company in 1931, the Northwood Deed and Agreement was established as a set of restrictions placed on the use of the land. Restrictions ranged from fence height to rules on soap-making to racially restrictive deeds ruled unenforceable by the Supreme Court in 1948. In 1973, Amended Articles of Incorporation were filed with the purpose of establishing an incorporated entity to carry out the rights and obligations of the Northwood Deed and Agreement and forming our modern day GNCA. See more detail at <http://tinyurl.com/j9496yb>

Purpose - Households in the GNCA pay mandatory annual dues (30¢/sq. ft. of property) which is returned to the community to carry out collectively beneficial community improvement projects.

GNCA Board (community improvement association presidents and nonvoting officers):

- holds quarterly meetings to consider timely issues in the Northwood area,
- administers funds back to communities for proposed projects, and
- works together to assure that the 2,700 homes in the organization's neighborhoods uphold architectural guidelines to keep its homes in good and historic condition.

Financial Updates

Fiscal Transparency

BEGINNING BALANCE 2015	\$39,693.48
REVENUE 2015 (Annual dues paid)	\$15,627.62
TOTAL ASSETS 2015	\$55,321.10
EXPENDITURES 2015	Administrative: (\$15,543.35) Neighborhood Projects: (\$10,400.00)
ENDING BALANCE 2015	\$29,377.75

Reduced administrative/overhead expenses - In 2016, the GNCA is reducing administrative expenses so that more of the mandatory annual dues can be returned to the communities for improvement projects. The board trimmed expenses such as canceling a \$1,200 storage unit, changing a \$1,000 telephone line to a free GoogleVoice number, and converting a paid administrative staff positions to a volunteer position. These and other changes will result in reducing administrative expenses by 36%.

Easy access to your account - GNCA has contracted with Association Financial Services (AFS), an outstanding national dues collection firm. It is EASY to pay your annual dues! Your annual dues account is now available online 24 hours a day. Log in, call in, mail in, or go to one of dozens of walk-in locations. (DO NOT SEND ANY PAYMENTS TO THE GNCA PO BOX) See attached letter for details.

Behind on your dues? Set up a payment plan through AFS. Accounts are considered delinquent if not paid in full by January 1, 2017. Paid accounts allow your community to reinvest your dollars back into your neighborhood! Thank you for paying your mandatory dues in full.

Increased participation - Thanks to our partnership with Association Financial Services, we anticipate that most GNCA residents will get up to date on their mandatory dues owed or create a payment plan. Greater participation in paying mandatory dues on time each year will result in more money returned to the communities for the community improvement projects of their choice.

Recent Community Activities

As established in its amended Articles of Incorporation in 1973, the Greater Northwood Covenant Association is made up of six communities. The GNCA returns to each community its residents' mandatory annual dues (after minimal administrative expenses) for community maintenance projects such as is described in the following.

Perring Loch - Represented by **Richard Hackett**

Recent projects: Community Day clean up/cookout (Rustoleum paint for beautification, flowers, potting soil, grass seed, while supplies last), flowers for Tot Lot/community sign, refreshments for meetings, membership to NECO, newsletter printing, outreach to bereaved community members.

Future projects: determined by community input - what projects do you want to see?

Stonewood-Pentwood-Winston - Represented by **Frank Cherry**

Recent projects: New community sign, signs to announce community meetings, newsletter printing, community-wide Christmas parties

Future projects: determined by community input - what projects do you want to see?

Portions of the Hillen Road Improvement Association - Represented by **Stacy Ridgeway**

Recent projects: No GNCA monies have been spent in HRIA this year since the community's leadership has been focused on the Northwood Shopping Plaza redevelopment.

Future projects: Ms. Ridgeway will send a letter to covenant residents indicating a meeting date for the purpose of getting input/ideas on projects/improvements for the upcoming year.

New Northwood - Represented by **Ken Demarais**

Recent projects: Reconstruction of community sign, new garden bed plantings, and essential operational expenses such as newsletters, postage, ink cartridges, etc.

Future projects: determined by community input - what projects do you want to see?

Original Northwood - Represented by **Jessica Kupper**

Recent projects: Erosion abatement; tree plantings and maintenance; neighborhood cleanups; architectural review of new construction, new/replaced neighborhood signs, masonry repair.

Future projects: continue maintenance plans such as erosion control; insure our signage against damage and/or theft; and support additional neighborhood clean-up projects, and more.

Portions of Ednor Gardens-Lakeside - **[POSITION OPEN]** - contact us to serve in this position

Recent projects: no recent projects

Future projects: requires a representative to request money for needed community projects

New Leadership

Sincerest thanks to Mary Montgomery

The GNCA board and trustees want to extend sincere gratitude and best wishes to our outgoing Executive Secretary, Mary Montgomery. Since 1998, Ms. Montgomery has served as the sole consistent staff member of the organization, serving alongside many board members and trustees, processing thousands upon thousands GNCA items of business, and producing painstakingly detailed minutes to record the history of the organization. Thank you, Mary, for your tireless service and best wishes in your future endeavors!

New board members

In March **Ms. Rebecca Hackett** completed her generous six year term as GNCA President and turned the reigns over to new leadership. Please join me in welcoming our new board members:

Dana Andrusik, President - Mr. Andrusik is self-employed with an internet information and investment newsletter. A lifelong New Englander, he moved to Baltimore to be near his daughters' families in Baltimore and Washington, D.C.

Chris Youngston Gray, Vice President - With over a decade of service in nonprofit leadership, Ms. Youngston Gray is excited to lend her expertise in communications, nonprofit management and community building to her role as Vice President.

Tenille Patterson, Treasurer - Mrs. Patterson has a professional background as a CPA, and serves as the Chief Operating Officer of a non-profit organization in Baltimore City. She is a lifelong Baltimorean but is new to our area and excited to share her expertise with our greater community.

The GNCA needs **YOU** - The voluntary, nonvoting Secretary position on the GNCA board is currently vacant. The Secretary prepares meeting agendas and minutes, and manages minimal amounts of mail from the PO Box. Contact us if you are interested in serving in this position.

Communications

To increase communications between the board of the GNCA and its residents while keeping administrative expenses as low as possible, we recently created a Facebook and Wikipedia page on the internet, a GNCA email address (GNCAVicePresident@gmail.com) and a GoogleVoice phone number (443-461-4622). Please like the Facebook page to keep up to date on GNCA activities and post your comments and concerns about how we can work together to better your community.

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