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A CHAPTER OF THE COMMUNITY ASSOCIATIONS INSTITUTE (CAI)

## WHAT IS STATE RECEIVERSHIP ANYWAY?

State Receivership is almost like a mythical creature—everybody has heard of it, but nobody has ever seen it. In fact, its unimaginable how many times this topic has come up, yet everyone’s answer is always the same—“I have no idea what the process is or what happens. I’ve come close but have never actually dealt with it before.” Being in the same category as everyone else, we felt compelled to research the topic and provide a glimpse into this realm.

Let’s begin with the basic information on what a receiver is. In general, a receiver is a person or company appointed by a government entity, court, or other party to take over the day-to-day operation of an entity to do such things as pay bills, collect income, and schedule necessary repairs. In the community association industry, a receiver typically steps in to take over the duties and responsibilities of the Board of Directors

when, for whatever reason, an active Board cannot be elected. Even though receivership may sound like an appealing option for inactive associations with few community volunteers, receivership should really be a last resort remedy. So, how does it happen?

Section 11B-111.5 of the Maryland Homeowners Association Act and Section 11-109.3 of the Maryland Condominium Act address how and when a receiver may be appointed. These sections provide that three or more homeowners may petition the court for a receiver when there are not enough members of the Board of Directors to constitute a quorum. Prior to petitioning the court, notice must first be provided to the Board and to the homeowners to give them time to gather a duly constituted Board. These sections provide that a receiver may not reside within or be an owner in the community, and the receiver



Look Inside for some great photos and more from our **Annual Business Symposium & Expo!**

shall serve until the Board has enough members to constitute a quorum.

Most importantly, these sections provide that the expenses and attorneys’ fees of the receiver are expenses of the Association. The Association and, therefore, the homeowners, pay for the receiver for so long as the assistance of a receiver is needed. As one might imagine, receivers are expensive and this is a cost that is not easily absorbed by most

*continued on page 4*

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## In This Issue

What is State Receivership Anyway? .....	Cover
President's Message. ....	3
Platinum Sponsor Showcase: Total Asphalt .....	5
Platinum Sponsor Showcase: Nagle & Zaller. ....	6
Platinum Sponsors Showcase: Cowie & Mott .....	8
Tips for Managers .....	10
Hann & Hann .....	12
Tips for Homeowners .....	13
R E S P E C T - Here is What it Means to Me .....	14
Platinum Sponsors Showcase: Griffin Owens. ....	16
Welcome New Members! .....	18
2018 Annual Business Symposium & Expo .....	19
The Importance of Understanding Your Community Watershed .....	24
Snow Removal of Parking Lot on Homeowners Association .....	25
2019 PMDP Course Schedule. ....	26
2019 Beacon Advertising Rates .....	27
Stay Tuned for the 2018 Social Extravaganza Photos! .....	Back Cover

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*Nicholas Cowie, author of condominium legislation, shaking hands with Governor Hogan at the 2018 bill signing ceremony.*

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### CAI CHESAPEAKE REGION CHAPTER

**Camille Cimino, CED**  
**Angela Marsh, Membership Associate**  
**Jennifer Driscoll, Membership Associate**  
 1985 Fairfax Road, Annapolis, MD 21401  
 410-540-9831 • 410-540-9827 (fax)  
 Email: [contact@caimdches.org](mailto:contact@caimdches.org) • [www.caimdches.org](http://www.caimdches.org)

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# President's Message

*"Success usually comes to those who are too busy to be looking for it."*

—Henry David Thoreau

I am sure that all of you, our Business Partners, our Community Managers and our Homeowner Volunteers have had to double your efforts as a result of Maryland's annual rain fall having doubled. Knowing our membership, it is assured that although you have all been too busy to be looking for it, be confident that you have all been successful!

Now we begin to look ahead – budget planning, community inventory, reserve study updates and all things future. And so it is with the Chesapeake Region Chapter.

The annual Education Retreat resulted in some very exciting and timely programs for 2019.

The Chapter Audit has been completed and the Board is reviewing the recommendations provided by the Auditor.

The major "Look Ahead" for the Chapter is the establishment of the Chesapeake Region Chapter's new office. This project began in the Fall of 2017.

Purpose:

- Provide Chapter facilities for committee meetings, board meetings, and member education seminars.

- Provide a professional office space for CED and Staff.
- Provide ADA compliant facility that is accessible to entire membership.
- Provide centralized storage for Chapter equipment and supplies.
- Provide options for additional membership services.

After researching the financial feasibility, chapter demographics, and over a dozen locations, an agreement has been finalized for leasing office space at 8901 Herrmann Drive in Columbia, Maryland.

The office is located in the building housing the Maryland State Dental Association's central office. The Chapter office is 1700 Sq. Ft. and when renovations are completed will provide desk and work area for staff, a meeting/conference room, storage area, kitchenette and restroom. As part of our lease the Chapter will have access to the MSDA classrooms which will provide state of the art audio visual facilities for educational seminars.

Look forward to the announcement of the office opening in the New Year!

By now another successful EXPO is under our belt – with many thanks and kudos to all the participants, EXPO Committee Members and especially Camille, Angela and Jennifer!

*Written by: Ruth Harlan  
410-756-4588*



continued from cover page

Associations. In our opinion, Association funds are better spent campaigning to find people to fill seats on the Board. Prior to petitioning for a receiver, it should be clearly explained to the community in any notice sent just how much a receiver may cost them each month.

In addition, Associations should consider that the duties of the Association may be carried out by the receiver with very little input from the homeowners and the receiver may not take action that is the best fit for the community. For example, a receiver could raise assessments, enter into new contracts and/or undertake repairs, all without a membership vote.

**Therefore, it's imperative that if an Association finds itself in a receivership, it should work diligently to find members of the community to serve so that the receivership may end.**

Please note there are some instances where a receiver is a necessity in order to assist with two competing factions in a community and/or when there are allegations of theft within a community. While a community may benefit from a receiver in those instances, this use should be short-term and the Association should work to move away from the receivership as soon as possible.

At the end of the day, maintaining a valid and legal Board of Directors for your Association is always the best option and will help to ensure that those governing your community have the best interest in mind for not only the Association, but the owners as well. This reason alone is why it's so important to have active Board Members who are willing to learn and grow in their Board role and who will work with their Management Company, legal counsel, maintenance vendors and insurance specialists for the betterment of the community. Perhaps if more communities are aware of the dangers of receivership, individual homeowners will be more motivated to volunteer for the Board when others are unwilling to step up.



Written by: Gail Windisch, CMCA, AMS, PCAM

Tidewater Property Management  
gwindisch@tidewaterproperty.com

443-548-0191

&

Hilary Collins  
Rees Broome, PC

hcollins@reesbroome.com

703-790-1911

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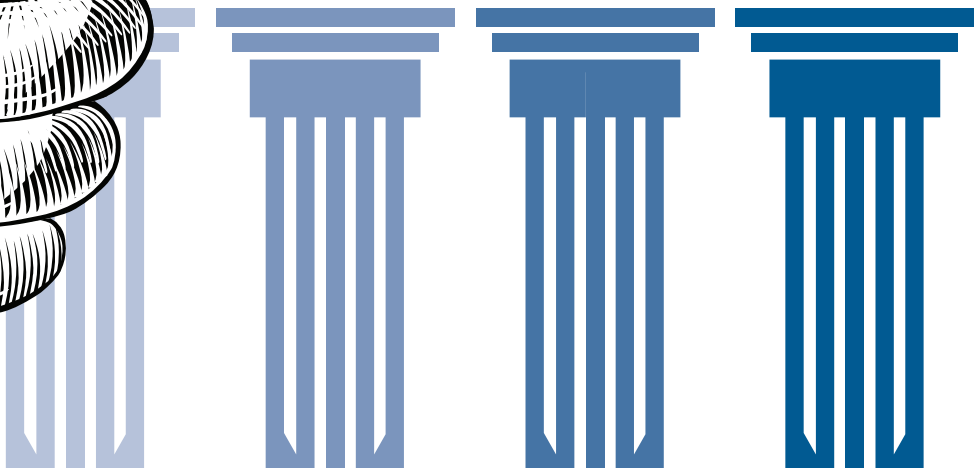
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# MEMBERS IN THE NEWS

Tidewater Property Management would like to announce that **Gail Windisch**, Senior Director of Operations of Tidewater Property Management, has been awarded the **Professional Community Association Manager (PCAM®) Designation** by the **Community Association Institute (CAI)**.

## ◆ IN MEMORIAM ◆

Tony Perkins, CMCA, AMS, worked at Highfield House Condominium for almost fifteen years. Eleven of those fourteen years was under WPM Real Estate Management.



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# COWIE & MOTT


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Cowie & Mott is a law firm that seeks to advance the interests of community associations. Most recently, Partner Nicholas Cowie drafted legislation, signed into law by Governor Larry Hogan on April 24, 2018, that protects the warranty rights of condominium purchasers in Maryland. Partner T. Allen Mott is the president-elect of the Community Association Institute Chesapeake Region Chapter.

### NEW LAW PREVENTS HOA DEVELOPERS FROM RETAINING DISPROPORTIONATE VOTING CONTROL

A new law, effective October 1, 2018, will prevent developers from retaining disproportionate voting control after selling a majority of lots within a homeowner association (“HOA”) subdivision. This law ends the practice where some HOA developers created governing documents that gave them multiple vote for each unsold, developer-owned lot, whereas unit owner purchasers only received a single vote per lot. In this manner, HOA developers retained voting control over the association long after a majority of lots within a subdivision were sold to the homeowners. Under the new law, an HOA developer, regardless of what the governing documents state, will have only one vote for each lot that has been subdivided, recorded in the land records, and not yet sold to a member of the public. The legislation, known as House Bill 669, will be codified at Section 11B-111.7 of the Maryland Homeowners Association Act.

*Written by: Nicholas D. Cowie  
Cowie & Mott, P.A.  
410-327-3800  
ndc@cowiemott.com*



Please contact us if you have any questions regarding legal issues confronting your community.

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# TIPS FOR MANAGERS



## ASSOCIATION DOCUMENTS

**What kind of documents? What do they tell us? Where should they be kept? Retention?**

**Articles of Incorporation**—The “Articles” refer to the literal creation of the Association. These documents typically set the name of the Association, note its corporation status; identify its initial resident agent. They also create the Association as a legal entity and may also include information regarding voting, directors and amendments.

**Bylaws**—The HOA Bylaws describe how the Association will be run; procedures and mechanics of Association management and decision making. Bylaws contain rules for items such as—how to call a meeting; how often meetings must be held; voting procedures. They may also describe the Associations rights and responsibilities such as enforcement of rules and regulations; collection of assessments; procedure for creating an annual budget and determining assessment amounts.

**CC & R’s**—Covenants, Conditions and Restrictions. These documents are used to regulate the use, appearance and maintenance of the property and describe the rights and obligations of each owner and those of the Association itself – simply put, the CC&R’s are the rules of the Association. These documents describe the requirements and limitations regarding what residents can do with their property as well as common areas. The overall goal of the CC&R’s is to protect, preserve and enhance property values in the community.

**Document Retention at State Depository**—Homeowner Association documents should be on file with the State Depository located in the Association’s County. This is not required of Condominium Associations. Filing documents will be an on-going process as new and/or revised rules, policies and guidelines are adopted by the Associations Board of Directors. Make sure to talk with the Associations legal counsel to confirm that the Associations required documents are on file at the depository.

**Permanent Record Retention should include**—Not all documents are “permanent”. Some can be discarded after the proper amount of time. Make sure to consult with the Associations legal counsel regarding actual time frames. Some documents that would be kept permanently would be CC&R’s, Bylaws, Articles of Incorporation; supplements, modification or amendments to any of these documents. Deeds, Plats, Easements, Rules and Regulations and any amendments to these documents.

Minutes from Board, Annual and Special Member Meetings; Architectural Modification Approval; legal opinion letters; reserve studies.

**Retention**—Make sure to consult the state and federal law as well as check regulations required by the Internal Revenue Service. Consult with the Associations legal counsel to ensure that your Association has proper document/record retention.

*Written by: B.K. Swartwood, CMCA®, AMS®, PCAM®  
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### INFORMED PREVENTATIVE MAINTENANCE FOR AUTUMN

Start with the roof: Sometimes a visual inspection is all that is necessary to avoid costly repairs. Look for missing shingles, chimney caps, bent or dislocated flashings swaying in the breeze. After the shingles are checked off let's look at gutters. Periodic maintenance on gutters is a must. I live in the woods and have to clean my gutters five to six times a year as the trees on my property shed their leaves and blooms in waves. This year in order to reduce the maintenance of gutter cleaning I installed gutter guards but there is a trade off with those. Often times we give ourselves a pass from roof and gutter maintenance when installing gutter guards but the reality is that the gutter guard selected, needs to strike the happy medium of having holes big enough to allow water to pass through and solid enough so that hopefully the next breeze will blow the leaves off for us. In cases where the leaves accumulate on the top of the gutter we can actually inadvertently provoke an ice dam. In fact an ice dam is much more likely in cases where gutter guards are installed as they can serve as the structure necessary to hold up snow. If you've installed gutter guards on your property you still need to view the gutter line of your building to see if there is any accumulation of debris on the top of the gutter; this is especially important and common at valleys. Needless to say if you do not have gutter guards please make sure that your gutters are clear. (Top tip: Oak trees are some of the heartiest in our region and one of the last to lose their leaves. If you have mature oaks near your property, delay the gutter cleaning of your property until after the first hard freeze.)



Next is downspouts: Put on your best raincoat and walk your property in a downpour. That might be the single best piece of advice I can give you with regard to maintaining your property regardless of season. Watch the water coming off the roof. Is it cascading over the gutters? Do your downspouts leak at the seams? Does the water erupt like a fountain where the downspout meets the underground drain leader? All of these conditions point to an obstruction the only difference is where the obstruction is. When the landscaping crews come by in the spring they slap down a fresh layer of mulch which looks fantastic. Please ask them to be sparing when they place mulch near the downspouts as decomposing wood falling into drain leaders is a very difficult clog to remove. Have your downspouts jetted annually after cleaning your gutters to ensure that your system is complete working order.

Where does the water go? If your property drains water above ground watch it during the downpour. Does it drain away from the building and structures? Does it pond on the soil creating a swamp? Does it flow out onto pedestrian sidewalks? Knowing where your downspouts discharge your water during a downpour will help avoid slip claims from ice build-up from improperly graded or draining soil. If your property has a chronic issue with clogged drain leaders it will reveal itself as erosion of the soil in proximity to the building if given slope to do so. In cases where the water stays against the side of the building you're inviting water infiltration which is far costlier.

*Written by: Todd El Taher*  
*Hann & Hann Construction Services*  
*301-468-3340*  
*tel-taher@hannandhann.com*



**Todd El-Taher**  
Vice President, Sales & Marketing  
Cell: 301-418-2638  
Direct: 703-740-2934  
tel-taher@hannandhann.com

**Maryland Corporate Office**  
12307 Washington Avenue  
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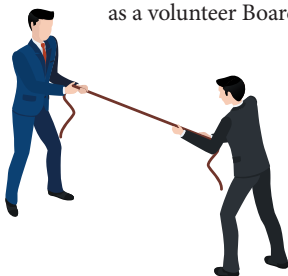
**CONFLICT OF INTEREST**

A conflict of interest is generally defined as “a transaction in which, because the individual is, either directly or indirectly, a party to the transaction or possible beneficiary of the transaction, there is or may be a conflict between the individual’s fiduciary obligations to the non-profit corporation and the individual’s personal or business interests.” Avoiding conflicts of interest is one of the many fiduciary responsibilities and obligations of a non-profit corporation Director, Officer and Committee Member.” To avoid potential conflict of interest problems, HOA and Condo Boards should consider implementing “Conflict of Interest” procedures.

These interests could be with relatives, business associates or partners of any type. This individual, prior to the discussion or decision concerning the transaction, should fully disclose to the Board, or the appropriate committee considering the transaction, the material facts of the transaction and the individual’s interest or relationship. After receiving such disclosure, prior to voting on the transaction, the Board or committee must conclude that the transaction is fair to the association and must approve the transaction without the participation and/or the vote of the interested individual. This means that this individual should recuse themselves from the discussion and decision-making process on the specific matter. However, the interested individual’s presence at the meeting may be counted in determining whether a quorum of the Board or committee is present, but that individual should not vote on nor participate in the transaction.

Often Boards may be unaware that some issues may present circumstances that could be considered “Conflict of Interest,” so developing and instituting a “Conflict of Interest Policy” will provide the Board with awareness and encourage disclosure and/or discussion of any items that MAY be considered a conflict of interest.

A written policy will certainly help alleviate the “guess” work about conflicts of interest and expectations of those issues while serving as a volunteer Board Director.



*Written by: Roderick G. Clark, III, The Towers Condominium Chesapeake Chapter Board Member towers\_president@yahoo.com*



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# R-E-S-P-E-C-T

## HERE IS WHAT IT MEANS TO ME...

I don't remember "Community Association Manager" on career day. In fact, I was supposed to be a Journalist. At least, that is what it says on that piece of paper I earned after four years of college. Purely by accident, I spent almost two decades in Human Resources, Labor Relations and Business Management. For some reason, having this background made it easy to transition into a Community Association Manager role. I often describe this second career of mine as Human Resources for Houses, as many of the same challenges exist in both fields. Professional Community Association Managers must juggle the personalities involved, including Board Members, homeowners, renters and contractors, along with legalities and statutory requirements and the physical needs of the properties.

Being in this business for seven (7) years, and with my HR background under my belt, I immediately noticed that it is difficult and sometimes impossible to gain the understanding and respect of the folks we serve. It can be even more difficult for us, as Community Management Professionals, to understand things from the prospective of the Board and the homeowners as well. That is why I "walked a mile in their shoes" by getting elected to the Board of my own community.

Call me a double agent or whatever romanticized name you will, I had to see things from the other perspective. This was a definite eye opener! I now understand why Board members email me on Sunday, even though they know I am not in the office and I know what drives them in protecting their home values.

I've found that building relationships with internal and external customers is important to mutual understanding and respect. Each day there is a new challenge with someone who doesn't understand the concept, purpose and dynamics of the HOA or Condominium Association's relationships. Rising to that challenge takes long emails, phone conversations, documentation and lots of patience. In that way, Community Association Management is similar to the other positions I've held in my career.

As a professional Community Association Manager, the perception of our clients is that we are a dime a dozen and perhaps "disposable" at the Board's whim. Part of that is due to a highly competitive industry where companies are gunning for every client. However, the other part is that many managers do not rise above the fray and seek to earn respect. Here are seven ways that I believe are best suited to accomplish the R-E-S-P-E-C-T we crave:

**REASONABLE:** I find that sometimes folks on both sides of an issue can perhaps lack the ability to see the other person's side. They want one thing or another and elicit the blame game all too often instead of working together to solve problems. If we provide reasonable solutions and make our clients understand we are on their side, there is a change in attitude.

**ESSENTIAL:** Boards, Managers and Owners can get lost in the details of an issue and fail to see the essential elements that will solve problems. Break it down, make it easy and clearly stated.



**SEE:** See yourself as a mirror image. The other side of the mirror where you are the customer or manager. Treat others as you would like to be treated.

**POSITIVE:** Many times we default to the glass is half empty attitude instead of maintaining positivity. People fail to see the good in their situations and take on a defensive posture, especially about the small stuff. Disarm them with, I'm sorry, please, thank you and give them your best at all times.

**EXPECTATIONS:** The Manager should go to great lengths to explain concepts that will help to encourage respect. Taking ten minutes out of your day to explain something eliminates a lot of frustration and manages expectations. Plus, sometimes Board members and residents will have a better expectation of what to expect from their Community Manager or Management Company, if they understand their role, as well as their role within the Association and how it affects the bigger picture of the operation. Education is power.

**COMMUNICATION:** Either we don't take the time to effectively communicate, we communicate too many things at once which complicates a situation, or we do not communicate at all. This is one of the most important aspects of all the relationships involved. Taking some time to make every word count and explain why will make everyone's job easier.

**TIMELINESS:** No time like the present, we all hate it when people keep us waiting. Why keep those in your business relationships waiting? It feels good to have a sense of accomplishment. All players in the Community Association game should strive to treat others as we like to be treated. Answer emails and take phone calls in a prompt and courteous manner.

The Community Association industry is growing in leaps and bounds. As we move forward it is very important to establish open detailed dialogue, honest thought and action, and make sure in all our relationships that we develop respect for each other and the job we do. Communicate, listen, reciprocate and explain why...always think in terms of how you would feel, make it personal, your name and your employer's name are on that entrance sign. It may be invisible, but this is your community...take ownership and you will be respected and applauded!

*Written by: Harriet Baverman, CMCA, AMS  
Tidewater Property Management  
443-548-0191  
hbaverman@tidewaterproperty.com*

The logo for CAU (Community Association Underwriters) features the letters 'CAU' in a large, white, sans-serif font, set against a dark teal background that resembles a speech bubble pointing to the right.

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#### CONTACT

Doug Henken, CIRMS

Marketing Manager

D 267 757 7164

DHenken@cauinsure.com

Michael Romano, CIRMS, CPIA

Marketing Specialist

D 267 757 7169

MRomano@cauinsure.com



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Griffin Owens Insurance Group was established in 1981, when Chris Griffin and Don Owens partnered to assist their local community, with business and personal insurance needs. Today, our firm represents over 100 regional and national insurance carriers. The professional staff of advisors assists more than 3,000 businesses, over 300 Community Associations and 15,000 families on their insurance and financial needs. Griffin Owens' success was built on the guiding philosophy of helping people, staff and clients, in the communities where they work and live. A consultative approach is used to protect assets and help clients make educated decisions.

We are proud members of the Community Association Institutes' (CAI) DC Metro and Chesapeake chapters. It is our desire to support the education of community management firms by sponsoring CAI events and working within various CAI committees to assist with growth opportunities for CAI and the professional management firms they assist.

### OUR HISTORY STUFF

We support causes and organizations that are important to our employees through volunteer work and financial donations. Over the 35 years, we have been in business, we have had six staff members diagnosed with breast cancer and two who lost their fight with the disease. This personal connection with the illness drives our staff and firm to support Breast Cancer Awareness any way we can.

### MERGERS & ACQUISITIONS

In an effort to grow our business, Griffin Owens Insurance merged nine other agencies, the largest being the Pierce Agency in Falls Church and Manassas. Through these acquisitions, we are fortunate to maintain the outstanding staff of advisors and blend the firms to function as the Griffin Owens Insurance Group.



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Associate Vice President  
Commercial Business  
Development

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### SERVING THE COMMUNITY

In 2004, Chris and Don were honored with the Corporate Service Award by Nationwide Insurance and recognized for their work with Vecinos Unidos, YMCA, Cornerstones, FISH (Friendly, Instant, Sympathetic, Help), and many others. During this decade, Chris got involved in Herndon advocacy and hosted the Herndon Ladies Brunch. Through this dynamic group of women, six members have gone on to be elected officials for both Herndon and the State of Virginia.

### COMMITMENT TO COMMUNITY

In 1990, Chris Griffin and Don Owens earned Nationwide Insurance's highest award, for attaining excellence in helping their clients with both their insurance and financial needs. While attending the meeting, Chris & Don met other agents around the country who were not just running a business in their communities, but who were dedicating their lives to giving back to those communities. This inspired Chris and Don to give back to Herndon through volunteering and community service. We are involved and care beyond our business about how our communities are managed. Let Griffin Owens Insurance Group, support you, your business and your community.





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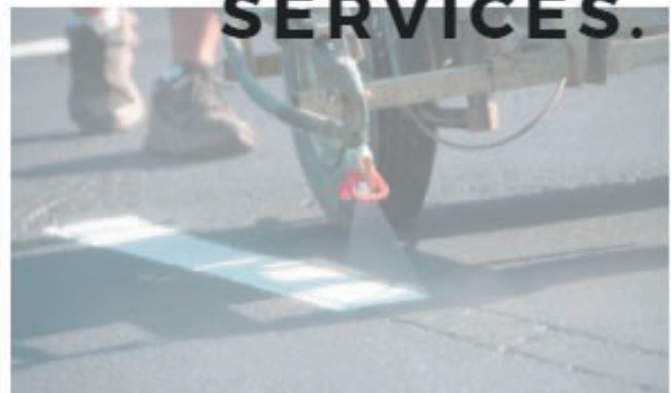
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# Welcome New Members!

New Chapter Members: July–September, 2018

**Mr. Stephen Marksamer**

Ms. Cynthia McKoin

Mr. Andrew R. Schneider

Ms. Patricia L. Stewart

Miss Stephani Witles

Mr. Croom Coward

Acton's Landing Condominium Association

Ms. Beth Tompkins

Acton's Landing Condominium Association

Mrs. Tomica Phillips

American Community Management

Ms. Tina Bugg

Aspen Property Management

Mr. Dayna Callow

Associa

Mr. Martin Azola

Association of Owners of Gull Point Condominium

Ms. Karen Norwood

Association of Owners of Gull Point Condominium

Ms. Janice Atwood

Broad Creek Condominium Association

Mr. Robert Bartel

Broad Creek Condominium Association

Ms. Pat Fagan

Broad Creek Condominium Association

Allen Pulsifer

Broad Creek Condominium Association

Ms. Nilda Roth

Broad Creek Condominium Association

Mr. Michael Matthai

C & C Complete Services

Joyce DeMarino

Carroll Vista Condominium I, Inc.

Porsha M. Taylor

CBay Management LLC

Mr. Bill Johnston

Champions Club Community Association

Ms. Judy Urick

Champions Club Community Association

Ms. Dawn M. Guappone, CMCA

CMC

Mr. Robert Strutz

Complete Management Services, Inc.

Ms. Kellie Gallman

Comsourc Management, Inc.

Mr. Gary Simon, CMCA, AMS, PCAM

Comsourc Management, Inc.

Mr. Josh Marvel

Consolidated Insurance & Risk Management

Mr. John I. Bostwick Jr.

English Towers Condominium Association

Ms. Eugene F. Deems Jr.

English Towers Condominium Association

Mr. Anthony E. DiMarco

English Towers Condominium Association

Mr. James Bruce Farquhar

English Towers Condominium Association

Ms. Michele Leahy

English Towers Condominium Association

Mr. Sonny Nazemian

English Towers Condominium Association

Ms. Clarie E. Wright

English Towers Condominium Association

Mr. Stu Young

English Towers Condominium Association

Mrs. Dawn Kearney

Firsttrust Bank

Ms. Terri Brown

Granite Woods Homeowners Association, Inc.

Mr. Sertsu Medhin

Granite Woods Homeowners Association, Inc.

Mr. Richard Persons

Granite Woods Homeowners Association, Inc.

Ms. Charlene Rich

Granite Woods Homeowners Association, Inc.

Ms. Virginia Whalen

Granite Woods Homeowners Association, Inc.

Ms. Sarah Cunanan

Harbour Club Condominium Association

Ms. Kelly Rae

Installation Services–By Homefix Custom Remodeling

Ms. Michelle Rose DeJesus, CMCA

Majerlie Management

Marion Miller

Marion Miller & Associates Insurance

Mr. Bob Shinholt

Meadows at Shawnee

Mr. Vernon Betkey

Montego Bay Civic Association

Mr. Raleigh Midkiff

Montego Bay Civic Association

Mr. Tom Seibold

Montego Bay Civic Association

Ms. Beatrix K. Swartwood, AMS, PCAM

Montego Bay Civic Association

Mrs. Heather Lynn Martin, CMCA

MTM Management Associates

Mr. Frank Daly

Ocean Pines Association, Inc.

Ms. Esther Diller

Ocean Pines Association, Inc.

Ms. Tamara James

Professional Community Management

Ms. Angela Suddueth

Property Management People, Inc.

Philip R. Simmerer

Simmerer Insurance LLC

Mr. Barry Cossett

South River Landing Condominium Inc.

Mr. David Crane

Southerness Maintenance Corp.

Mr. William Deely

Southerness Maintenance Corp.

Ms. Lacey Adams

Stoneridge Condominium

Ms. Carolyn Alexander

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Ms. Kathy Currier

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Mr. Doug Squires

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Tanyard Springs Homeowners Association

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★ *Atlantic Maintenance Group*

### Best Table-Top Display

★ *Cowie & Mott, P.A.*

### Best Impression

★ *Associa*  
Community Management Corporation and Legum & Norman

### Passport Drawing

★ *Lillian Hall*  
Parkview Crossing HOA

### Facebook Drawing

★ *Chris Carden*  
Woodland Walk

### Cash Prize Drawing #1

★ *Barry Guckes*  
Carroll Vista Community Association

### Cash Prize Drawing #2

★ *Joe Jordan*  
Tidewater Property Management

### Mystery Box Drawing

★ *Christina Yingling*  
Tidewater Property Management

### Where's Waldo Drawing

★ *Mark Hoage*  
Tidewater Property Management

### Vendor who sponsored the Most Attendees

★ *Don Plank*  
National Cooperative Bank

### Grand Prize Drawing

★ *Tomica Phillips*  
American Community Management

### Evaluation Form Drawing

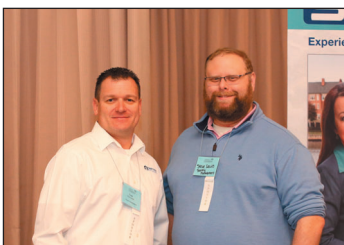
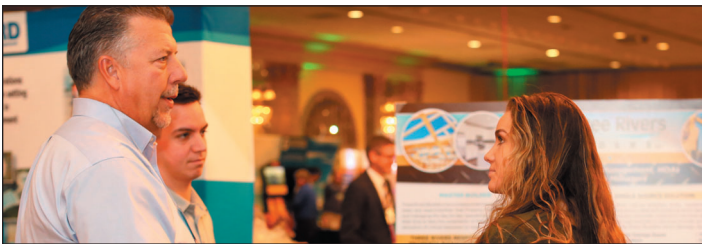
★ *Nancy Blose*  
Carroll Vista Community Association

### Fall Festival Wrap Party Prize Drawing

★ *Joe Jordan*  
Tidewater Property Management



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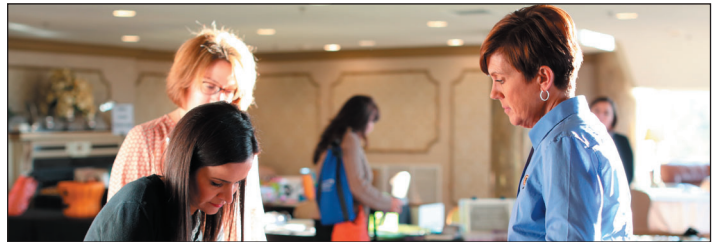


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# THE IMPORTANCE OF UNDERSTANDING YOUR COMMUNITY WATERSHED

Did you know that everyone on this planet lives in a watershed? A watershed, defined, is any amount of land that collects water through precipitation and transports it to a common outlet. That common outlet could be a stream, river, reservoir, lake or even a large bay like the Chesapeake Bay. A watershed is simply a term used to describe a transitional downhill area that water collects and flows through to reach its destination, including groundwater. The topography of the land, through elevated ridges, outlines the edge of each watershed, and small sub-watersheds can combine to form larger watersheds. Everything we do affects our watershed and our watershed affects the quality of all life within it and beyond, which makes it critically important to understand our impact on surrounding waterbodies.

Water traveling through the watershed is altered in numerous ways throughout its journey. Surface runoff, creeks and ditches pick up all types of organic and inorganic materials. Harmful pollutants, like chemicals, fertilizers and waste are transported into streams and waterbodies throughout the entire watershed, negatively impacting all life along the way. Nutrient pollution, primarily by phosphorous and nitrogen, can disrupt natural life cycles and bio-diversity in every habitat that they touch by fueling the growth of nuisance aquatic weeds and algae that the ecosystem cannot naturally manage. For example, cyanobacteria, commonly referred to as blue-green algae, thrive on phosphorous-rich water and can form harmful, potentially-toxic blooms that can endanger wildlife, pets and humans. Exposure to Cyanobacteria has been linked to the development of degenerative diseases like ALS, Alzheimer's and Parkinson's disease.

Prior to heavy urban development and widespread industrialization, nature was able to clean and filter water through a long and stable process. Through soil infiltration, plant transpiration and evaporation, water was purified sufficiently to achieve a lasting balance. Development disrupts the process through soil removal, compaction and the addition of acres of hard, impervious surfaces that increase water velocities and erosive forces. As the world continues to develop, so has our understanding of this delicate balance. We have learned that we can manage surface water at various stages in its cycle, including each pond and lake

along its journey, to make it much less disruptive when it enters into our rivers, reservoirs and bays. We have also learned that we have many opportunities to intercept and mitigate nutrient pollution long before it becomes catastrophic to our most precious resources, sanctuaries and livelihood through stormwater management techniques and facilities.

Lakes and ponds are one of the most critical points of interception in our watershed because they exist at locations where a lot of water is contained in a relatively small area and the speed of discharge can be regulated. These points



**Photo Caption:** Stormwater Management: Proactive stormwater management techniques can help improve the health of a community watershed and the beauty of the surrounding ecosystem.

offer the best opportunity to remove excess nutrients and sediment from the water with a large array of methods, including aeration, nutrient mitigation products, organic waste removal, biological augmentation (beneficial bacteria infusion), invasive species management, and sediment settling.

Though extremely effective, sustainable lake and pond management is not the only way to proactively improve the output of our watershed. The following cultural practices can also prevent a lot of nutrient pollution and chemical translocation before impurities even have a chance to leave the community:

- Use fertilizer without phosphorous and limit overall use on our lawns. Different types of fertilizer serve different purposes, so be sure to follow the directions on the label for safe and proper application.
- Regularly rake and bag leaves, lawn clippings and organic waste to



prevent them from flowing in to stormwater facilities and over-burdening pipes and conduits.

- Recycle graywater (clean waste water from baths, sinks, washing machines, and other kitchen appliances) whenever possible to reduce the need for treated wastewater.
- Use environmentally-friendly detergents and cleaners when washing vehicles and pressure-washing houses. Look for soaps that are formulated to be biodegradable.
- Create landscaping swales (natural filtering systems) around storm drains and impervious surfaces to prevent erosion and help intercept water. Native flowering vegetation, pebbles and river rocks serve as excellent infiltration media when lined along walkways, driveways and stormwater facilities.
- Improve lawn care and community gardening practices by planting vegetative buffers to help decrease soil and nutrient run-off.

It cannot be overstated how much watershed management determines the quality of life and the balance of nature. From direct impacts on crabbing, fishing and farming yields to property value, outdoor recreation and flood damage, watershed effects and consequences really are A to Z.

Everyone should consider themselves a steward of water (and the environment in general). Improving the water quality of nearby lakes, ponds, rivers and streams will go a long way in protecting regional assets and local wildlife—not to mention all the unseen positive effects down the road and into the future.

*Written by: Greg Blackham  
Aquatic Specialist, SOLitude Lake Management  
888-480-LAKE  
www.solitudelakemanagement.com*



## Snow Removal of Parking Lot on Homeowners Association

As the winter quickly approaches, being prepared for snow removal is very important. Most associations are responsible for the snow removal in various areas within the community. City or county requirements may differ as well so be sure that you, as a board member or Association Manager, are aware of the requirements for snow removal in the city or county where your properties are located. Some areas may require that the association be responsible for removing the snow from the roads and sidewalks of the community's common areas. Others may state that the association is only responsible for snow removal for a private drive, mailbox cluster areas, sidewalks, etc. Check your plat and governing documents to determine what your association needs to prepare for and perhaps consult the Association's attorney with any questions.

More times than not, the landscaping company that is contracted with the association for landscaping services will be the company that the association can, and most likely will use if they provide snow removal services. If the community does not have a contract with a landscaping company or the landscaping company does not offer snow removal services, you as a board member or manager will still need to make arrangements for snow removal from the community.

For the safety and protection of the Community, it's important to work with qualified and licensed contractors. You should obtain a signed contract with a hold harmless clause in favor of the association. Always

remember to request a certificate of insurance for BOTH General Liability and Workers Compensation and be sure to have the association and management firm named on the General Liability as additional insureds.

If you currently do not have a contractor that will offer snow removal, it is wise to reach out to companies that do offer snow removal services as soon as possible to "get on their schedule." As you can imagine, they get very busy and will have numerous communities requesting their services.

It is worth a few phone calls this time of year before time slips away. Before we know it, they are calling for the white stuff that can cripple cities and counties!

### **PLAN AHEAD and HAPPY WINTER!**

P.S. One last reminder, be sure to inform homeowners that you can't promise or guarantee that the property will be fully protected against hazards associated with snow and ice. You should ALWAYS be cautious. Additionally, make it clear that you are doing everything in your power to make their community safe and free from the elements.

*Written by: Connie Phillips  
Connie Phillips Insurance  
(301) 662-5717  
cpi@insurance-financial*

# Attention Managers!

## 2019 PMDP COURSE SCHEDULE

### Chesapeake Region Chapter

Feb. 8	M-201	Facilities Management, <i>Pikesville, MD</i>
Apr. 11-13	M-100	The Essentials of Community Association Management, <i>Pikesville, MD</i>
Jun. 20-21	M-360	Leadership Practices in Building Community, <i>Pikesville, MD</i>
Sept. 5-6	M-206	Financial Management, <i>Pikesville, MD</i>
Sept. 19-21	M-100	The Essentials of Community Association Management, <i>Pikesville, MD</i>
Nov. 1	M-202	Associations Communications, <i>Pikesville, MD</i>

### Washington Metro Chapter

Jan. 31-Feb. 1	M-204	Community Governance, <i>Falls Church, VA</i>
Mar. 6-8	M-100	The Essentials of Community Association Management <i>Falls Church, VA</i>
Mar. 21-22	M-205	Risk Management <i>Falls Church, VA</i>
Apr. 11-12	M-350	Manager and the Law <i>Falls Church, VA</i>
May 29-31	M-100	The Essentials of Community Association Management, <i>Falls Church, VA</i>
Jun. 7	M-201	Facilities Management, <i>Falls Church, VA</i>
Jul. 19	M-202	Association Communications, <i>Falls Church, VA</i>
Aug. 21-23	M-100	The Essentials of Community Association Management, <i>Falls Church, VA</i>
Sept. 20	M-203	Community Leadership, <i>Falls Church, VA</i>
Nov. 13-15	M-100	The Essentials of Community Association Management, <i>Falls Church, VA</i>
Nov. 21-22	M-206	Financial Management, <i>Falls Church, VA</i>
Dec. 6	M-390	Customer Service Meets Current Events, <i>Falls Church, VA</i>

### Questions?

Call CAI Direct at (888) 224-4231  
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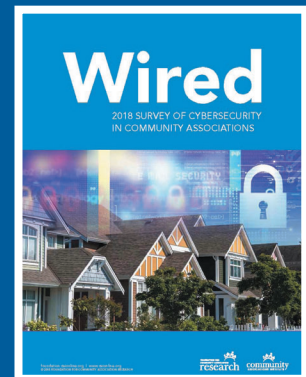


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The foundation for Community Association Research released **Wired**, a technology report, that identifies national trends and outlines

potential liabilities facing volunteer board members. Wired issues a strong take away message: communities need to protect themselves by including cyber insurance and investing in dedicated technology software. Check out a PDF of the report here: <https://foundation.caionline.org/wp-content/uploads/2018/05/2018WiredBrochure.pdf>





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Ad Size	Member Price (per issue)	Non-Member Price (per issue)
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The size and rate information applies to camera-ready ads. These charges do not include artwork preparation that may be necessary to place ads. Signed contracts must accompany payment. The application form is located on the Chapter website: [www.caimdches.org](http://www.caimdches.org).



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