

Severn Woods HOA



March 2025 Meeting





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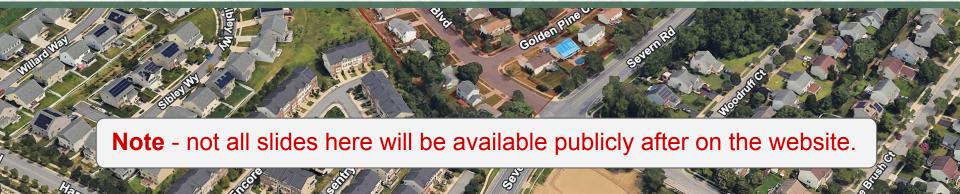




Severn Woods HOA

March 2025 Meeting





Agenda



- Old Business (Past)
 - > Fence
 - > 2024-08's vote
 - Tot Lot Survey
 - ➤ Last meeting minutes
 - > Other
- Current Standing (Present)
 - Property value-wise
 - Social media & Website wise
 - ➤ Business-wise
 - > Financially
 - Budget Plan
 - Board Procedures
- New Business (Future)
 - > Election Procedures
 - ➤ 4 Recommendations from Lawyer
 - Landscaping Proposal
 - Tree Update Proposal
 - > Open Forum





Old Business

(Since last meeting [9 months ago])





Fence



- ❖ Grant paid for replacement of ~800 feet of old fence
- ♦ HOA reimbursed the 2 homeowners
- ❖ Insurance coverage increased to cover







2024-08 Vote



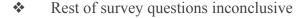
- ♦ Homeowners passed all Propositions. 63 / 105 homes in good standing participating.
- ❖ Attorney reviewed all rules changes and our rules as a whole
- ♦ These rule changes finally go into effect March 15, 2025:
 - a. No quorum needed for approving meeting minutes
 - b. Quorum is consistently 60% of lots in good standing for any document changes
 - **C.** Board ethics passed
 - d. Enforced "in good standing"
 - **e.** 57 spelling & capitalization errors fixed in CC&Rs
 - f. Board may now add filing fees to lien amounts for liens on homes >\$200 or 2+ years in arrears.
 - g. Trailers, RVs, etc. are now allowed unhidden on lots but all + standard cars but ex. may not parked in grass/dirt, can't be falling apart unless hidden or covered (ex. in garage), etc.
 - h. Fence regulation decreased for where it has to touch house
 - i. Architectural committee granted ability to grant exemptions to rules on a case-by-case basis
 - j. Approved reimbursement (ownership transfer) to 2 lots who replaced their fences along Severn Rd

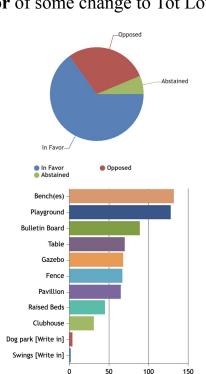


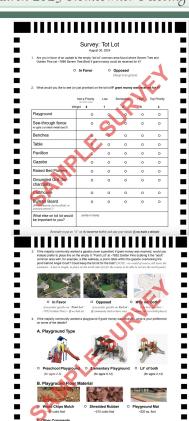
Tot Lot Survey



- **65%** of Homeowners who participated in survey voted **in favor** of some change to Tot Lot IF grant money was received
 - **a.** 63 homeowners participated in survey
- ♦ Homeowners with weighted system set benches and a Playground as the #1 and #2 priorities.
 - a. 132 weighted score for bench(es)
 - **b.** 128 weighted score for playground
 - **c. 89** weighted score for **bulletin board**
 - **d.** 70 weighted score for **table**
 - **e. 68** weighted score for **gazebo**
 - **f. 67** weighted score for **fence**
 - g. 65 weighted score for pavillion
 - h. 45 weighted score for raised bed planter
 - i. 31 weighted score for clubhouse
 - j. 4 weighted score for dog park [write in]
 - k. 2 weighted score for swings [write in]
 - I. 2 weighted score for garden [write in]
 - m. 1 weighted score for drive-in movie theater [write in]
 - n. 1 weighted score for **swimming pool [write in]**
 - o. 1 weighted score for trash cans [write in]







2024 June Homeowner Minutes



❖ Vote to Approve <u>Last homeowner minutes (June 2024) - 9 pages</u>

Summary

- * Recap
- Financials
- ♠ CT
- Landscaping
- Casino Grant
- Front signs new solar lights
- Mosquitos
- Robert's Rules of Order discussion
- **2**023-12's vote
- Updates to Proposition
- Reimbursing 2 homeowners for their fences
- ❖ Proposal to grant ability for Architectural committee to give special exemptions
- Tot lot and future grants
- Natural gas
- Volunteering





(LAST for Ref.) 2023 Oct. Homeowner Minutes



Last Last homeowner minutes (October 2023) - 5 pages

Summary

- Old telephone boxes
- Gas lines
- HOA financials
- Landscaping
- Empty lot
- Trees trimming
- Casino grant
- Meeting minutes are public now
- Board's desire to have outside counsel review governing documents and also update
- procedures
- ♦ Board workload
- Signage/notifications for meetings
- Update to Vehicle rules
- ♦ Board to add link on website for getting street light repair/fixes from county
- Casino grant fencing
- ❖ Fence responsibility if HOA pays for it
- Mosquitos





Other from last meeting



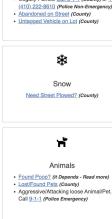
Grass

See Tall Grass? (12 inches+) (County,

· Leak +1 (410) 222-8400 (County)

- Board Procedures approved and made public
- CD was opened
- Landscaping/Common Area page on website stood up
- Hotlinks for homeowners added for loud noise/music, illegally parked cars, and animal droppings
- Natural gas investigation has been abandoned.
 - BG&E said the streets would need to be torn up to place it and certain amount of homes need to agree ahead to time to buy in. I asked anyway (in case we wanted it right before streets next get paved in \sim 20 years) for a quote of how much it would cost the Association, each homeowner, and also what that magic number is of people that would need to buy in to have BG&E consider it. Nobody at BG&E would give it to me.









- We digitized and stood up ~1307 documents/files with/without redactions to an archive; ½ made discretely public.
- No grant application was submitted for 2026 so Board may continue to get house together.
 - Must submit by Nov 2025 for 2027 grants



Questions about "Old Business"?





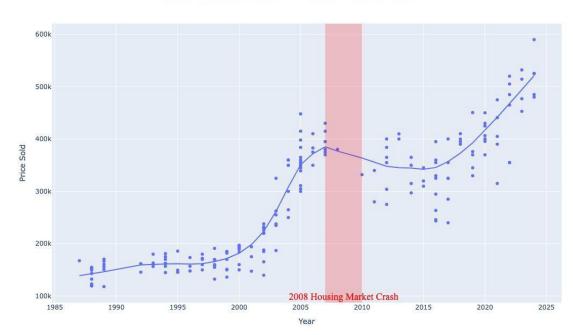


Property Values Standing



- 6 homes sold in 2022
- 2022 Avg. Home Sale Price = \$447,525
- 4 homes sold in 2023
- **3023** Avg. Home Sale Price = **\$494,070** (↑10.4%)
- ♦ 5 homes sold in 2024
- **♦** 2024 Avg. Home Sale Price = **\$521,100** (↑5.5%)

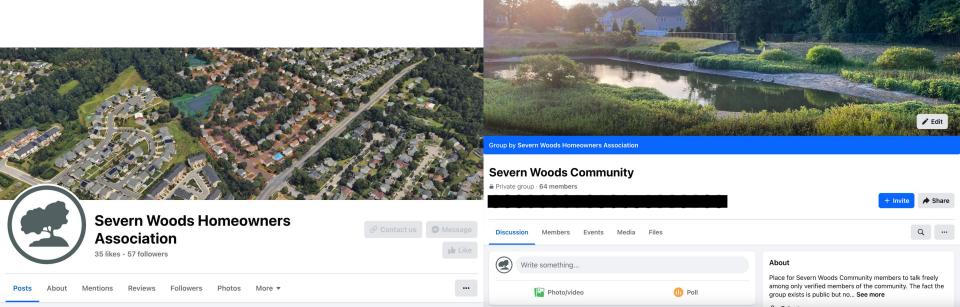
Severn Woods Community Home Sold Price 1987-2024



Social Media Standing



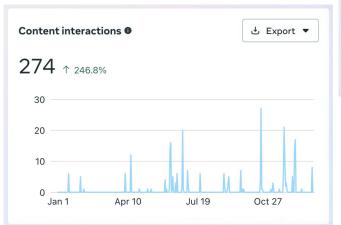
- New Facebook group of 64 members created for homeowners to talk to themselves
- **♦** Facebook Page has 57 followers today (↑ 9)



Facebook Page Performance (in 2024)



- **♦ 27 posts** (15 between Oct-Dec 2023)
- ❖ 763 visits to the page
- 274 content interactions







Facebook Group Usage (in 2024)



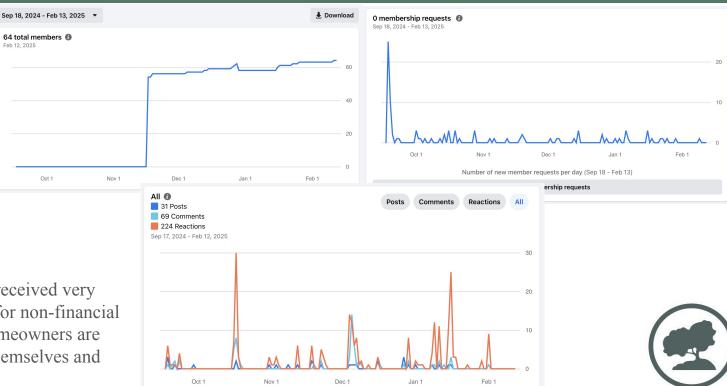
64 members

~3 requests a week. Most denied

Homeowners are utilizing it.

- **31** posts
- **69** comments
- 224 reactions

In same time, HOA has received very few homeowner emails for non-financial /architectural things. Homeowners are crowdsourcing among themselves and liking it more.



Website Standing - Search Presence (in 2024)



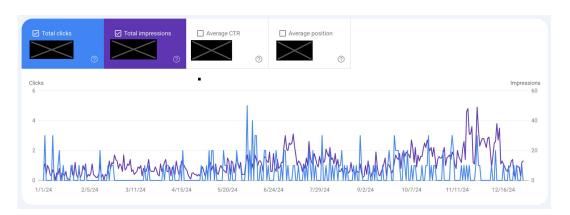
Tools

♦ 23% of traffic coming from internet searches (↑ **4%**)

Google

× | • • • •

On Google searches specifically, our website has showed up in people's results googling "Severn", "Anne Arundel County", etc. (was last meeting)





Results for Severn. MD

severn woods hoa

Severn Woods HOA: Home

News

Within 20 mi

Maps

Videos

Open now

Use precise location

Top rated

On this site, you will find information about the associations' services, including, parks and recreation, environmental services, enforcement, neighborhood ...

Contact Information

Board Members: · Tom Friedrich (President) · Mary Robinson ...

About Our Neighborhood

About Our Neighborhood. Severn Woods is an area about 14 ...

Dues

More work for HOA and higher chance of human error ...

Minutes

Severn Woods Homeowners Association, Inc. All Rights ...

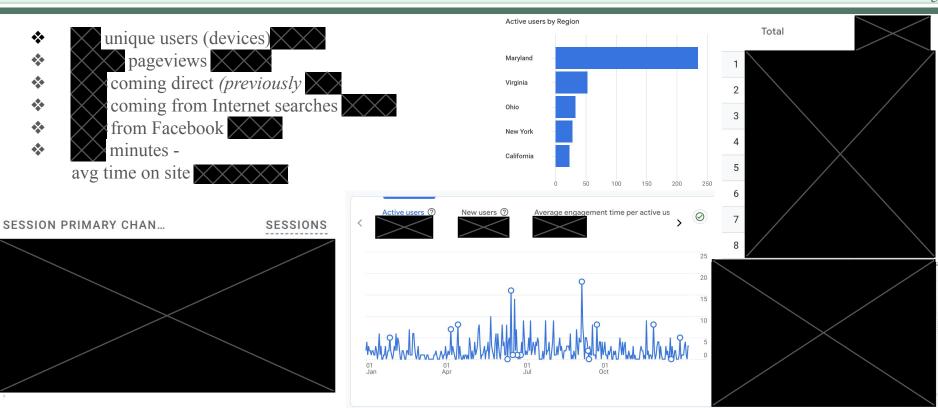
Hot Links

Street Lights · Street Light Broken or Out? (BG&E - Need to zoom ...

More results from severnwoodshoa.org »

Website Standing - Traffic (in 2024)

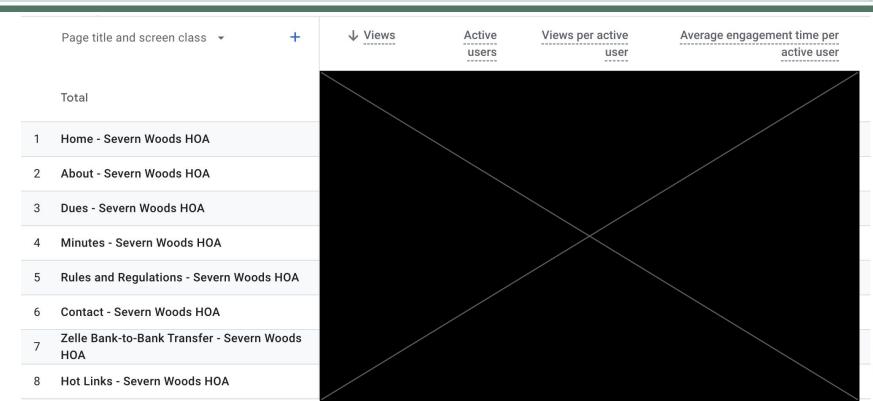




Do not share outside community!

Website Standing - Top Pages (in 2024)





Website Standing - Cost (in 2024)



\$14/year to renew "severnwoodshoa.org"

\$4.50/month to hold the website code and keep it running 24/7

\$3.50/month to prevent ip address from changing if it restarts

\$0.50/month to have that domain apply to our website



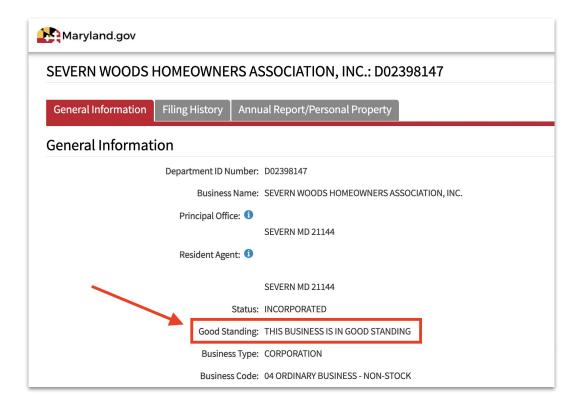
Business Standing





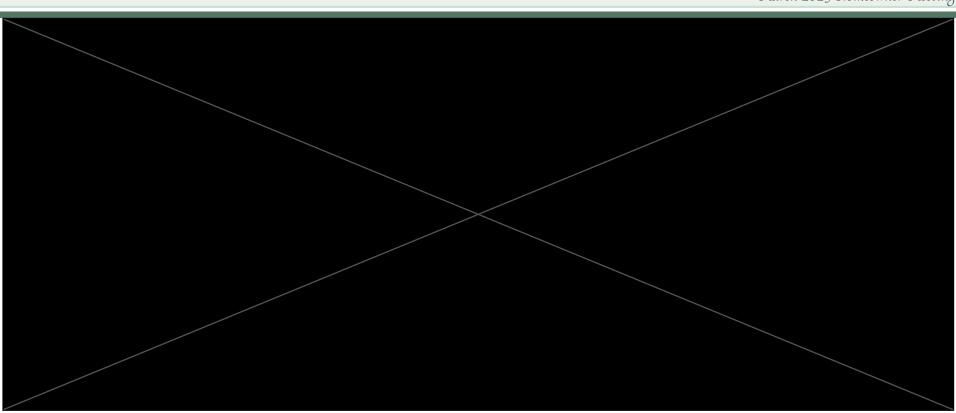
We're in good standing

- We filed 2023's taxes and will be doing 2024's shortly
- No pending issues with state/federal governments



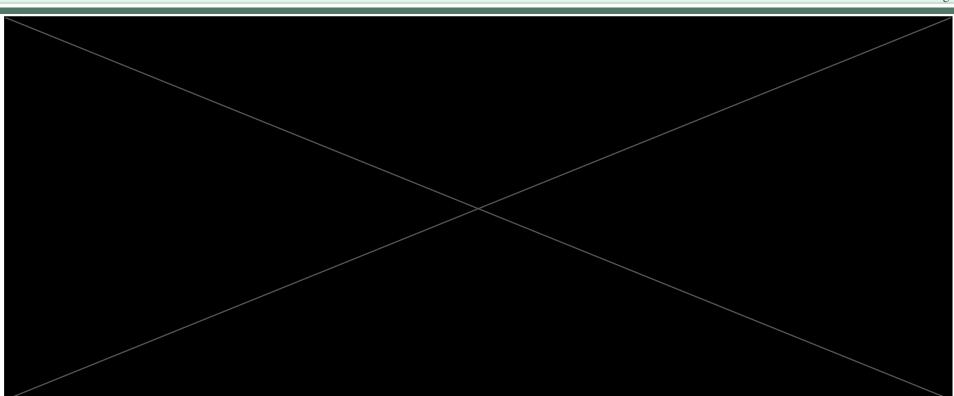
Financial Standing (2024)





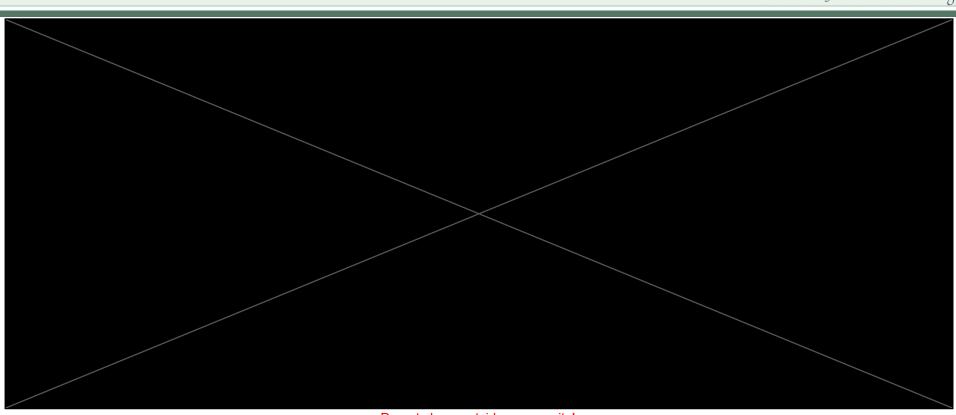
Budget - Anticipated (2025)





Unpaid Dues





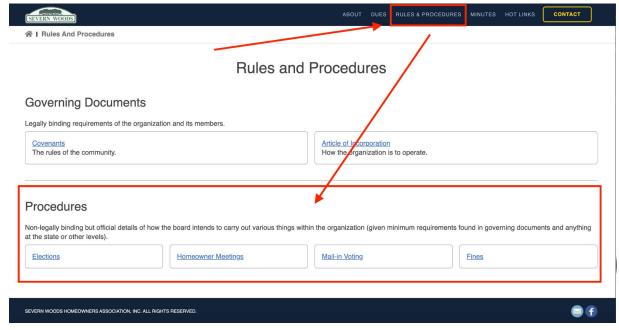
Board Procedures Approved



Lections, Homeowner Meetings, Mail-in Voting, and Fines all approved and public:

In Summary:

- Elections = this/same
- Homeowner meetings = same as this today
- Mail-in Voting = same as last 2 years
- Fine Procedures are 90% from the Maryland HOA act and we have no power to change





Questions about "Current Standing"?







To be Covered



- Election Procedures
- ❖ 4 Recommendations from Lawyer
- Tree Rule Update Proposal
- Snow Plan Discussion
- **❖** Interest Discussion
- Making Dues Public?
- Landscaping Common Area Proposal
- Open Forum
 - All new homeowner proposals
 - Any discussions homeowners wish to have



Election



- Members have submitted for the following roles:
 - a. President
 - Mary Robinson
 - **b.** Vice President
 - (None)
 - **c.** Treasurer
 - Tom Friedrich
- **Each** shall get up to 3 minutes to speak as to why they should be chosen.
- If 60% quorum of in-good standing Members was not met with this meeting, will still hold vote and allow candidates to drop out but must go to a follow up mail-in vote until quorum is met.

Recommendations from Lawyer



- 1. Specifically call out that satellite dishes are not part of the ban in **Article VIII > Section 4** that pertains to "aerials, poles, towers, antennas or similar structures".
 - **a. Why:** It is unlawful under Telecommunications Act of 1996 and there is a possibility future Board member may believe satellite dishes apply under this "similar structures" ban.
- 2. Remove "each class of Members" every place it appears.
 - **a. Why:** This pertains to builders as a class of membership (not board members + homeowner members). The builders are no longer part of this organization (since ~1989) and we don't want this also misconstrued as board members having the ability to block something the majority of homeowners have voted in favor for.
- 3. Clean up Article III > Section 1.

From: "The Association for each lot owned within the Properties, hereby covenants and each Owner of any lot by acceptance of a Deed [...] agree to pay to the Association [...]"

To: "Each Owner of any lot by acceptance of a Deed [...] agree to pay to the Association [...]"

a. Why: The Association (organization) does not covenant to pay assessments to itself, even if it acquired one's a lot's property.

Recommendations from Lawyer (Continued)



4. Clear up language of Article III > Section 11

From: "The obligation with respect to assessments contained in this Article III [the paying of assessments] shall not apply to the Association."

To (if also doing #3): "Board members who are Members of the community still must pay special assessments but are exempt from needing to pay dues for the years they serve if they served more than 90 days on any given year as a thank you for their service. This does not exempt any previously unpaid dues and may only apply to one lot if they own multiple."

a. Why: The association (organization) does not pay dues to itself so don't need that. In addition, many have interpreted this meaning going back many years that people working for the Association are exempt from dues... but this does not explicitly say that.



Tree Rule Update Proposal



- Recommend dropping "accessory building" part of **Article VIII > Section 11** or simplifying another way.
- **Option 1:** "No large trees measuring six (6) inches or more in diameter at ground level may be removed without the written approval of the Association, unless located within twenty (20) feet of the main dwelling or accessory building."

Justification: That part for main dwelling is because trees that close may affect your foundation. A tree 20 feet from a shed however, will not affect the foundation in that same way. Also it is a loophole currently to add a shed in your background and then cut down whatever trees you want without having to write in.

♦ Option 2: "No large trees, as defined as being measured six (6) inches or more in diameter at ground level may be removed without the written approval of the Association, unless located within twenty (20) feet of the main dwelling or accessory building."

Snow Plan



Problem: Homeowners flagged with January's snow that Golden Pine's roundabout in back of community had not been properly plowed. It had been called in supposedly but plows may not have felt confident they could get to it.

side of street

from 1/2-1/4

- ♦ Potential Solution: After Association acquires a shed at a later date, would community desire the purchase of ~4-6 little A-shaped signs to put between sidewalk and street on Golden Pine (and/or Long Tree) to humbly ask folks between X date and Y date to park on other side of the street for the street plows when significant snow is forecasted?
 - **a.** IF A-shaped signs could be acquired <\$50/piece and a cheap whiteboard could be adhered to it to write said things.
- Current Board at least from a long-term maintenance perspective ideally would desire NOT taking this on and instead rely on homeowners to keep calling in for the snow plow early and often until it happens when and where it is needed. Putting this here however just to document current homeowner sentiment officially.



Aka, are the HOA volunteers doing enough for snow, if not, how might they?

Interest Inconsistency



Set the record straight to avoid disputes on whether interest on delinquent payments should be compounded and, if so, when.

Article III > Section 8 states, "Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of twelve percent (12%) per annum."

Historically when HOA has charged interest (which it always had and has had the right to do), it has charged at the rate of 1% every month (12% / 12 months probably was the logic) but it's sometimes been compounded and sometimes not which poses a problem.

Recommend change to ex. "rate of twelve percent (12%) per annum **compounded monthly**." or ex. "with uncompounded interest" to avoid that potential dispute because 12% interest compounded monthly is actually an APY of 12.68%/year.

Math Difference for ex. being 3 years delinquent (\$225 without any interest):

- a. With 12% and no compounded interest: (75 + 27) + (75 + 18) + (75 + 9) = \$279 (aka a simple 75 cents/month extra until paid)
- b. With 12% interest compounded yearly: (75 + 30.57) + (75 + 19.08) + (75 + 9) = \$283.65
- C. With 12% interest compounded **monthly**: (75 + 32.31) + (75 + 20.23) + (75 + 9.51) = \$287.05

Making Dues Public?



Thoughts on a referendum on making Dues due public, privately public, or keep as is (have to email in)

PROS:

- **a.** Don't ever need to ask HOA to how much you ever owe.
- b. Don't need to print 115 custom dues notices pages anymore (very time consuming), only those that are 90 days late
- **C.** Could automatically populate new year's payment every January 1.

CONS:

a. Privacy? But we wouldn't list the owner names, only the home number and acronym (ex. 7999 STB, 1717 AC, 1720 LTC, 7899 GPC)



Making Dues Public? - Concept



Before

SEVERN WOODS

ABOUT DUES RULES & PROCEDURES MINUTES HOT LINKS CONTACT

Dues

Dues

Dues are \$75/year, which is some of the lowest cost dues in the area. It is even a selling point for our homeowners. But a few homes are up to 2 years in arrears. This is not fair to others. Interest and late fees are accruing on these accounts. In some cases annual interest is more than the dues themselves. Liens will be filed against properties that are extremely in arrears.

How to pay?

Option 1: Bank-to-Bank transfer using Zelle

- No Fee
- · Transfers instantly
- 100% Safe and Secure. Your bank's routing and account number will never be known to us via this method.

How-To: Bank-to-Bank Transfer with Zelle

Option 2: Check

Mail check to our P.O. box at:

- Takes 7-30 days for us to recieve and deposit check
- Checks expose bank routing number, account number, and more (for potential identity theft)
- More work for HOA and higher chance of human error regarding checking off who paid.

After



Dues

Dues are \$75/year, which is some of the lowest cost dues in the area. It is even a selling point for our homeowners. But a few homes are up to 2 years in arrears. This is not fair to others. Interest and late fees are accruing on these accounts. In some cases annual interest is more than the dues themselves. Liens will be filed against properties that are extremely in arrears.



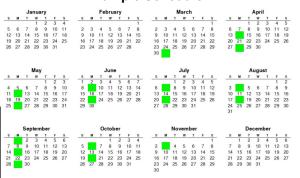


"Landscaping Revitalization for Financial Self-Sufficiency"



- Summary: A five-phase plan to completely eliminate mowing landscaping costs which made up of expenses in 2023 to get Association in a short term trajectory to no longer need dues.
- **Phase 1:** Hamper the potential abuse in future Board landscaper contracts.
 - a. Require this and future Boards to write into their contracts that there shall be no paying for mowing services that take place before **March 31** and after **November 7**.
 - b. Additionally set the period between mows to no sooner than every 2 weeks and thus shall not exceed 17 mows/yr.
 - c. Lastly Board shall not be permitted to include mowing in the front of the community on any contract. In addition must find out and post publicly how anyone could report to county when a mow is needed in front of the community.
- **Phase 2:** Replace grass on Pond lot with little/no maintenance alternative.
- **Phase 3:** Replace grass on long strip area with same.
- **Phase 4:** Get grant to do same for tot lot and whatever else is desired there.

Example Schedule:

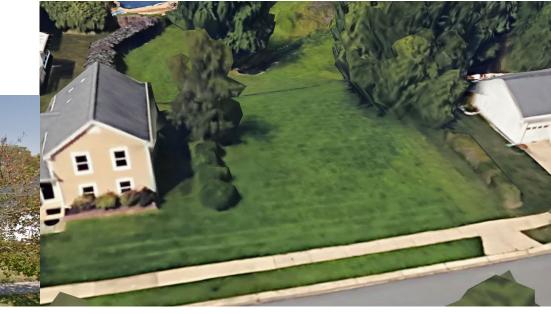


Phase 2: Pond Lot Before - Concept



- ♦ ~85 feet long
- ♦ ~60 feet wide
- ♦ ~5100 sq ft of grass

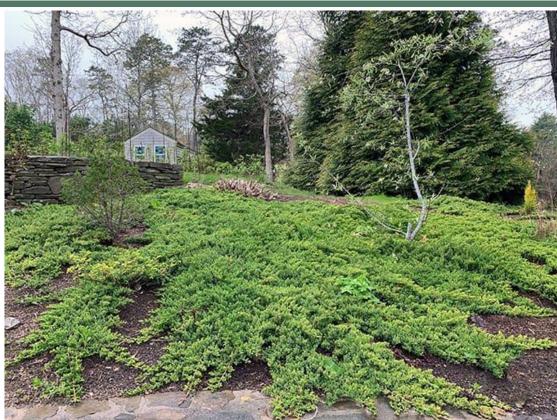
Easement for county runs on right side of it.



Utilizing of Juniperus horizontalis



- Recommended planting 4-6 feet apart
- "Creeps" 1-5 feet a year
- Drought resistant
- **♦** Deer tolerant
- ♦ Prefers temperatures 32 to 95 °F
 - ➤ But can survive at -40 °F (Zone 3)



Phase 2: Pond Lot After - Concept



- ♦ ~90% creeping juniper or similar
- Maybe some rocks + gravel
- ❖ OPTIONAL Bench(es)*
- Couple of other hardy no-maintenance plants
- Landscaping becomes merely a trim for sidewalk, path + neighbors Once or twice a year (but nothing for first few years)

*If homeless person tries to sleep on it, we'll retrofit it with a diagonal bar in the middle of it



Phase 3: Long Narrow Common Area Before - Concept



- ♦ ~355 feet long
- ♦ ~5235 sq ft of grass



Phase 3: Long Narrow Common Area After - Concept



- ❖ 3 benches* (made of metal, trek, or other material (not wood)
- Rest also uses creeping juniper or similar?
- NOTE make no benches visible from Severn Rd



*If homeless person tries to sleep on it, we'll retrofit it with a diagonal bar in the middle of it

Phase 4: Tot Lot Before - Concept



- ♦ ~65 feet long
- ♦ ~90 feet wide
- ♦ ~5850 sq ft of grass



Phase 4: Tot Lot After - Concept



- Padlock gate(4 digit code)
- Metal Fence
- Lined with bushes
- Exterior as ex. creeping juniper
- Shed
- Bulletin board on Shed
- Playground (at first or do later)
- Benches
- {Insert anything else}





Open Forum

Any proposition requests, any complaints, etc.



