

Greater Northwood Covenant Association Annual Newsletter

President's Report

Dear Greater Northwood Covenant Association resident:

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

Aside from improvements to communications, accuracy, and organizational infrastructure, we are committed to two initiatives:

ALERT: As of January 2018, properties above a threshold that have not paid their balance in full (or set up a payment plan) will be referred to collections and have a lien placed against their property. If you feel there is an error with your account, please contact us so we can research any balance dispute.

1. Every household is obligated to pay their balance in full. It is not equitable to dues-paying homeowners that all residents benefit from GNCA-funded projects at their expense. If we *each* pay our annual dues, then we all benefit equally and fairly. Therefore, as of January 2018, we will be referring any property who has not paid dues beyond a set threshold (or set up a payment plan to get current) to the **collections arm of our accounting company, AFS, to pursue a lien against the property.** With increased communications about our purpose, activities and finances, we are hopeful each property will voluntarily bring their account current, but we are ready to pursue this course of action for those who do not.

2. We must increase the annual GNCA dues rates. In 1931, a dozen eggs cost \$0.18, the average new house cost \$7,145, a stamp was a penny, a gallon of gas was 10 cents, the average cost of a brand new car was \$640, the average income per year was \$1,970, and GNCA dues were 30 cents/100 sq. ft. of property. **Despite years of inflation, our rates have never been raised.** To carry out meaningful maintenance/improvements in 2017 with 1931's dollars is impossible. We want to raise our annual dues rate responsibly and respectfully to our residents who are on a fixed income or who struggle financially. Please attend our annual meeting in October to share what rate increase you think is reasonable, what implementation schedule you think is fair, and what projects you would like to see carried out with increased annual dues.

Thank you each for your attention, your effort, and your neighborly involvement in the GNCA.

In service,

Chris Youngston Gray, President

Upcoming dates:

October 25, 2017 – 6:30-8pm – Annual Meeting – Come share your community concerns and ideas

Auditorium Room 104, Morgan State Graves School of Business – 4200 Hillen Road (park in Northwood Plaza)

January 1, 2018 – Mandatory annual dues are due. See the attached bill for details.

January 24, 2018 – 7-9pm – GNCA Board/Trustees Quarterly Meeting (public comment at 7 pm)

NE District Police Station – 1800 Argonne Drive – Community Room

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Who/What is the GNCA?

You are the GNCA! If you received this newsletter, your home is in the covenant area of the Greater Northwood Covenant Association (GNCA). Whether you knew it or not – like it or not – we are in this together. As a member of our mandatory, address-based association, you have **rights and responsibilities: pay your dues, suggest maintenance/improvements, attend meetings, voice concerns, maintain your property, and help your community and neighbors when you can.**

The GNCA, a six-neighborhood covenant association, was established in 1931 by the Roland Park Montebello Company to establish and enforce a set of land use restrictions set out in the Northwood Deed and Agreement. These covenants restrict the exterior alterations of the home, the use of the land, and require an annual payment of an assessment for community maintenance and improvements.

The Northwood Deed and Agreement was recorded in the land records in 1931 and its restrictions are in effect for all the homes in the six “Founding Constituent Improvement Associations” in perpetuity. See more detail at <https://greaternorthwood.org/membership/>

Households in the GNCA pay mandatory annual dues (30 cents/100 sq. ft. of property), the majority of which is returned to the community to carry out community improvement or maintenance projects.

The GNCA Board is entirely volunteer-based and made up of trustees (presidents (or their designee) of each of the six community associations) and the non-voting officers (president, vice- president, treasurer, secretary).

The GNCA board and trustees:

- holds quarterly meetings to consider timely issues, approve projects, and improve the association;
- assists in providing necessary information during real estate closings;
- collects mandatory annual assessment dues and provides requested funds to communities for proposed projects; and
- upholds requirements for homes’ exterior appearance to ensure that the 2,711 homes in the organization’s neighborhoods are in alignment with our historically-oriented architectural guidelines.

Why do I have to pay?

The dues become an obligation to the homeowner by virtue of buying the property, and need not be explicitly stated in a person’s individual deed. This is because each deed refers to previous deeds where these covenants were originally laid out and recorded in the land records in 1931. See details in our original Deed and Agreement and subsequent Articles of Incorporation/By-laws at our website listed below.

The GNCA’s mandatory annual dues are 30 cents/100 sq. ft. of land for each property. Depending on property size, the mandatory dues range between \$5-\$45/year for a particular household, with the average being around \$10/year. These rates were established in 1931 and have never been raised. (There is a proposal being considered to raise them to more modern rates so the association can provide more relevant services for its residents.)

In 1972, Amended Articles of Incorporation and By-laws were filed to establish an incorporated entity to carry out the rights and obligations of the Northwood Deed and Agreement. The Deed and Agreement was refiled in 2017 to ensure that title companies can easily locate it when preparing for a real estate closing. These covenants are in effect and legally binding from 1931 on in perpetuity for all homes in the covenant area.

What happens if I don't pay?

The new GNCA leadership hoped residents would be inspired to get up to date on their dues on their own through proactive communication about what the GNCA is, why residents have to pay, and what the money is used for. Unfortunately, we have found that too many homes are being sold with negligent residents not disclosing their association obligations to their agents, title company, or the new homeowners—leaving new homeowners with years of back dues owed. It is unreasonable for new homeowners to be saddled with that burden. Furthermore, it is not fair to the neighbors who pay their dues regularly to bear the expense of community improvements that benefit us all (such as new community signs, beautified tot lots, tree plantings).

Therefore, in early 2018 the GNCA will **refer unpaid properties** beyond a set threshold to the **collections** arm of Association Financial Services and a **lien** will be placed against the property. The lien is a charge upon your real property for the satisfaction of debt arising by statute of law. The lien is security against the real property for the ultimate payment of the debt. The lien may affect your ability to maintain existing credit, secure new credit, sell your home, refinance, or obtain a security clearance. To remove a lien, outstanding dues must be paid in full and a lien release filed.

To pay your dues in full: Send a check/money order, pay online or at MoneyGram locations – instructions on enclosed bill. **Please note the street address and AFS property ID number on the payment so it is applied to the correct account.**

To register a dispute about your balance (this will place a hold on the GNCA pursuing the lien process against your home): Contact the GNCA directly at 443-461-4622 or GNCAVicePresident@gmail.com

To set up a payment plan: Contact our accounts receivable company, Association Financial Services, at 305-921-4620.

Where does the money go?

Area/ Neighborhood	Beginning Balance Jan. 2016	Dues Paid 2016	Maintenance/ Withdrawals^ 2016	Overhead Expenses 2016*	Balance Dec. 2016
Area 1: Ednor Gardens/Lakeside	\$3,868.59	\$1,805.20	\$0	(\$953.61)	\$4,720.18
Area 2: Hillen	\$1,666.55	\$1,428.58	(\$111.79)	(\$1,362.30)	\$1,621.04
Area 3: New Northwood	\$9,125.01	\$13,525.51	(\$177.62)	(\$5,176.73)	\$17,296.17
Area 4: Original Northwood	(\$185.04)	\$8,880.19	\$0	(\$1,907.22)	\$6,787.97
Area 5: Perring Loch	\$6,650.22	\$4,685.00	(\$6,000.00)	(\$2,860.83)	\$2,474.39
Area 6: Stonewood-Pentwood-Winston	\$8,285.01	\$2,523.52	\$0	(\$1,362.30)	\$9,446.23

*Distributed proportionally by neighborhood ^Withdrawals include overpayment reimbursements

Community Updates:

Perring Loch Covenant (Trustee Richard Hackett) is planning to install a new, GNCA-funded community sign this fall. PLCA will also host a community-wide yard sale in October to benefit the Morgan State University Foundation. PLCA meets Saturdays at St. Matthews Catholic Church, 5401 Loch Raven Blvd in the lower Rectory basement at 10 a.m. Meeting dates: September 9, 2017, November 4, 2017, January 13, 2018, March 3, 2018, and May 5, 2018.

New Northwood (Trustee Ken Desmarais) restored its community sign located at the intersection of Loch Raven Boulevard and E. Cold Spring Lane with GNCA funds. The project is almost complete: replaced/repared masonry, removal of overgrown and diseased shrubbery and other plantings, and a new sign. The landscaping phase will be completed in early fall with shrubbery and floral appointments.

Hillen (Board Members) will send packets via postal mail to each GNCA homeowner "Re-introducing Residents to the Covenant". The packets will include: GNCA – Hillen Newsletter that includes Application for Exterior Alterations; the streets that are within the Hillen covenant boundaries; explanations about the covenant; individual copies of the Deed and Agreement; and a brochure.

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Ednor Gardens-Lakeside (Trustee Shane Bryan/designee) hosts their association membership meetings on the third Tuesday of Jan, Mar, May, Sept, and Nov. All meetings are held at Our Saviour Lutheran Church (3301 The Alameda) at 7:30pm. The next meeting will be Tues, Sept 19.

Original Northwood (Trustee Jessica Kupper), with careful consideration of community input, is currently exploring potential maintenance projects in neighborhood common spaces and pedestrian lighting.

Stonewood-Pentwood-Winston (Trustee Frank Cherry) is considering spending its GNCA funds on projects like providing trash cans, house paint, or a community fair. Attend the SPW meetings (Monthly, 2nd Wednesdays except July/August at the NE District Police Station)

Board Leadership:

Thank you to all of our **Area Trustees** who have served in their volunteer positions for many years—demonstrating dedicated service, oversight, and commitment for their GNCA communities -- your service is greatly appreciated!

Thanks to **Treasurer, Tenille Patterson**, for her continued service to accurate accounts and financial reporting.

The GNCA elected community resident, **Sarah McKittrick**, as the GNCA’s volunteer **Secretary**. Ms. McKittrick will set meetings, prepare agendas and take meeting minutes. Thank you for your service, Sarah!

Thank you to **outgoing GNCA President, Dana Andrusik**, who oversaw increased accuracy and transparency, reduced overhead costs, and increased our visibility in the land records and online.

Incoming GNCA President, Chris Youngston Gray, will continue to build the accuracy of our records, improve our online presence, improve communications with real estate agents, title companies, prospective/new/current residents about our covenant and its requirements, create a manual for new officers/trustees outlining association policies/procedures, pursue action against negligent properties, and explore increasing our dues.

*****Seeking new GNCA Vice President***** Vice President should have:

- passion for our greater community and its shared future;
- excellent communication skills, professionalism and ability to work respectfully within a diverse group; and
- relevant professional skills (e.g. law, non-profit, community building, business, accounting, real estate)

We need you—*please consider serving*. We need a strong team to modernize and build the effectiveness of our 85-year-old organization. To be considered or to nominate a qualified neighbor, please contact us.

How else can I get involved?

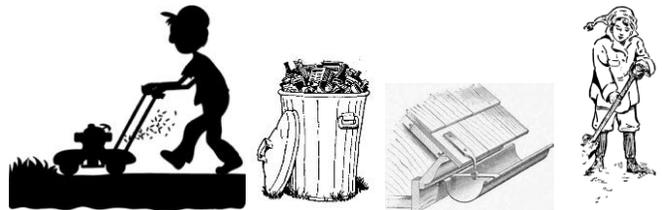
We want your ideas! Have you noticed neighborhood common areas that could use some maintenance? Do you have an idea that would improve your community? If we had sufficient funds, what dream projects should our community pursue? We want to hear from you: call us, join us at our annual meeting, or submit your ideas here: <https://www.surveymonkey.com/r/G9ZXLL5>

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LANDLORD SERVICES**

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Grass Cutting & Edging	Seasonal Yard Clean-up
Remove Litter/Garbage	Snow removal
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Yard Clean-up	Trash Hauling
Pest Control	Seasonal Yard Clean-up
Dumpster Pad Maintenance	Property Preservation
Tree trimming (up to 10')	Power Washing

CALL, TEXT TO 443-457-8363 OR EMAIL
MERCURY.MGMT.RE@GMAIL.COM



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