

Habitat 1 Section B Condominium

SPRING Newsletter

April 2010

The Habitat 1 Section B Condominium community is managed by:

ProCom

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www.HabitatCrofton.com

www.CroftonMeadows.com

Board of Directors

Elizabeth Bowers
President

Lesley Linneman
Board Member

Jason Moreira
Board Member

Mary Morton
Secretary/Treasurer

Board meetings are held the first Thursday of each month at 7 PM. Log onto www.HabitatCrofton.com for meeting location.

New FHA Regulations Impact Condo Sales

New FHA regulations went into effect on February 1, 2010 and can affect **Habitat 1 Section B condominiums property values and owner's ability to sell his or her unit.**

FHA mortgage insurance is a policy that protects lenders against some or most of the losses on a mortgage if the borrower defaults on the mortgage. FHA insurance is typically required on mortgages where there is less than 20% down payment.

As lenders continue to reexamine and tighten lending criteria, qualifying for FHA mortgage insurance provides potential buyers with an additional financing option and,

thus, makes units in our condominium community marketable to a larger pool of potential buyers.

How This Affects You

In order to qualify for FHA approval, lenders will seek information required by the FHA from a condominium association. *Habitat 1 Section B and other condominium associations must have a delinquency rate of 15% or lower to be considered for FHA loans if there is less than 20% down payment.*

Habitat 1 Section B currently has a 28% delinquency rate. If we do not reduce the delinquency rate to 15% or lower, prospective buyers will be required to put a down payment of at

least 20% on the unit to secure a FHA insured loan.

It is imperative that all unit owners pay their monthly condominium assessment and to pay off any other fee balances owed to the Association in a timely manner.

The ability to sell your unit, get a loan, and to maintain the property values depends upon it.



www.HabitatCrofton.com

For those that may not be aware, our community has a website.

Our community web site provides:

- monthly meeting dates and times
- important phone

numbers

- an archive for past newsletters
- an information page containing links for bylaws, architectural guidelines, and more
- links to other community resources

such as AA County Police, AA County Public Schools, AA County Animal Control

We encourage everyone to visit the site and to take an active role in our community's success!

Spring Inspections at Habitat I Section B

The Habitat 1 Section B Board of Directors has scheduled the annual Spring Inspections for 2010. During this time, staff from ProCom will be making a walk-through of the community to evaluate the maintenance level of the exterior of your unit.

Items reviewed during the inspection include, but are not limited to the following: fences, front doors, decks and balconies, and debris in front and rear of unit, utility wires installed across siding or over the roof.

Once inspections are completed, a notice will be sent to you advising which



items need to be corrected.

Now is a good time to take the opportunity to begin your spring spruce-up of the exterior of your unit. As a reminder, if you plan to make any exterior additions or alterations, please make certain to submit an Architectural Change Request (ACR) to the Architectural Control Committee, c/o Procom, **prior** to any work being started. You can obtain a blank ACR form by logging on to www.HabitatCrofton.com, click on the Habitat Info page or by contacting Diane Collins at 410-721-0777 x142

The Board has established the following schedule to ensure

that unit owners are aware of deadlines that must be met in order to avoid repeated notices or possible fines.

Week of April 12	Initial inspection
Week of April 19	Reports mailed to owners with 06/14/10 compliance deadline
Week of June 14	Re-inspections
September 1	Fine hearings scheduled

Good maintenance equals increase property values! The Board looks forward to seeing everyone out this spring enjoying the beautiful community we are all a part of!

Report Winter Weather Damage to Common Areas

This past winter was particularly hard on the landscape and fixtures in our common areas.

As a result of freezing temperatures and record snowfalls, the Association's property took a beating! These harsh winter conditions caused damage to a number of trees and ornamental bushes throughout the Habitat community, and snow

removal plows caused damage to timbers in the parking areas.

A walk through of the community was conducted to identify weather related damage and the Association is making every effort to address the damage as quickly as possible.

However, we'd like to ask if you know of damaged trees, bushes, landscape timbers, or other

weather related damage in the common areas on your court, please report it Diane Collins at ProCom to ensure it's taken care of. Diane can be reached via email at dcollins@procomgt.com. Be sure to put "*Weather Related Damage*" in the subject line. Or, you can call Diane at 410-721-0777 x142. Leave a message detailing the damage and specific location.

Habitat I Section B Community Clean-up Weekend

Again this year the Board has arranged to have a roll-off dumpster delivered to the community the weekend of April 2, 3, and 4.

The dumpster will be centrally located along Holly Hill Lane. We encourage all residents of the community to take advantage of this once-a-year



Help maintain the curb appeal of our community—pick up your paper!

opportunity to clean up and throw out those items you no longer need or use.

Keep in mind that unacceptable materials that require special handling such as:

- Gas and propane tanks
- Oil drums and tanks

- Hazardous waste
- Tires or other auto parts
- Refrigerators or air conditioners

should be taken to the County Landfill on one of their scheduled Household Hazardous Waste Days.

Visit www.RecycleMoreOften.com for more information.

AA County Household Hazard Waste Drop-off Days

From AA County Household Hazardous Waste 2010 Drop-off Days mailer

Anne Arundel County began collecting household hazardous waste in 1988. Since then, the program has served over 54, 514 customers, removing 4,563,057 pounds of toxic chemicals and household/boating products from the waste stream.

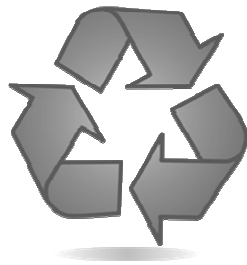
Unless used or disposed according to directions, household chemicals present a threat to the environment. Special handling is required for proper disposal.

In the past, common home, garden and automotive products were tossed into the household trash and

buried in landfills. However, we now know this presents an increased threat to the surface and ground water that we drink.

As rain percolates through a landfill, it picks up and carries with it traces of chemicals in the layers of trash. Eventually, both the rain and the chemicals could reach public and private drinking supplies and other bodies of water.

New disposal areas at the Millersville landfill, called “cells” are double-lined and include a system that collects any liquids which may pass through the first liner. This liquid is removed, treated, and disposed of at a County



water reclamation facility.

When full, cells are “capped” in order to prevent rain from soaking in. Despite these advances in landfill management, it is still important that the waste stream be detoxified. We rely on programs like the Household Hazardous Waste Drop-off Day and your cooperation to make this happen.

Millersville 2010 Drop-off Days

March 13, June 19, October 16

Millersville Landfill & Resource Recovery Facility
389 Burns Crossing Road
Severn, MD (off Rt. 32)

Trash, Recycling & Illegal Dumping

As a reminder, the Habitat 1 Section B trash removal contractor picks up trash on Monday and Thursday mornings. Recycles are picked up on Wednesday mornings. Trash and recycles can be placed in front of the garages no earlier than 6 PM the night before collection.

While some residents continue to put their trash out days before collection, others are also leaving bulk items in the common area. Not

only does this practice detract from the aesthetics of the community, but can become a safety issue when children or animals rummage through discards abandoned in common areas.

Don't be silent! If you know of a unit owner or resident consistently putting trash out days ahead or dumping bulk items in the common

area, we ask that you contact Diane Collins at Procom at 410-721-0777 x142. Each time one irresponsible resident abandons or dumps items in the common area, the Association—you and I—have to pick up the tab to have those items hauled away.

Each one of us is responsible for helping to keep our community looking clean and beautiful.



2nd Quarter 2010 Board Meetings

Habitat 1 Section B Condominium Association Board Meetings are held the 1st Thursday of each month. Following is the schedule for 2nd quarter 2010 meetings:

- April 1—7 PM—Crofton Library
- May 6—7 PM—Crofton Library

• June 3—7 PM—Crofton Library
Meetings are open to all residents of the community. Time is given at the beginning of the meeting for residents to speak. If you have a topic or area of concern you'd like to discuss with the Board, please contact community manager, Diane Collins prior to the meeting so that it can be added to the meeting

agenda. We ask that when attending meetings you keep in mind that Board members are residents of the community just like you. They are not paid—they volunteer their time to the community. Lastly, we ask that when speaking you remain respectful.

HABITAT I SECTION B CONDOMINIUM

c/o Procom
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Millersville, MD 21108

April is National Garden Month...

and what better way to celebrate Spring than with a beautiful container garden. Container gardens are an excellent way to accent your deck or courtyard with a pop of color!

With proper plant selection, beautiful combinations of perennials and annuals can brighten even the shadiest spot. Make sure there is plenty of drainage and that you use fertile soil. Don't be afraid to mix and match plants and flowers in the same container, and don't forget to water. In the Spring plants probably don't need watering more than once a week. However, as the weather heats up you may need to water almost every day.

Container Combo

Brighten your deck or courtyard with a vibrant arrangement of geraniums, coleus, petunias, sweet potato vine, and artemisia in a stylish container.

Height, texture, and color are the secret to a great Spring garden combination. Place tall plants to the back of the container, and shorter ones up front. Allow the petunias and soft green sweet potato vine to trail over the container's rim.

For more Garden Month information, ideas, and projects, log onto www.NationalGardenMonth.org.

Community Security

As an additional security measure, the Association contracts with an off-duty Anne Arundel County Police officer to monitor our community. We also ask that you do your part to keep our community safe by keeping an eye out for your neighbors, keep your home and vehicles locked at all times, and keep any items of value (portable GPS devices) out of plain view, as most crimes are committed out of convenience. ***If you witness suspicious activity in the community, call 9-1-1 immediately.*** By reporting suspicious activity or crimes, the word will get out that Habitat residents look out for one another and criminals will look elsewhere for easier targets.

General Reminders

BBQ Grills

As warm weather approaches, the Board would like to remind residents that **Maryland State Fire Code**, as well as **Anne Arundel County Fire Code prohibits the use of a charcoal or gas grill on a balcony, deck or any area within 15 feet of a condominium building that has 3 or more living units.** When residents grill so close to the building as to melt or otherwise damage the siding, they jeopardize the safety and well being of every other unit owner and resident in the building. Be aware that unit owners are responsible to reimburse the Association for repair of damaged siding caused by BBQ grills. Residents are permitted to use an electric grill or similar appliance provided no open flame is produced.

Toys, Bikes, Lawn Chairs, etc.

Toys, bikes, sports equipment,

swings, playhouses, picnic tables, lawn chairs, etc. are not permitted to be left on common areas (including the space in front of your garage) or on common sidewalks. All items must be stored inside your fenced area, balcony/deck, or inside your garage when not in use.

Pets

Article 12 of the Animal Control Laws outlines the responsibilities of being a pet owner in Anne Arundel County. You may not permit your animal to run "at large". Owners are also responsible for removal of any excreta deposited by his or her animal on public walks, recreation areas, or private property other than his own.

Habitat has a number of easily recognizable green disposal bins stationed throughout the community for your convenience in disposing of waste while walking your dog.

If you witness a resident failing to clean up after their pet, or allowing their pet to run at large, we strongly encourage you to notify Anne Arundel County Animal Control directly at (410) 222-8900 or visit www.aacounty.org/animalcontrol. Animal bites can be reported by contacting Animal Control at (410) 222-8610.

Parking

North County Towing performs random patrolling of the community for vehicles parked in violation of the Habitat parking rules. Please be reminded that your vehicle may be towed if :

- Parked in a designated FIRE LANE or NO PARKING area
- Piggyback or double parked in front of your garage
- Expired or no tags