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## Location

Severn Library 2624 Annapolis Rd, Severn, MD 21144 Meeting Room A & B and over Zoom.

## Board of Directors present

- Tom Friedrich (President)
- Mary Robinson (Vice-President)

## Summary

- Meeting called to order at 1:03pm
- Old Business (Past)
  - Severn Rd Fence
  - 2024-08's vote
  - Tot Lot Survey

- Last meeting minutes
- Gas Lines
- Archive
- Current Standing (Present)
  - Property value-wise
  - Social Media Standing
  - Website metrics
  - Website cost
  - Business-wise
  - Financials
  - Budget
  - Unpaid Dues
  - Board Procedures Approved
- New Business (Future)
  - Election Procedures
  - Recommendations from Lawyer
  - Tree Rule Update Proposal Options
  - Snow Plan Discussion
  - Vehicles
  - Proposal to Make Dues Public
  - Landscaping Proposal
  - Counter Proposal for parking lot in pond lot.
  - Open Forum
- Meeting adjourned at 3:03pm

## In-Depth

### Old Business

- Fence on Severn Rd was replaced as vinyl using the grant money.
- HOA paid out of pocket to buy the fence portions from the two homeowners on either end who had replaced their portions already.
- 4th grant payment is later than expected but finally in processing with the bank now and arrives tomorrow (March 3rd).
- Recapped Tot Lot Survey in that 65% of the community participated and homeowners evaluated the top 2 items of interest as being benches and a playground.
- Discussed that if today was March 15th, where the new rules apply, we could approve the old meeting minutes here but because it is not, we are under the old rules where approving such requires 60% quorum (which was not present at the meeting).
- Shared the progress and blockers in getting a quote for a gas line.

- BGE said they would have to rip up the streets to install gas lines, the Association would need to likely pay an upfront cost, and a certain number of homeowners would need to agree to get lines installed to their house from the street and buy 1 or 2 appliances that use gas. When asked how many homeowners would need to buy in and how much the quote would be, they kept passing the phone off or misdirecting us to different people to provide that. In the end nobody would pick up so we've unfortunately hit too many dead-ends and run out of patience. It is still doubtful we would go through all of these steps including ripping up the road to get gas in the community but if any homeowner wants to do the legwork to find out that exact cost, it would greatly appreciated.
- Recalled that the Board digitized ~1307 documents/files and added mentions to all and made ½ of them publicly available (with redactions if necessary) at a hidden URL.
- Lastly mentioned we did not do a grant this year so Board could focus on improving the maintenance of the organization before taking on more. If the community is interested in a grant for 2027, it would need to apply by November 2025.

## Current Standings

- Displayed property values over time and where the community is at now based on sales last year.
  - 5 homes sold in 2024 with an avg sale price of \$521,100.
- Went over social media. New Facebook group was created in November and today has 64 members and homeowners are enjoying it.
- Showed statistics of posts, views, comments, and more on both the Facebook page and Facebook group.
  - Clarified that the Board still intends to use the Page for publicly facing messages but if something is too sensitive to post publicly, will post in the group but otherwise will leave the space just for the homeowners to post what they wish without that noise.
- Went over the website's standing and metrics.
  - Shows how users are up but time on site and pages visited is down. The Board believes this indicates a change in behavior among the homeowners on the site. Folks are not exploring what's on it as much because they know all that exists on it and feel confident so they just go directly to where they need to when they need something.
- Displayed and broke down the cost of the website.
- Discussed taxes. We have not filed 2024's but will shortly. It was taking a while to determine the strategy for it and what forms to use due to the final installment from the grant money not arriving in the same calendar year we spent it. In order to avoid paying tax on what appears to be \$10k in income for 2025, will set it up as a tax loss harvest due to the fence being a capital gain expense.
- Went over financials, profit, and loss.
- Shows the intended budget and highlighted that despite the additional spending last year due to most bills not getting paid on time in 2023 and us spending extra on one off expenses like attorney consultations and buying the fence from the two homeowners, we intend to be well within budget and the reserves are projected to continue to grow.
- Showed how much in dues are still unpaid not counting interest.

- As it relates to interest, we have always had a right to apply 12% per annum and have been very lenient in allowing folks the last ~5 years to make late payments without interest but that grace period is over and we will be acting on our right to enforce applying interest for all past years if not paid up soon.
- Homeowner raised questions about how the HOA collects dues from those who sell their homes.
  - Board describes that what has been witnessed the last few years according to emails is the title company and/or also seller and/or buyer's agents will reach out to us asking if the home is in good standing so as to not risk unpaid dues holding up the escrow process. Legally speaking, dues are due January 1 according to our governing documents despite us not soliciting the need for them historically until spring or summer but only a filed lien requires the home to pay it before selling. Does it make sense for the Board to file liens on every home given there is a processing fee? No. Does it make sense starting March 15 when the new rules take effect to file it on those at or over \$200, yes. Can the Board try to be proactive and communicate with the seller when their house goes for sale if they need to pay? Also yes. In addition should the Board file a lien for any amount if they still haven't paid and the home starts the escrow process? Yes we can see what we can do.
    - Do we need to add that as a proposition to add processing fees to liens if home goes under escrow without paying because then that will be lost revenue? Maybe.
- Shared that the Board, as was an action last Homeowner meeting, has finally approved Board procedures for: 1. Elections 2. Mail-in Voting 3. Homeowner Meetings and 4. Fines and all are public-facing now under the "Rules & Procedures" page.
  - All but "Fines" are the process the Board and Homeowners have already been doing and have been witness to the last 2 years.
  - Fine procedures, it was noted, were generated by sourcing 90% of it back to the Maryland HOA Act. Our association has no control over how fines are done for the most part and have to follow the formula set by the HOA act only able to set more flexible monetary values and dates as desired. The full process of warnings, hearings, issuing, and when it's late are all predefined.

## New Business

- For the election. Shared that only the acting vice president Mary and the acting president Tom had submitted candidate forms to make it on the ballot. Mary has elected to be President and Tom, in lieu of nobody else running, has elected to be Treasurer.
  - If quorum was met for the meeting, a vote on the election would have been held at this time, but due to the lack of quorum, instead it will be taken to a mail-in vote.
  - The Board noted despite the election not having any change in potential candidates, it still was a good exercise to document the procedures publicly and break the 18-year cycle of not holding them.

## Recommendations from Lawyer

- Went over the 4 recommendations from the lawyer who reviewed all of our documents
  - In the ban against "aerials, poles, towers, antennas or similar structures", he recommended specifically calling out that satellite dishes for internet or tv are 100%

permitted and is a right that the HOA may not infringe upon due to the Telecommunications Act of 1996. We don't anticipate the Board ever would misinterpret this as such and pursue warnings or fines for satellite dishes but just to be safe would like to call that out in the Covenants just to ensure future Boards are staying informed and homeowners have nothing to fear with having those.

- Board acknowledged no present homeowners opposed to the measure.
- Second thing was to remove the language "each class of members" in a couple places that mention votes. It may be interpreted as the Board members and the Homeowners have to both be in favor of certain things to pass but that is not true. It also doesn't apply to Associate Members (the children, family members, or renters in the organization). Each lot owner is a shareholder and each said lot constitutes 1 vote and the will of the Board may not trump or prevent the will of the Members. This language as it is written is pertaining to the original builders and when this was crafted in circa 1988. As it is not needed and to prevent confusion, we would like it removed to just be the will of the lot owners (Members) for all such places this appears.
- Third thing was to clean up the language that speaks to the Association covenanting itself to pay dues to itself. Because it doesn't make sense to pay dues to itself for its common areas or any homes unsold still owned by the builders since 1988 (which there are none), recommend removing that.
- Final thing is to change the portion indicating the Association is exempt from the dues portion to specifically call out that members of the Board if serving more than 90 days in office do not have to pay dues. This has been likely stretched in meaning for 15+ years from the organization as a whole to those representing the organization so if the community truly accepts it as a small token for the volunteers serving the Board, recommending it is called out.

### **Tree Rule Update Proposal**

- Discussed possible amending to the rules on requiring writing to the HOA when desiring to remove trees 6 inches or wider in diameter.
- First shared background that this is likely a rule because of our community identity as the Severn Woods and may be why some folks moved here (the forest in the back and the line of trees between the homes). Additionally, this is 10% speculation, but it is possible the founders didn't want homeowners living on the outside edge towards the forest to misinterpret the property lines and cut down trees that actually belong to the Association.
- Instead of waiving this requirement as currently written when it's within 20 feet of your main dwelling or any accessibility dwelling, HOA asked if homeowners wanted to amend it to only have the writing in portion be exempt only when within 20 feet of the main dwelling or make another alteration. Reason for such is because nobody has an inlaw suite or second house due to the sizes of the lot and applying this to sheds and being able to place a shed anywhere could be used as a loophole to cut down any tree on one's lot.
- Homeowners discussed past problems with some trees leaning and it taking too long for their liking to get approval. Despite current HOA being active and good-spirited and taking into account the decay of the tree, lean, and affect on one's foundation even at a distance, the HOA may not always be so, so a counter proposal was suggested.

- At least a few homeowners said they would prefer to see the spirit and recommendation to keep the identity intact by capturing in the rules to encourage folks not to cut them down, BUT at the end of the day they want the rule removed. If it's on their lot, they desire to do what they wish when they wish it. Board said they will absolutely include both proposals if not just this one in the next round of voting.
- A homeowner also expressed that it is not like anyone will just cut them down willy-nilly, it is very expensive to remove trees in a residential neighborhood.
- It is also worth noting there is no limitation on the topping of one's trees if they fear it falling, it only applies to removals.

## Snow Plan

- Discussed the recent round of heavy snow, some street portions that did not get plowed, and if the community was desiring the Board to do more about that. For background, the Board for multiple years has been advocating for homeowners to call in whenever they need it to the county to request this so they are never hindered by the speed of the HOA in getting the results when they want them. In the last 18 months, this email call in/web form was also made public on the website to make this easier. Despite this, a few homeowners noticed or felt their streets were not plowed and there was a feeling this was the case because there were too many cars parked on the end-half of Golden Pine such that plows could not get through to properly service the whole street.
  - Board wants to know if more should be expected from them to address this or if the current stance is the HOA has on it of making it the Homeowners responsibility to ensure to call it in if it's missed was acceptable.
  - Board even proposed a concept to place six or so A-shaped signs with the pre-written language of "Please do not park on this side of the street from {and insert a range of dates that can be changed} for snow plows" whenever snow is expected. Board issued it really did not want to take on this additional responsibility but wanted to throw it out there anyway to get the current temperature reading of the community on this snow plow issue.
  - Homeowners present expressed being in favor of such a proposal and are okay with the expense, even if it's an experiment.
    - Because of present homeowner approval, the Board will take it to the broader community for a vote.

## Interest Consistency Proposal

- Board raised another proposal that the current language on applying interest to dues does not specify how it is compounded and looking back there has been historically an inconsistency in how this was been calculated; somethings it is 1% per month compounded which equals 12.68% APY not 12%, and other times it is not compounded. Unless it is specified in the rules it may be used to dispute it (assuming the Board even decided to act on this right to apply interest).
- Board displayed what non-compounded, compounded yearly, and compounded monthly would look like and asked for feedback.
  - One homeowner raised support for monthly compounding because interest on the CD is based on month and that lost income translates to loss potential HOA has to build its

reserves. As such it should be monthly. Consensus of present homeowners was to make monthly compounding the official proposal to the broader community next mail-in vote.

### Making Dues Public Proposal

- Board raised the idea of making how much each homeowner owes in dues public on the website by a few pages deep but not mentioning any homeowner names, only the homes. If so it would eliminate the need for homeowners to write in and Board to respond to emails about how much anybody owes. Could also in theory take a significant load off the Treasurer's plate by not requiring 115 custom dues papers, only mentioning to check the website and the method (except for those seriously in arrears).
- One homeowner expressed support saying that the county website for taxes and multiple other places all reveal that and even reveal your name.
- A different homeowner expressed discomfort with people seeing how much their neighbors owe or outside parties seeing.
- As a counter proposal, the initial homeowner pitched the idea of making it like the county currently where you have to manually type in the address and you'd only see the one populated if typed in perfectly.
- Board will take this feedback and include it in the next mail-in vote, ideally with a mockup ready with fake addresses at a hidden URL for homeowners to preview.

### Landscape Revitalization for Financial Self-Sufficiency Proposal

- Board pitched a 5 phase plan to eliminate mowing costs (making up ~73% of our yearly expenses) for the organization and in a handful of years following potentially be able to be self-sustaining and no longer need dues.
  - **Phase 1** would be to consent to and restrict the current and future Board's flexibility in the contracts that mowing companies may have been taking advantage of by requiring the following in the contract language:
    - No mowing may be done before March 31 or after November 7th any calendar year.
    - No mowing may be done less frequent than every 2 weeks for a grand total of no more than 17 mows/year
    - Lastly no mowing may be done for land that belongs to homeowners or the county on the HOA's dime to mean mostly that HOA should not be including the mowing of the front of the community along Severn Rd as part of the contract. Board must then figure out the easiest way to contact or request the community mows should it be neglected... Then make this public on the website.
  - **Phase 2** would be to invest some money (future grant money for minimal risk), to change the Pond Lot common area (approx 7852 Golden Pine) from grass to mostly sprawling shrubs such as creeping juniper which can survive in over 100 degrees and below 40 and is deer and drought resistant. Board then shared some proof of concept photos to very

positive feedback. What the Board believes this would do is eliminate the cost of mowing entirely by 33% across the board and 100% for this lot and only replace it with a trim of the shrubs that may go over the sidewalk once a year (after the first handful of years it takes to spread out).

- Further in the meeting homeowners pitched turning half of that lot into a parking lot for the residents to hit two birds with one stone; cutting maintenance costs for the HOA and addressing the vehicle problem and tightness of Golden Pine right after that. As such it was also pushed that if such a parking lot was set up, it was asked of the Board that we then make one side of the road (odds or evens) starting then red-lined so no parking can occur on that side of the street.
  - Because more than half of the present homeowners seemed in favor of this measure, the Board agreed to make some mockups of different possible layouts, talk to the two homeowners that would be most impacted by such a change and see which one they would endorse most and then take it to the community to decide.
- **Phase 3** would be to invest some money (future grant money for minimal risk), to change the Embankment Lot, Beach Lot, or whatever other name it has (the common area found at approximately 7918 Severn Tree Court). The idea proposed to also eliminate mowing costs and cut mowing by an additional 33% across the board but 100% for this lot would be to change the grass to another sprawling shrub like creeping juniper so it's similarly also just a quick sidewalk trim once a year (not 17 mows a year).
  - Board showed another proof of concept photo for this lot to also include 3 benches along the county's fence. Board noted non-positive feedback by the present homeowners so will take it to a vote as well.
  - Board also acknowledged that if at any time homeless people found a way into the community and tried sleeping on the benches for example, a simple retrofitted metal bar down the middle of it would prevent that. Still unlikely to even happen but noting the Board has a plan for that if it does.
- **Phase 4** would be to invest some money (future grant money for minimal risk) to start laying out the future of the Tot Lot (at ~7999 Severn Tree) given the last survey. To eliminate grass or cut it substantially, Board pitched the idea with a proof of concept photo to install a black metal fence, a gate with an electric padlock, lining the area between sidewalk and road with some more creeping juniper and between fence and sidewalk some bark or pebbles with a few bigger shrubs. Regarding the inside of the fence, the Board proposed building a partial concrete pad with some benches and then laying out in an elliptical or circular area where the playground would go but keeping it as grass for now to finish at a later date once the community is completely thrilled and confident everything else is in order.
  - Despite not being part of the initial project, instead focusing on cutting costs and doing these baby steps, the Board showed what this lot could in theory look like later with the playground and a mini shed for storing HOA owned assets. In addition, the Board also showed a bulletin board on the side of the shed for informational things or for homeowners to use. Board also voiced there would also be one sign at the front likely speaking to the rules of the common areas that



exist currently or that homeowners would add onto (i.e. no using common areas before dawn or after dusk and the electric padlock would enforce that by not operating, no smoking while on common areas, no littering, etc.)

- Board felt the consensus of homeowners present was that they were in favor of making baby steps but immediately jumping to playground and shed would make them uncomfortable.
- Two homeowners also raised that despite the mockups looking nice for the Tot Lot, even the few shrubs and the bark lining the fence would fall into disarray and not be maintained like the community's front fence ; it used to be maintained more, seriously cut back from what it is now, and had flowers planted every year. Now however, it's only receiving a bark replacement and a light trim every year.
  - Board acknowledged this concern and said whatever the homeowners decide, it would be done in stages and at any point if homeowners are not comfortable with it or we needed to reverse something, we would. Perhaps no shrubs or bark should be used at all and it should also be creeping juniper between the fence and the sidewalk. If so, the only maintenance would be trimming of the sidewalk once a year which is non-negotiable due to it being against the law to obstruct the sidewalk.
  - Homeowner asked about insurance policy and if we would need to cover personal injury. Board said we already cover \$5k in personal injury and that amount doesn't cost us anything currently. Homeowner asked what would happen if the injury was more than that and the Board acknowledged that any piercing of our coverage would affect our reserves and thus set us back. In the absolute worst scenario may even file bankruptcy or require a special assessment if homeowners decide they still want the HOA to stick around, else could dissolve.
    - The Board before any playground goes in agreed to see how much additional coverage of such would cost and see if there is any way we can reduce the potential liability with ex. "Play at your own risk", etc, but would consult legal counsel in 1-2 years to figure out what is possible.
- **Phase 5** would be to get to \$100k in reserves so at 3% annual interest (\$3k), the organization would be self-sustaining and no longer require dues and would be able to pay all of its bills and still continue to grow reserves.
- Because the Board noted homeowners felt a playground would likely be an expensive endeavor, it would be too much at once, and people would like to get used to the space and feel certain about it keeping outside members out, Board made the following proposal. Board asked if the community would desire the next grant from Casino, BWI, or wherever to be towards revitalizing all or as many of these common areas in one go as we can. Board with that funding would not touch any such playground for now instead building out the framing and land layout for it to go in at a date thereafter. Board noted nods in the audience and noted no voiced rebuttal so agreed to push it forward to gather the sentiment of the community at large.

- Board also acknowledged at any time if it is deemed unsafe or there is a deemed risk for the Tot Lot playground, like the Quail Run HOA across the street, we could lock down that area entirely and prevent any use of it forever or until whatever is addressed. Board noted they do not know why Quail Run HOA locked theirs down but said they tried multiple times to email them but to no response. Board also noted the playground at Boyer's Ridge and Severn Hills are still fully operational but it would still be nice to know what potential pitfall Quail Run ran into.
  - One Homeowner said they know someone at Quail Run so offered to find out with them why that happened.
  - Board also pointed out that for the foreseeable future there are two public, county-owned parks within ~5 miles that allow kids and/or dogs so if folks have the need, those are available to them. Board understands the convenience of having a hidden and private one here and with minimal riff raff due to being a one-way-in-one-way-out community, but if there is a need for now or even after this initial phase, use those parks.

## Open Forum

- Group broadly discussed vehicles, county violations of them, parking and driving limitations, and more.
  - One or two homeowners raised there are still many cars parking in front of many mailboxes.
  - One homeowner raised there are large oversized flatbed tow trucks that have been parking in the community which are never permitted due to the size to be parked in a residential neighborhood. It is also noted they have been parking these perpendicular to the street which is illegal and also blocking the sidewalks which too is illegal.
    - Board commented that this should have been addressed ~3 weeks ago. The January 15th, 2025 letter gave a warning to all and a homeowner afterwards called it in and police handled it swiftly. Board said to please let them know if this happens again as those vehicles are never allowed to park in any residential neighbor.
  - Board also noted that homeowners called in to the cars parking perpendicular at the end of the Golden Pine cul-de-sac and the police also handled that swiftly and homeowners are parking parallel to the curb now.
  - Homeowner raised there is also a boat and trailer that hasn't moved in 3 weeks and on top of that is blocking the county's easement on the Pond Lot.
    - Board spoke to this and said the homeowner called it in but the officer was mistaken that the road was under the HOA's jurisdiction so his hands were tied, which is false. Board said they would follow up and talk to a superior officer. To the Board's understanding, any vehicle that is on the public street and hasn't moved in 3 days is considered abandoned, regardless of up to date registration.
- Board noted no other discussion

Meeting adjourned at 3:03pm.