

Greater Northwood Covenant Association Annual Newsletter

Fall 2018

Increasing the Annual GNCA Dues Rates

When the GNCA was established in 1931:

a dozen eggs cost \$0.18	a stamp was a penny
the average new house cost \$7,145	a brand new car was \$640
the average income per year was \$1,970	a gallon of gas was 10 cents
...and the 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 2018 with 1931's dollars is impossible. To be able to benefit our communities, **we must increase the GNCA's annual dues rate.**

At each community meeting I have attended to discuss this proposed increase (Hillen Road, Perring Loch, Stonewood-Pentwood-Winston, Ednor Gardens-Lakeside, Original Northwood) the residents in attendance agreed that **increasing the current dues 4-5x** was reasonable and understood that it is necessary.

Under this proposal a household who currently pays
-\$6/year would have their annual dues increased to \$30/year
-\$10/year would have their annual dues increased to \$50/year
-\$20/year would have their annual dues increased to \$100/year

We want to raise our annual dues rate responsibly and respectfully to our residents who are on a fixed income or who struggle financially. We propose **including a waiver for families who cannot afford** the increase. When the house sells to a new owner, the current rate for the entire association would then apply to the new homeowner.

The next steps on the dues increase will be the neighborhood leadership and volunteers like you working together to collect the votes necessary to increase the dues rates. Contact your neighborhood leaders **if you would like to help.**

Please attend our annual meeting in October to provide feedback and to share what projects you would like to see with increased annual dues.

Together we can improve GNCA to benefit our shared communities!

In partnership,
Chris Youngston Gray, President



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Highlights Inside:

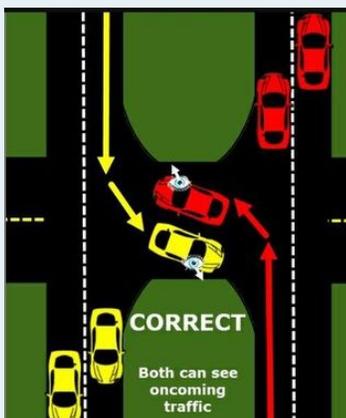
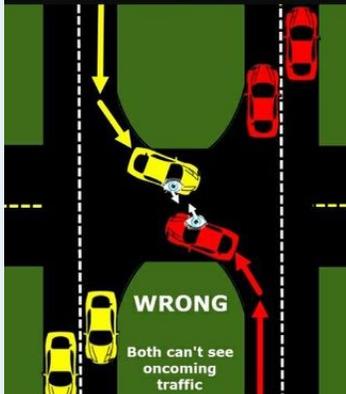
- You are the GNCA and together we can take care of our community!
- Prevent mosquitoes by dumping water and mounting bat boxes.
- Pass the oncoming, left-turning cars before turning left in an intersection
- Bring your yard trash to the Transfer Station to keep Loch Raven Blvd and The Alameda clean!

Turning Left on a Divided Roadway

If you're driving down a divided roadway like The Alameda and Loch Raven Boulevard and you come to a gap in the median where drivers in either direction can turn left, do you know the proper way to turn?

Pull forward to the end of the gap before turning left and wait for oncoming traffic to pass. This allows you to see that oncoming traffic, and keeps you from blocking the view of a left-turning driver going the other way.

Image source: SURFSIDIANS Facebook



Who/What is the GNCA?

You are the GNCA! If you received this newsletter, your home is in 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. The Northwood Deed and Agreement established and enforces a set of land use restrictions in perpetuity. These covenants restrict homes' exterior alterations, land use, and require an annual payment of maintenance dues.

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 1.) hold quarterly meetings to improve the association and to approve funds for community improvement projects; 2.) provide necessary information during real estate closings; 3.) collect mandatory annual assessment dues; and 4.) uphold requirements for homes' exterior appearance to ensure that the homes' appearances are aligned with 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 recorded in the land records in 1931.

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. (See front page.)

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.

How to pay

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

To register a dispute about your balance: Contact the GNCA directly at 443-461-4622 or GNCAVicePresident@gmail.com.

Mosquito Prevention

Mosquitoes require standing water to breed. Please regularly dump all the standing water on your property: flower pots and their bases, trash cans and lids, water trapped in your gutters by leaves/debris, birdbaths, children's toys

As you know mosquitoes breed in standing water during the warm weather months. But what you might not know is that these mosquitoes breed extremely well in bamboo. The Asian Tiger Mosquito is an invasive species from Asia, and bamboo is their native breeding ground. They breed in the little cup formed when a stalk of bamboo is broken or cut. If you have bamboo on your property and a mosquito problem each summer, consider poisoning your bamboo and then removing it by the root. Cutting the stalks only creates new mosquito breeding habitat.



Check out "Mosquito Bits" and "Mosquito Dunks". They are harmless to other animals and insects and you can buy them at hardware stores or on Amazon.com

"Mosquito Dunks 6 per card is a larvaecide that kills mosquito larvae only. It is deemed organic by the USEPA. Dunks are harmless to beneficial insects, pets, birds, fish or wildlife. Kills within hours and lasts for up to 30 days. Each Dunk covers 100 square feet of surface area. Perfect for Koi ponds, hydroponic systems, animal water troughs, bird baths, rain barrels. Place Dunks wherever there is standing water or standing water will accumulate." -Amazon.com

GNCA Dues Report

Area/ Neighborhood	Beginning Balance Jan. 2017	Dues Paid 2017	Maintenance/ Withdrawals^ 2017	Overhead Expenses 2017*	Balance Dec. 2017
Area 1: Ednor Gardens/Lakeside	\$4,720.18	\$2,817.05	(\$1,106.25)	(\$1,077.53)	\$5,353.45
Area 2: Hillen	\$1,621.04	\$3,348.79	(\$48.05)	(\$1,539.34)	\$3,382.44
Area 3: New Northwood	\$17,296.17	\$15,465.34	(\$2,924.45)	(\$5,849.48)	\$23,987.58
Area 4: Original Northwood	\$6,787.97	\$13,477.81	\$(909.90)	(\$2,155.07)	\$17,200.81
Area 5: Perring Loch	\$2,347.29	\$7,585.40	(\$77.51)	(\$3,232.61)	\$6,622.57
Area 6: Stonewood-Pentwood-Winston	\$9,446.23	\$3,153.86	\$(78.08)	(\$1,539.34)	\$10,982.67

*Distributed proportionally by neighborhood ^Withdrawals include overpayment reimbursements

Keep our Streets and Medians Clean!

For **free**, residents with a valid ID can take household trash and yard waste to our nearest transfer station.

Acceptable materials at the Citizens' Convenience Centers include household trash, furniture, appliances, scrap metal, cans, glass, plastics, paper, cardboard, tires, electronics, used oil, and yard waste that is bagged appropriately.

Yard waste, including leaves and bushes, must be bagged to keep the area free of dirt and foliage. Branches cannot be longer than three (3) feet and the diameter cannot exceed four (4) inches.

Northwest Citizens' Convenience Center
2840 Sisson Street, (410) 396-7250,
Mon. – Sat., 9 am – 5 pm (Labor Day/Memorial Day) &
9 am – 7 pm (Memorial Day/Labor Day)

And for free, every month, Baltimoreans can place up to three bulk items out for collection. One day per month is set aside for this collection. All citizens have to do is call 311 and tell them your address, telephone #, and what 3 items.

All items must be clearly marked "bulk collection," and placed at the same location as regular trash pickup. Residents with a rear pickup should leave items at the end of the yard and leave the gate unlocked.

All items should be placed at the same location as regular trash. If you have a rear collection for trash, clearly mark all items and place them at the end of the yard and leave the gate unlocked. *-from the Baltimore City Dept. of Public Works website*

Getting 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, email us, join us at our annual meeting, or submit your ideas here:

surveymonkey.com/r/G9ZXLL5

Community Updates

Each of the six covenant communities holds its own regular meetings and community activities. Get involved!

Perring Loch Covenant (Trustee Richard Hackett) is planning to install a new, GNCA-funded community sign. PLCA is leading the charge to see Northwood Elementary School renovated. Hillen also hosted GNCA president to discuss the potential GNCA rate increase. PLCA meets Saturdays at St. Matthews Catholic Church, 5401 Loch Raven Blvd in the lower Rectory basement at 10 a.m.

New Northwood (Trustee Ken Desmarais) restored its community sign and landscaping at the intersection of Loch Raven Boulevard and E. Cold Spring Lane with GNCA funds. NN is holding elections for new community leadership. Step up to serve! Meetings fourth Mondays at 6:30pm, Northwood Branch Library

Hillen (Board Members) held community-wide festival at Morgan State University to increase community involvement. Hillen hosted a meeting of the covenant homes to discuss the potential rate increase and created packets for each GNCA homeowner, "Re-introducing Residents to the Covenant". Hillen is also leading the effort to hold Northwood Plaza developer accountable. Meetings on the 4th Tuesday of each month (except December), NE Police Station (1900 Alameda)

Ednor Gardens/Lakeside (Trustee Grace Awantang/Debbie Foster) held a covenant area community meeting for the first time in ten years! EGLS hosts their general 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.

Original Northwood (Trustee Jessica Kupper) met to discuss the potential GNCA rate increase. ONA also held several social events, maintenance days, and dumpster drops. The ONA is focused on revitalizing the alleys, fixing drains, mulching and planting trees, trimming community areas, and exterior lighting. They are also working with DoT to assess the The Alameda and Argonne intersection.

Stonewood-Pentwood-Winston (Trustee Frank Cherry) is repairing a damaged community sign. SPW is also looking for community members to get involved! Attend the SPW meetings monthly on the 2nd Wednesday (except July/August) at the NE District Police Station

Upcoming Dates

October 24, 2018 – 6:30-8pm – GNCA Annual Meeting
Come share your community concerns and ideas!
All Saints Evangelical Lutheran Church, 4215 Loch Raven Blvd (parking on Loch Raven Blvd. and surrounding streets)

January 1, 2019 – Mandatory annual dues are due. See the attached bill for details.

January 24, 2019 – 7-9pm – GNCA Board/Trustees Quarterly Meeting (public comment at 7pm) - Roll Call Room
NE District police station, 1900 Argonne Drive

Greater Northwood Covenant Association

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Volunteer Board Members

President: Chris Youngston Gray
Vice President: Jene Traore
Treasurer: Tenille Patterson
Secretary: Sarah McKittrick

Executive Secretary: Christine Smith,
Creative Assistants Consulting