CEDARDAY COMMUNICATOR

IMPORTANT UPDATE

Hello Cedarday Homeowners.

Presidents’ Report

For those of you who have lived in Cedarday for many years, you will remember we used to produce a quarterly newsletter. Although it was very time consuming and costly, many homeowners seemed to enjoy it. It was also a chore; dare I say a pain to try to stick it in mailboxes after the mailman had gone.  It was also a problem to find people willing to deliver them.  To solve these issues, we changed it to just putting it on our website. Based on the feedback and the number of views it got, we have found that it has been a failure.  Although we saved effort and money, we lost the ability to communicate important information to the community.  So, we’re going to try something new.  A semi-annual newsletter that gets mailed out to our homeowners.

Most of you probably heard about the condominium in Florida that collapsed in June of 2021.  That event brought about laws that required HOAs to have a professional Reserve Study company evaluate their reserve capital.  In November of 2022 we hired Reserve Advisers LLC. to study our liabilities and reserves.  We were lucky they found us financially sound.  They projected we would be able to meet our future projected expenses.

What a difference a year makes.  Since taking over the maintenance and repairs of our three storm water ponds in 2006, we have spent over $100,000.00.  Those of us living in the community when we took over the HOA from the developer, in 2006, may also remember that we had zero funds to start with and dues of only $100 a year. Luckily, we were able to put aside enough in reserves before we had to make a major repair to the ponds.

Back to this year.  During Covid the county stopped inspecting storm water ponds.  They used to inspect one of our three ponds every three years.  This year they inspected all three at once.  Two of them failed Storm Water Management code and the third still had items we needed to address.  We had a meeting with the county inspectors to inquire why the ponds failed when their condition has remained the same ever since we took them over.  Their answer was a stricter enforcement level from the new administration and that the State was also inspecting the county inspections to be sure they were following Storm Water Management codes.  For now, we are working with the county to allow us to make repairs as our finances can support them.  However, with the new enforcement level, we see the need to increase our annual dues for this year and evaluate the impact on future years.  In order to address the county’s most serious concerns and hope they continue to work with us, we have spent approximately $40,000 so far this year over and above our normal maintenance costs.

What happens if an HOA can’t afford to pay for the repairs out of their reserves?  In those cases, Harford County will contract for the repairs to one of their approved contractors.  This has been known to increase the cost of repairs by as much as 25 percent.  Those costs are then added to the homeowners’ tax bill for the next year.

Annual Dues Date.  For those of you who have lived here a few years you know the annual dues are due by January 31 every year.  Every December we send an invoice providing the amount required and the due date. What’s the due date? That’s right, January 31. I think of the annual dues like income taxes.  Each year you must pay them. In accordance with the covenants, we must send out the dues notice 30 days before the due date. The covenants further state that ten days after the due date, homeowners who haven’t paid are turned over to the community attorney for collection.  We don’t do that.  We send a second notice giving homeowners who haven’t paid another 30 days.  Unfortunately, some are still sent to the attorney for collection.

How can you help!  1. Mark the dues date on your calendar.  Over our 18-year history notices get delivered 99.5% of the time.  Never has anyone not received one of the two notices.   2. If you don’t get one and you see the date has passed, contact someone on the HOA board.  3. If you’ve received a second notice, also contact us.  Let us know if you’re mailing or dropping off a check.  Don’t risk a lost check and then being turned over for collection.  No one will knock on your door to tell you we didn’t receive your check.  4. Please remember this.  We are volunteers.  We are your neighbors.  It’s very unpleasant to be involved with nonpayment of dues and the collection process.  But the only way this works is if everyone pays their dues on time. This may be a good time to mention that by having an HOA self-managed by volunteers, we believe we have saved at least $10,000 a year for 18 years.  Having a management company is not sustainable at our current dues level.  5. Provide the HOA with your preferred method of contact, i.e. email or phone number. All the information is strictly used by the HOA for HOA communication.  If you are interested in providing us with contact information email me at mannel807@hotmail.com or call me at 410-569-9851.

Cedarday Covenants

 After the dues collection and pond responsibilities comes the support of the covenants. If you haven’t reviewed them lately or have lost them, they can be viewed and downloaded from our website [www.cedardaycommunity.com](http://www.cedardaycommunity.com).  I am available at any time if you ever have questions regarding them.  The simplest thing to know is they basically state that **any external change** to the property requires Design Review Board approval.

There are seven of your fellow volunteer homeowners on the Design Review Board.  All value and support the covenants as written.  They all also understand we want to do different things with our properties.  I think that’s evident as you look around the community.  What you see is probably why you chose to buy in Cedarday and reflects enforcement of the covenants while allowing homeowners to enjoy their property. Remember, we want you to have everything you want, if our covenants say you can.

Finally.  Unless you want a special assessment to support the cost of a management company, capable and committed homeowners must join the HOA board and be prepared to take over when needed.  Please don’t say I would if I didn’t work or wasn’t so busy.  Every HOA board member since 2006 has been working, raising families or caring for loved ones while holding a board position.  No one ever volunteers to be President.  But with committed board members, working as a team, one appears.  Currently, I think we need two additional board members.  We have the HOA processes in place.  All we need is to establish the board for the future.

A management company may sound good to some. I have yet to see one without negative reviews.

The other thing we will all lose is the personal attention you’re all used to. We respond to emails and phone calls on the same day 90% of the time. Calls saying I forgot to put in a request for a

change or I need a resale certificate. I have a HOA question can you answer it for me. We will lose that with a management company. The covenants allow 45 days to respond to a request. We have them in as short as two days. We send second notices, emails and phone calls when dues payments are late. A management company will strictly follow the covenants. Late past 10 days goes to the attorney. And the community still must have a board to oversee the management company. It’s time to get involved. You may find it can be very interesting and fulfilling.

Hope to see you at our Annual Meeting on September the 11th.

Gerry Mannel

mannel807@hotmail.com

Vice Presidents’ Report

Dear Cedarday residents,

I hope everyone is enjoying the summer. As Gerry discussed in the President’s message, we have been very busy this year dealing with issues at our three stormwater ponds.

At the beginning of the year, Harford County released inspection reports for all three stormwater ponds. These were the first county inspections of the Sidehill and Deepwood ponds since before the pandemic and the first inspection of the Bynum Pond since 2020. These were also the first inspections performed under the new leadership within the county’s inspection office. The Deepwood and Bynum ponds both failed inspections. The Sidehill pond passed. The primary issues identified in the reports were an excess of vegetation growth (cattails, etc.) and the rutting of the hillsides along the ponds. Other items identified were minor in comparison.

After reviewing the inspection reports, we met with the leadership of the county’s inspection department to discuss the findings and to develop an agreed upon plan to mitigate the issues. The county inspectors confirmed an increased focus from the State of Maryland was driving their increased scrutiny of the maintenance of stormwater facilities across the county. Specifically, they were now focusing more on vegetation growth in the ponds. This is a major change from previous inspections and the most difficult to control given the challenges with curbing the growth of cattails, etc. in a wet pond.

Based on the recommendations of the county, we solicited bids from three contractors to address the findings in the inspection reports. In addition, we reached out to our current contractor that manages the mowing of the ponds. We received proposals from all contractors that ranged from $32,000 to $247,000. The most expensive proposals were from contractors that proposed a full excavation of the ponds back to the original design which would involve the removal and

disposal of all excess sediment, etc. The proposed cost for Deepwood and Bynum Pond exceeded $115,000 each. This was not something that the HOA Board believed was necessary based on discussions with the county and was not affordable to the community at this time. However, it did provide a baseline of the current cost of a full excavation of the ponds that will need to be performed at some point in the future.

After reviewing all proposals, the HOA Board accepted a proposal from our current contractor. The scope of the work included the following:

* + Removal of vegetation (cattails) and woody growth in Deepwood and Bynum.
	+ Addition of stone above one inflow at Deepwood to address hillside erosion.
	+ Adding a stone pathway to direct water from the other inflow at Deepwood to the outflow mound.
	+ Addition of stone to reinforce the inflow riprap at both Deepwood and Bynum.
	+ Re-grading the hillside at Sidehill to address erosion and animal borrows.
	+ Adding stone to the Sidehill inflow riprap, clear vegetation and create a channel to better direct water to the outflow mound.
	+ Vegetation control treatment at Deepwood and Bynum.

The contractor completed the work in May, and we then notified the County that we had addressed the findings in their inspection reports. We did not address the rutting of the hillsides at this time but will work with our contractor to implement a fertilization and seeding program during the fall season.

Unfortunately, just after the contractor completed this work, the ponds suffered damage from the storm that dumped over seven inches of rain on the night of June 6th. At Bynum, an exceptionally large Beech tree was undermined by erosion and fell into the pond crushing a section of the fence. And the riprap in the inflow/outflow sections of both Deepwood and Bynum and the outflow at Bynum saw stone displaced by the sheer force of the water. Except for the falling of the large tree into the pond, we were fortunate that the ponds did not suffer more damage. Our contractor has since removed the tree and replaced the displaced stone at Deepwood and Sidehill.

Obviously, the cost of the repairs to the ponds so far this year has far exceeded our annual maintenance budget, necessitating the need to tap into our financial reserves. Given the county’s focus on targeting vegetation growth and hillside rutting, we will need to budget additional financial resources going forward to manage cattail growth and annual seeding and fertilization.

Sorry to be the bearer of bad news. Thank you for your continued support. I will be happy to answer your questions at the annual meeting.

Fran Mergler