

Severn Woods Homeowners Association, Inc.

Happy new year everyone!

January 22, 2026

We hope this newsletter finds you well. Please see the following for important updates regarding the community and some insight into some topics that will be present at the next meeting in ~late spring.

1. Welcome New Homeowners

For those 7 new sets of homeowners in 2025, welcome to the community! Please be sure to check out the <https://severnwoodshoa.org/about/> and https://severnwoodshoa.org/hot_links/ pages. As well as the Facebook Group (*different than the Facebook Page*) at: <https://fb.com/groups/severn.woods.community>



About Page



Hot Links



Facebook Group

2. Property Values

In 2025 your realized property values based on the actual home sales in the community went up **↑4.6%** (from avg. \$521k to \$545k). 2024's was a **↑5.5%** increase (from avg. \$494k to \$521k).

Severn Woods Community Home Sold Price 1987-2025

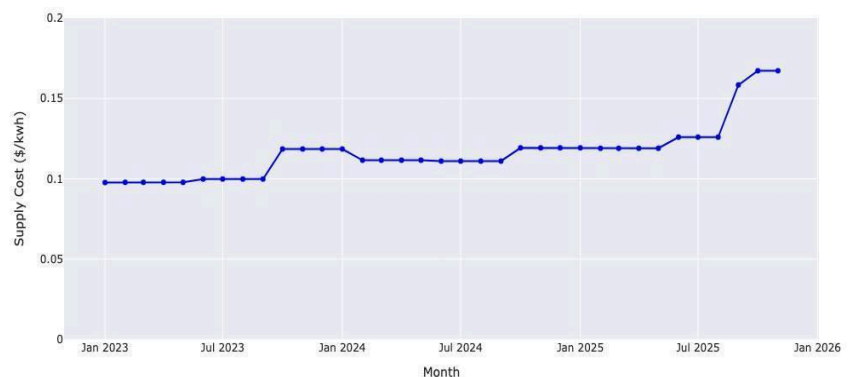


3. Electricity Prices

You may have already seen this, but if not, you're not alone - energy prices per kWh increased by 32.9%+ between September & December 2025. While residents can choose an energy *provider* (about 1/3 of the bill), there is only one *utility/supplier* in our area, BG&E, which accounts for the remaining ~2/3 of your bill. News outlets, including *The Baltimore Sun*, have attributed this increase to mismanagement, but unfortunately, there is little that can be done so at minimum wanted to share this so residents know they are not alone in this.

If you feel that solar panels are the answer, the HOA will absolutely not be a barrier to you adding those to the roof of your home.

BGE Electricity Supply-ONLY Costs



4. Financial Standing

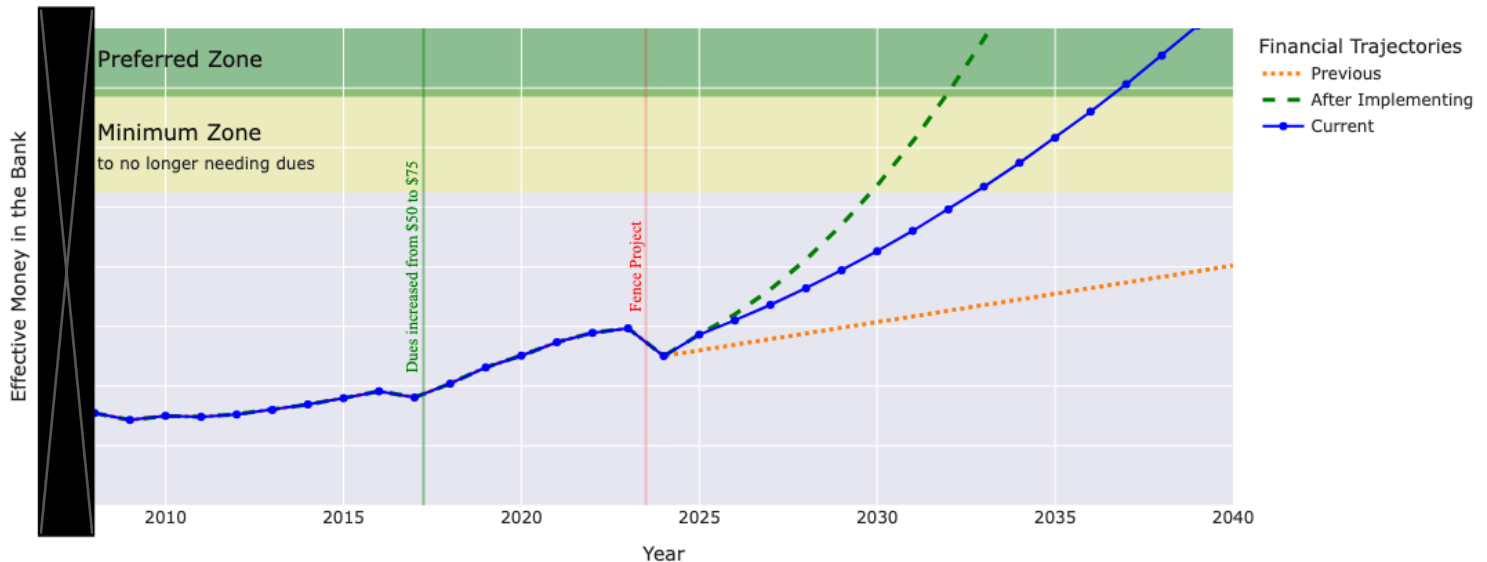
Continuing the tradition also of last year and the Boards many many years ago, please also see the financial report document **included with this letter** detailing our profit and loss, budget, expenses over time, and anticipated CD interest. We're already rolled over our CD for the next year, have already locked in our landscaper for 2026 at essentially the same low rate, and are otherwise posed for another good year.

5. Financial Trajectory

Some may remember the Board's proposal from the last meeting in March 2025 to redesign our common areas to both reduce maintenance costs and improve curb appeal/usefulness. We already captured with the 2024-08 survey what the community wants long term for the Tot Lot. Unfortunately however, we couldn't make the time to send those surveys out last year of what specifically and under what conditions the community would want for the other areas and as a phase 1 for the Tot Lot. We hope to do this soon.

In regards to finances, we are currently on a great financial trajectory being in the habit now of rebidding contracts and making the earning of CD interest a top priority. If however we did such a landscaping effort (*using grant money or ours if it can be done inexpensively*), it would further increase the amount of money that we can earn interest on each year. Most importantly though, due to the decrease in the cost to maintain the HOA each year, it makes self-sufficiency an actual possibility to fund the HOA solely on interest to no longer require dues.

SWHA's paths to financial self-sufficiency IF redoing landscaping (as of 2026-01)



If we don't eliminate landscaping, there may be other clever ways to cut or raise more money, but just on the current path we've calculated we are 30-40 years away as opposed to ~10 if we did.

Anyway, please expect another newsletter in the coming month with details of the next meeting and please also see the dues notices included as well for 2026. As always, email us anytime with questions!

Sincerely,
Mary Robinson & Tom Friedrich
SWHA President SWHA Treasurer

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2025 Financial Standing + Profit & Loss

Bank Balance January 1, 2025

██████████

Income

██████████	██████████
██████████	██████████
██████████	██████████
██████████	██████████
Total Income	██████████

Expenses

██████████	██████████
██████████	██████████
██████████	██████████
██████████	██████████
██████████	██████████
██████████	██████████
██████████	██████████
██████████	██████████
Total Expenses	██████████

Net Income

██████████

Bank Balance December 31, 2025

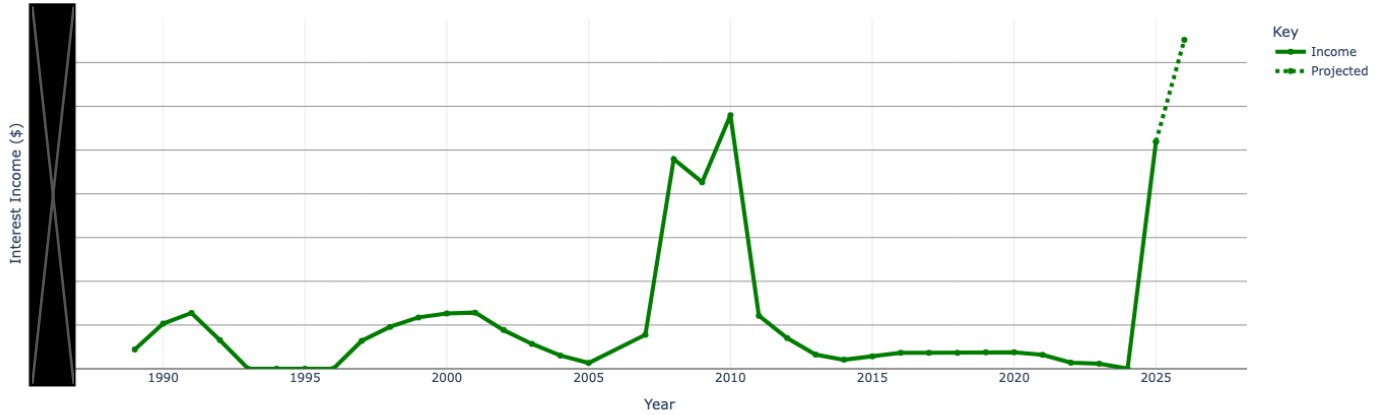
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Budget for 2026 (as of January)

- ❖ [Redacted] for mowing/edging - contract signed on January 16, 2026 to lock it in.
- ❖ [Redacted] for insurance
- ❖ [Redacted] for PO Box
- ❖ [Redacted] for website + domain name
- ❖ [Redacted] in usual miscellaneous
- ❖ TBD for front beds and anything else community wants

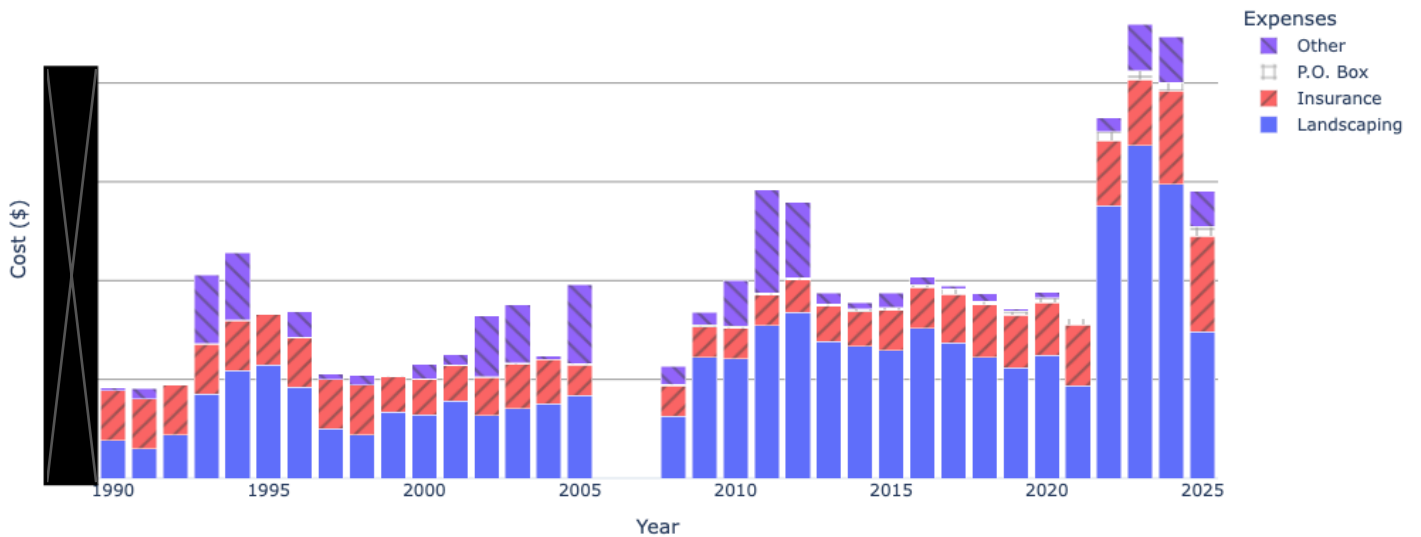
Severn Woods HOA Interest Income 1989-2026



Expected Expenditures = [Redacted]

Expected Income = [Redacted] = [Redacted]

Severn Woods HOA Expenses (over time) 1989-2025 *



*Expenses on the graph are based on what calendar year *they were rendered* not when they were paid.

