



Habitat 1 Section B Condominium Community

FALL 2009 NEWSLETTER

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Board of Directors

Elizabeth Bowers
President

Leslie Bolton
Board Member

Jason Moreira
Board Member

Mary Morton
Secretary/Treasurer

Board meetings are held the first Thursday of each month at 7 PM. Go to www.HabitatCrofton.com for more information. Meetings are open to all residents of the community.

Upcoming Meetings:

October 1—Crofton Library (Budget Hearing)
November 5—Crofton Library

Maryland Hope Initiative www.MdHope.org



The **H**ome **O**wners **P**reserving **E**quity (HOPE) website is designed to guide homeowners facing foreclosure to resources that may be able to assist. The Maryland Hope website includes information to help individuals understand the foreclosure process, as well as options that may be available to help.

Homeowners who are late on their mortgage payments or fear they may become unable to make payments in the near future should contact their lender immediately and seek help through the Maryland HOPE Hotline at 1-877-462-7555 or log on to www.MDHope.org.

Mortgage Fraud Scams



The national foreclosure crisis that began in 2007 has led to an increase in foreclosure-related and loan modification scams. If you believe you are a victim of a loan scam, loan modification scheme or any other form of mortgage fraud, contact the Maryland Office of the Commissioner of Financial Regulation at 1-877-784-0136. Maryland law is designed to protect homeowners from unscrupulous individuals intending to take advantage of those in danger of losing their homes.

Key Warning Signs or "Red Flags"

1. There is **never** a fee to get assistance or information. Beware of any person or organization asking you to pay up-front fees in exchange for providing mortgage counseling services or modification of a delinquent loan. Run the other way as fast as you can!
2. There are no guarantees. A reputable counselor will not guarantee that they can stop the foreclosure process, regardless of your circumstances. Be wary of words like "I guarantee" or "trust me".
3. **NEVER** submit your mortgage payments to anyone other than your mortgage lender without your mortgage lender's approval and **NEVER** sign over the deed to your property to any organization or individual unless you are working directly with your mortgage lender or with your attorney .

Trash & Recycle Pick-up



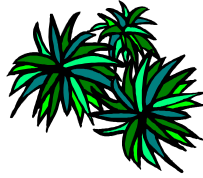
The Board would like to remind residents that trash is picked up on Monday and Thursday and recycles are picked up on Wednesday. Trash and recycles should be placed in front of the garage on pick-up days only. We ask that you do not allow trash to sit in front of the garage on non-pick-up days. Trash and recycle containers must be placed back in your garage or fenced area by the evening of trash pick-up day.

Vehicle Repairs



The Board of Directors would like to remind all residents that the repair of motor vehicles anywhere on Habitat 1 Section B property is not permitted under our bylaws. Repairs include, but are not limited to motor rebuilds, transmission or exhaust system repairs/overhaul, brake repairs, bodywork or painting, any radiator flushing and the changing of fluids. Only very minor adjustments such as jump-starts, changing of a flat tire, changing a windshield wiper or headlight, and checking fluid levels are permitted on the property. Debris from adjustments must be immediately picked up and properly disposed of. Additionally, please be reminded that, as outlined in our bylaws, inoperable vehicles may not be stored or remain on Habitat 1 Section B property for more than 24 hours. This includes, but is not limited to, vehicles with expired tags, flat tires, and missing engines or transmissions. Questions regarding the bylaws or violations may be directed to Diane Collins.

Common Areas and Planting Beds



Many residents mistakenly consider the common areas adjacent to their unit as their space to commandeer for personal planting or storage.

Please be reminded that under our Master Deed, as well as Maryland law, no unit owner has the authority to reallocate a common area unless 100% of the members agree to it by amending the governing documents. Such modifications impact the ability of the Association to properly maintain the grounds and buildings.

Planting of any kind, as well as, the installation of landscape timbers, decorative bricks and blocks, whirligigs, ornaments, and lawn furniture is not permitted in the common areas without prior written consent by the Board of Directors.

Is Your HO-6 Policy Up-to-Date?

Effective June 1, 2009 Maryland condominium owners may have to pay up to \$5,000 if a fire or other hazard causes damage within their own unit.

The master policy does not provide all-inclusive coverage. If you, or a previous owner, installed hardwood flooring, granite countertops, or any other betterments, they are not covered under the master policy. Your HO-6 policy will cover your personal losses and should supplement what the master policy does not cover, such as theft, vandalism, and personal liability.

Maintenance Reminders

Your home may be your castle, but when you live in a condo, what you do (or don't do) can have a direct impact on your neighbors. Following are some tips and ideas for maintaining your unit.

- ◆ Periodically have your dryer vent cleaned to eliminate lint build-up that can lead to a fire.
- ◆ Replace the water-fill hoses on your washer every 5 years to avoid a burst hose and flooding.
- ◆ Keep the area around your furnace and water heater free from boxes, debris, and litter.
- ◆ Vacuum dust build-up from your bathroom exhaust fan motor to prevent overheating that can cause a fire.

We're on the web...

Be sure to log on to visit the Habitat 1 Section B website at www.HabitatCrofton.com.

There you will find information about meetings, architectural guidelines, contacts, resource links, past newsletters, and more.

Daylight Savings Time Ends

Daylight savings time will end on Sunday, November 1, 2009 at 2:00 AM when clocks are set back one hour at 2:00 AM local daylight time, which becomes 1:00 AM standard time.



This is also a good time to change the battery in your smoke detector and make sure it is in good working order.