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Volume 17, Issue 3

Carters Cove Homeowners Association, Inc.  
PO Box 1710  
Ellicott City, MD 21041-1710

**A \$\$ Note from the Treasurer**

*by Marcus Honavar*

During 2006, the Board of Directors elected to have a reserve study done of our community. This is an in depth look at the common elements owned by the Association, their remaining effective life, and there future cost to replace.

The goal of such a study is to aid in planning so that we can meet those financial targets as they come up. I always hate to be the bearer of bad news, but it would appear that the Association's reserves will fall a bit short of our responsibilities at their current pace, and therefore the Board feels that it will be necessary to raise dues for 2007.

The largest expense on the horizon is the complete grinding and resurfacing of the parking pads in the community. This year the County surprised us by repaving the streets in the neighborhood right through the Memorial Day weekend, after telling us that we were on the schedule for 2007.

Our goal had been to piggyback with the County contractor and try to have the entire community done at once. Sadly, we may not have been able to afford that even if we had been given the time to contact the contractor. The cost to properly resurface our parking pads will be

roughly \$110,000 which is more than our current reserve balance.

According to the reserve study though, we have about 5 years of useful life in the parking pads.

To avoid living with the striking contrast in appearance for the next 5 years though, the Board is looking into having an asphalt seal coating applied to the parking pads in late 2006 or early 2007. That cost should be far more reasonable in the \$5,000 range and should keep the appearance of the community pleasant.

Beginning to increase dues now should allow us to catch up with our reserve requirements so that we can afford the full resurfacing in 2011-2012 without completely emptying the coffers.

**Monthly Assessment Payments**

On a separate note, I'd just like to express my positive feelings toward automated bill payments.

This is something I've personally switched over to through my credit union over the course of this year.

I set up my payments online ahead of time and when the time comes, my credit union either wires or sends a check to the party being paid. Many of my bills are now paid this way on a recurring basis...

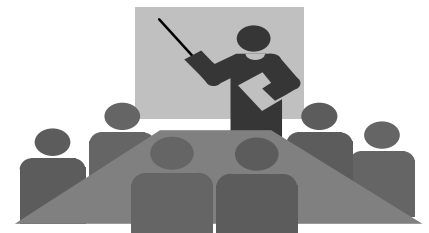
including my Carter's Cove Homeowner's Association dues.

It was brought to my attention that many people may not be aware that this is a possibility for them so I thought I'd mention it as something I'd encourage you to look into. Since February when I set this up, I haven't had to lift a finger to pay my HOA dues. Every month a \$35 check (with my HOA account number on it) is mailed directly from my credit union to Howard Property Management, Inc. and I haven't missed a payment or incurred any late fees since.

**Annual Meeting**

The Carter's Cove Annual Meeting is scheduled for Thursday, October 19th at 7:00 p.m. at Guilford Elementary School in the Music Room.

Information will be mailed to all owners in the near future.



**Community Reminders**

**Pets**

Please help maintain our community's appearance by cleaning up after your pets EVERY time - in the common areas AND in your own yard. Also remember to always walk your furry friend on a leash.

**Trash Talk**

**Trash Day is Friday**

Trash should be placed in the designated areas **ONLY after 6pm on Thursday.**

Trash should be placed in a container with a lid (no bags please)

Trash cans should be picked up on Friday evening after collection

**Recycle Day is Wednesday**

Recycling should be placed in the designated areas **ONLY after 6pm on Tuesday**

Plastic and glass should be in a secure tied bag

Paper should be tied or placed in a paper bag

Please pick up and dispose of unwanted newspapers delivered in the community.

**County Water Restrictions**

The water restrictions have been lifted by the County. You can now water your lawns and gardens and even power wash that green mold off of your siding and sidewalks!

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Association, Inc.  
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#### **Board of Directors:**

Carl Adolph, President  
Tonya Taylor, Vice President  
Marcus Honavar, Treasurer  
Nicole Simpson, Secretary  
Darren Hogan, Director  
Erin Hromada, Director  
Donnell Miller, Director

#### **Property Manager:**

Susan Poole  
Howard Property Management  
PO Box 1710  
Ellicott City, MD 21041-1710  
410.313.8608 Office  
410.313.8634 Fax  
info@howardproperty.net

#### **HPM's Office location:**

3448 Ellicott Center Drive  
Suite 102  
Ellicott City, MD 21043

#### **Important Numbers:**

Emergency	911
Non-Emergency	410-313-2200
Southern District Duty Office	410-313-3700
Drug Tip Line	410-290-DRUG

#### **Other Numbers:**

Animal Control	410-313-2780
License/Permits	410-313-2455
Trash/Recycle	410-313-6444
Water/Sewer	410-313-4900

#### **Contact the Property Manager**

Do you have a concern about the community? Please contact the Property Manager at the office, by phone or email. Every effort will be made to address your concern or forward it to the Board for consideration. Please note that any owner that registers a complaint or concern is assured of anonymity. Call 410-313-8608 or fax 410-313-8634 or email info@howardproperty.net

## **Common Area Tree Removal and Replanting**

Beginning on Monday, September 25th, MainScapes will begin the process of removing the designated common area trees that have been marked and grinding the stumps. The removal should take approximately two days. If your reserved space is near a common area fruit bearing tree slated for removal, please park in another space to allow the contractors and their equipment easy access. Since this is a temporary project the Board hopes that finding alternative parking for a short period during the day will not be an issue.

On Wednesday, September 27th, the planting of all new trees will begin. This may take a few days as well. These trees will be staked and mulched by the contractor. Please advise your children not to play near the trees. They need to opportunity to become established. Each new tree cost approximately \$400. If your child is found to be disturbing or damaging a new tree, you may be asked to pay for a replacement.

Everyone needs to be vigilant at all times. Report problems of this nature to the property manager directly at 410-33-8608.

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## **Dumpster Weekend—October 21 and 22**

The Board has arranged for Howard County to provide dumpsters to the Carter's Cove community the weekend of October 21st and 22nd. This is a free service provided by the County. However, the clean up after the dumpsters are removed is an expense that the Association incurs.

When residents pile items way above the top of the dumpster, or leave items next to the dumpster, the Carter's Cove Association must pay a contractor clean-up fees. Please be sure all items are placed **IN** the dumpster! Break down larger items so more can fit in the dumpster.

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## **Carter's Cove 2nd Annual Meet and Greet**

The Carter's Cove 2<sup>nd</sup> annual meet and greet picnic was held on May 20, 2006. This year, the Carters Cove Board teamed up with the Guilford Square Board to provide one unified event which catered towards all the children in the neighborhood.

The picnic started off with the set up of moon bounce around 11:00 AM. The kids lined up early to wait for the official start at noon. With the moon bounce ready, your Board members prepared the grill and food area for the feast of hot dogs, hamburgers, chips, and cake. The picnic ran from 12 to 4 and had roughly 100 in attendance. With the abundance of kids vying for their turn in the moon bounce, a few parents assisted the Board in keeping the moon bounce a safe and fun experience. I would like to thank everyone who helped to make this event possible.

If you enjoyed yourself at this picnic, consider assisting in helping plan next year's picnic or set up another HOA sponsored event, just contact a Board member or attend any of the meetings.

The company, For the Fun of It moon bounce, <http://bouncesandmore.com/index.html>, will grant the HOA a discount on future events if you mention the recommendation. They were efficient and delivered on time, 410-551-7386.

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## **Some Questions and Some Answers**

What is the Homeowners association?

A homeowners association (or HOA) is an organization comprised of **ALL** owners of units in a housing development.

What are the responsibilities of the HOA Board of Directors?

Adopt and publish rules and regulations governing the use of the commons. Direct the management company with decisions concerning community operations.

What tasks are beyond the scope of the HOA Board of Directors responsibilities?

- Reporting crimes we did not witness
- Identifying vandalism suspects
- Policing the neighborhood to make an arrest
- Babysitting unsupervised children
- Forcing children to play in the only designated play area (Tot Lot)

As an HOA member what can I do to help?

- Attend the HOA meetings to stay abreast of the issues that affect your community
- Frequently review the minutes (and other information) on the carterscove.info website
- When you identify problems also present solutions
- Volunteer to help in any capacity
- Teach your children to be respectful of adults
- Teach your children to clean up their trash
- Pick up trash instead of walking around or over it