

Greater Northwood Covenant Association

Annual Newsletter

Fall 2019

Inside this issue

- Bring your trash to the Transfer Station to keep Loch Raven Blvd and The Alameda clean!
- You are the GNCA and together we care for our community!
- Pass the oncoming, left-turning cars before turning left in a small divided intersection
- Let's be civil and respectful—we are neighbors

Help Stop Illegal Dumping on The Alameda and Loch Raven!

This new trend of small contractors or residents dumping bags of trash and yard waste in the medians has got to stop. We need you and your neighbors to help catch the dumpers in the act to help hold them accountable. Dumpers can be fined \$50-\$30,000.

There is no excuse for dumping. For **free**, residents can take household trash and yard waste to our nearest Citizens' Convenience Center or transfer station.

Acceptable materials include household trash, furniture, other bulk items, 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 St., (410) 396-7250,
Mon. – Sat., 9 am – 5 pm (Labor Day/Memorial Day) & 9 am – 7 pm
(Memorial Day/Labor Day)**

The City will also collect trash from multiple trash cans on your alley as long as the total amount of trash per address does not exceed 96 gallons. [If you have inconsistent trash collection, call 311 to report it.]

And for free, every month, Baltimoreans can place up to three bulk items out for collection. Call 311 with your address, telephone number and a list of the 3 items. All items must be clearly marked "bulk collection," and placed at the same location as regular trash pickup. - information from Public Works website

If you witness someone leaving bags of trash, lawn clippings, tree branches, or anything that doesn't belong on our beautiful boulevards, please:

- Take pictures of the dumper in action. Be sure to get their license plate and, if possible, the dumper themselves.
- If you feel comfortable, tell them dumping there is illegal and ask them to please take it to the Sisson Street transfer station (or if they are a small hauler with a valid permit they may use the Quarantine Road Landfill (6100 Quarantine Road) and the Convenience Center at Northwest Transfer Station (5030 Reisterstown Road)).
- If they refuse, report it 311 so the city can track these matters and remove the trash. Please include any info you have about the **license plate, vehicle description, driver and passenger description, time of day, any pictures taken**, etc. so the city can build a case for citations or criminal charges.
- Special Investigation Unit investigators will begin to investigate within 24-48 hours. If you wish, you can follow up with any investigator at the Special Investigations Unit at (410) 396-1536.

Our proud and beautiful area is not a ground for illegal dumping! Together we can tackle and overcome this blatant disrespect for our community.

We have a new billing service!
DO NOT send your dues payment to our former billing service, AFS in Florida.
See page 2 for details.

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 neighbors when you can.

The GNCA, a multi-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 for common areas/expenses.

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

The GNCA officers 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-\$50/year for a particular household, with the average being

around \$10/year. These rates were established in 1931 and have never been raised (see *Dues Increase Update* on page 3)

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. These covenants are in effect and legally binding from 1931 on in perpetuity for all homes in the covenant area.

How to pay

In order to steward your dues more responsibly, we have switched to a cheaper, better billing service called PayHOA.

Option 1: To make a payment online, please:

1. Go to the website at www.payhoa.com
2. Click 'Sign Up' in top right hand corner
3. Click on 'Join existing HOA'
4. Enter your preferred e-mail address for correspondence then press 'Next'
5. Type in 'Greater Northwood Covenant Association' as your HOA
6. Fill out rest of the personal information to set up your account & click "join"

Option 2: To pay via paper check, write the street address of the GNCA property on the check and make payable to:

Greater Northwood Covenant Association, Inc.
PO Box 11390
Baltimore, MD 21239

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

Please note: If you do not get an invoice, it likely means that there is a credit on your account or nothing is due at this time.

Dues Increase Update

When the GNCA was established in 1931: a dozen eggs cost \$0.18, the average new house cost \$7,145, a brand new car was \$640, the average income per year was \$1,970...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 today with 1931's dollars is impossible.** To be able to benefit our communities, we plan to increase the GNCA's annual dues rate.

We propose to increase the current dues 4-5x their current rate. Under this proposal a household who currently pays:

- \$6/year = annual dues would be increased to \$30/year
- \$10/year = would be increased to \$50/year
- \$20/year = would be 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.

Due to the language in our Deed, we will wait until 2025 for a formal rate increase. We are discussing a route in the meantime that would allow residents to opt in to a rate increase for additional services such as leaf removal.

Please attend our annual meeting in October or your local neighborhood meeting to discuss this option and to share what projects you would like to see in our community.

GNCA Dues Report

Monies available for community improvement/maintenance projects

Contact your community president or attend your community meetings listed in the Community Updates section on page 5 to suggest prospective projects. Having trouble reaching someone or cannot attend your meetings, contact the GNCA for assistance.

Balance* by neighborhood as of 8/31/2019:

Ednor Gardens-Lakeside/Pen Lucy	\$ 4,189.39
Hillen Road	\$ 3,368.54
New Northwood	\$ 22,493.21
Original Northwood	\$ 17,044.93
Perring Loch Covenant	\$ 4,268.23
Stonewood-Pentwood-Winston	\$ 9,999.85
TOTAL GNCA BALANCE:	\$ 61,364.15

*may include resident overpayments

Expected expenses 2019:

Billing/payment processing	\$ 8,127.00
Executive Secretary	\$ 4,500.00
Insurance	\$ 1,657.00
Legal	< \$ 4,500.00
Annual Newsletter	\$ 1,500.00
Postage to notify listing agents	\$ 400.00
Office expenses/supplies	\$ 200.00
PO Box	\$ 230.00
Website	\$ 100.00

TOTAL EXPECTED EXPENSES: \$ 21,214.00

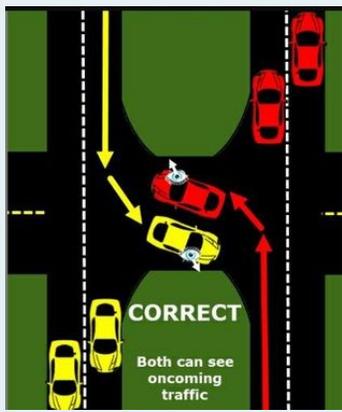
We need your help! Contact the GNCA to volunteer for these open officer/trustee positions:

- Vice President
- Recording Secretary
- Ednor Gardens-Lakeside/Pen Lucy Trustee

Turning Left on a Divided Roadway

When driving down a divided roadway like The Alameda and Loch Raven pull forward to the end of the gap before turning left and wait for oncoming traffic to pass. This allows you to see oncoming traffic, and keeps you from blocking the view of a left-turning driver going the other way.

Image source: SURFSIDIANS Facebook group and WFMBNews.com



Recent GNCA Accomplishments:

Thanks to the dedication of your neighbors serving as community trustees and GNCA officers, we have:

- Improved communications substantially by providing annual newsletters during the billing season, creating a comprehensive website, and posting meeting dates on social media.
- Modernized operations with website, online payment options, refiled deed documents for easier reference, free Google phone number which tracks every phone call made to the GNCA, secure online document system for organizational archives, and more.
- Formalized operations with a Policies and Operations Handbook, recording procedures and motions that impact the day-to-day business practices of the organization.
- Campaigned to raise the GNCA dues for more significant and relevant community improvement/maintenance projects.
- Reorganized the Executive Secretary role to better serve our residents by:
 - responding to every voicemail and every email from residents, title companies, and realtors.
 - resolving over 250 residents' concerns regarding their dues/covenants
 - proactively reaching out to realtors to notify them and their prospective buyers of their property's position in the GNCA and its obligations to its covenants and dues.
 - creating a welcome packet for new residents which will begin to be mailed to recent home buyers this fall.
 - facilitating a move away from a local accountant practice to an online bill pay system so residents can keep track of their dues — currently with PAYHOA.com!

Parking Etiquette and Civility

We all have experienced it. You get home from a long day of work, you find someone parked in your favorite spot in front of your home. If you are a senior citizens, a parent of small children, mobility impaired, or just about anyone with a load of groceries, you may find that frustrating and very inconvenient. **But it is not cause for rage.** Keep in mind that parking in our communities is located on public property and may be used by anyone. If you wish to address the offending parker, please address your neighbors with civility and respect. We are all neighbors, after all.

Safer Roadways

If you feel drivers are traveling at unsafe speeds on your street, ask the city to perform a Traffic Calming Study to determine if it would be possible to install a traffic calming tool like speed bumps or a traffic island. The city's Traffic Calming Study form can be found here: <https://tinyurl.com/y4p8avov>

Community Updates

Each of the 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 meets Saturdays at St. Matthews Catholic Church, 5401 Loch Raven Blvd in the Lower Rectory basement at 10 a.m.

New Northwood (Trustee Corey Paige) Held the first Coffee with a Cop to introduce the ever-changing command staff to New Northwood residents. The upcoming newsletter will target the structural integrity of the Loch Raven pedestrian walkway, Northwood Plaza's redevelopment, and Northwood Elementary redevelopment. For information about the Northwood Elementary 21st Century School Redevelopment Project Parent Group email newnorthwoodpres@gmail.com. Next meeting dates: 10/28, 11/18, and 1/27 at the 6:30pm at the Northwood library.

Hillen Road Improvement Association (Trustee HRIA board member) held a *2nd Annual Meet N' Greet Festival*: Over 100 people attended the event. Hillen presented former 43rd District Senator Joan Carter Conway with an "Outstanding Leadership Appreciation" plaque. Free Financial Literacy Workshops coming soon! For more information or to register, please contact hria3@yahoo.com or call 443-824-1637.

Ednor Gardens/Lakeside (Trustee—open position) 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 Scott Purnell-Saunders) held several social events, maintenance days, and dumpster drops. The ONA is focused on revitalizing the alleys, fixing drains, mulching/trimming/planting common areas, exterior lighting, and working with DoT to assess the The Alameda/Argonne intersection.

Stonewood-Pentwood-Winston (Trustee Frank Cherry) wants you to get involved! Attend the SPW meetings monthly on the 2nd Wednesday (except July/August) from 7:30-9pm at the NE District Police Station.

Upcoming Dates

October 5, 2019 - 10:00am-12:00pm - GNCA Annual Meeting
All Saints Evangelical Lutheran Church, 4215 Loch Raven Blvd
(parking on Loch Raven Blvd. and surrounding streets)

January 1, 2020 – Mandatory annual dues are due. See the forthcoming annual dues invoice for details.

January 4, 2020 – 10:00am-12:00pm – Quarterly Meeting (public comment at 10am) - Northwood Library, 4420 Loch Raven Blvd.

March 7, 2020 – 10:00am-12:00pm – Quarterly Meeting (public comment at 10 am) - Northwood Library, 4420 Loch Raven Blvd.

June 6, 2020 – 10:00am-12:00pm – Quarterly Meeting (public comment at 10 am) - Northwood Library, 4420 Loch Raven Blvd.

Sept. 12, 2020 – 10:00am-12:00pm – Quarterly Meeting (public comment at 10 am) - Northwood Library, 4420 Loch Raven Blvd.

October 3, 2020 - 10:00 am-12:00pm - Annual Meeting (public comment 10am) - Northwood Library, 4420 Loch Raven Blvd.

Greater Northwood Covenant Association

PO Box 11390, Baltimore, MD 21239

Phone: 443-461-4622

E-mail: greaternorthwood@gmail.com

Volunteer Board Members

President: Chris Youngston Gray

Vice President: Jene Traore

Treasurer: Yolanda Camp

Secretary: open

Executive Secretary: Emily Weber