



NEWSLETTER - JULY, 2015

Snowdens Mill HOA is managed by –
Community Association, Inc.

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YOUR BOARD OF DIRECTORS

The Board of Directors (BOD) has organized its activities into seven committees. The current officers include President Joe Maas, Vice-President Everett Casey, Treasurer Jay Moses, and Secretary Patricia Brockway. The remaining Directors include: Dennis Holden, Kassa Kebede, Saura Sahu and Leilani Wheeler.

We still have one opening on the board; please consider volunteering for this position which expires in January 2017. Please send an email to the above address indicating your willingness to serve on the Board.

FROM THE DESK OF THE SMHOA PRESIDENT

In the last issue of the *Mill Wheel*, I outlined our three primary goals for this year. I am pleased to say we have made significant progress toward their accomplishment. You, of course, are the final judge.

But, before turning to the goals, I am concerned that continuing confusion exists about the relationship between the two Town House associations (TH) and the Snowden's Mill Home Owners Association (SMHOA). I am working toward meeting with these two associations' officers and boards to help forge an effective partnership among all three. Also I am seeking a homeowner from each TH

Board Meeting Notices – July 21, August 18 and Sept. 15, 2015 At 7:30 PM

All Board meetings will be held at: Public Room 3D Police Station at White Oak, 1002 Milestone Dr. Silver Spring, MD 20904 unless otherwise notified.

association to join the SMHOA Board. In addition, I plan to explore better communication in clarifying the relation of the TH and SMHOA, their respective functions and responsibilities. If you are a TH owner and are willing to consider serving for the betterment of your

community, please contact me so we may talk. My contact information is at the end of this column (as it always is).

Now back to the goals.

Goal One

Develop and implement measures to ensure that significant uncorrected findings of the home inspection, which would be expected to reduce the value both in dollars and appearance, be corrected in a cost-effective manner.

This year's inspection of all Snowden's Mill homes has been completed. Please see the article on this inspection elsewhere in this issue of the *Mill Wheel*. I am pleased to say that we are well ahead of past years in getting this done. Our contractor, Community Inspection Services, will be sending letters to the homeowners who need to take corrective action to bring their homes up to the standards of Snowden's Mill homes. If you do not receive a letter, then you have met the standards with the possible exception of certain items outlined in the article on the inspection. We thank you and urge you to continue

improving your homes. This will benefit us all in the enjoyment and the value of our community.

There are fewer items this year than last which need correction. We are making progress! That is to be celebrated. Yet there are still some homes that have gone three years without correction. This is unfair to the majority of us who maintain our homes and yards. The Board will be taking action to have these homeowners make the needed corrections. In some cases, this will include action through the legal process including law suits. This is not our preference. But ignoring this violation any longer is not fair to the majority of us.

Goal Two

Plan and implement designs for the entrance and memorial gardens which provide an attractive appearance with minimum daily and long term maintenance.

I hope everyone has had a chance to enjoy the re-landscaped Memorial Gardens on the diagonal corners of Serpentine and Aventurine Ways. Stone walls have been constructed as backdrops. The benches have been rebuilt. Ornamental boulders have been installed. And, finally, color has been added--thanks to a type of flower that does not appeal to deer appetites. This fall will bring additional flowers. By the way, you don't have to water boulders, and they are deer and vandal proof. I have been asked about the entrance gardens. As outlined in the last issue of the *Mill Wheel*, we plan to improve these starting in 2016.

Goal Three

Develop more effective methods of collecting overdue assessments.

Our banking has now entered 21st Century technology! SMOHA is with an internet bank. This technology offers the Board real time information of our accounts and offers homeowners the option of charging their annual assessment. We are notifying those few homeowners who still owe for this year that they can charge what they owe. When I say "few," I am referring to only seventeen. However, this does not include a number of homeowners who are seriously delinquent for this year and for many past years. Some have filed bankruptcy and the money appears lost. But we do have liens should the properties be sold or foreclosed. I cited a \$30,000 past due amount in the last issue of the *Mill Wheel*. I am pleased to report that this is down to \$20,000.

I seek, encourage and welcome your comments, suggestions, and constructive feedback. As volunteers, we may not be paid in dollars, but we are paid in the satisfaction of seeing our community thrive as we all work together. You may reach me by email at jm73bug@aol.com by phone at 301-384-3330, or by cell at 301-613-6001.

Yours for a great Snowden's Mill,

Joe

UPDATE FROM THE COVENANT ENFORCEMENT COMMITTEE

As we previously advised, earlier this year SMHOA again contracted with Community Inspection Services, Inc. to conduct a community-wide inspection. The first round of inspections was completed on May 29 and maintenance and upkeep deficiencies will be noted in letters being sent during the first week of July. Follow-up inspections will be conducted in about 45 days.

Maintenance and upkeep of our properties is essential if we want to maintain the values of our homes! A preliminary review of the inspection results indicates that resident are doing a better job of maintaining our properties, and the Board appreciates your continuing efforts.

During the first inspection, a number of issues were noted, which the Board felt should not be cited at this time. These items, which were viewed as temporary issues, are as follows:

1. Debris – in some cases, various items of debris were noted, such as plants growing out of gutter, tree limbs left on lawn.
2. Trash cans – Trash pick-ups in our community are on Thursdays (subject to holidays, snow storms, etc.). Trash cans may be placed at the curb after 7 PM on the day before the scheduled pick-up, and removed out of view by 7 PM on the day of the trash pick-up. Trash cans are not to be left in front of the garage door, at the curb, or otherwise in plain view except during these limited times before and after the trash pick-up.
3. Garden hoses – a number of garden hoses on lawns were observed. When you are not actually watering your plants, please store your garden hoses neatly out-of-sight.
4. Vehicles – vehicles that are inoperable or without tags are a violation of county code, and must be removed or registered with the Maryland Motor Vehicle Administration.
5. Lawns needing to be cut or trimmed - a number of lawns were observed in need of being cut or trimmed.

All of the above items are violations of the covenants governing maintenance and upkeep of our homes. If these items are observed during the follow-up inspection scheduled to be conducted in late August, they will be cited, so we encourage homeowners to take care of these issues before the next inspection.

HOW TO TELL IF IT'S TIME TO REFINANCE YOUR HOME LOAN

To determine whether you should consider refinancing your home loan, you can compare the costs of getting a new mortgage with the savings you would get from a reduced interest rate.

You may also want to consider refinancing to a different type of mortgage, such as switching from a 5-year balloon to a 15-year fixed rate mortgage.

Here is an example and a work sheet that will help you determine if refinancing makes sense for you. You may want to print this article and use the worksheets.

Refinancing Example

Rick and Carol have a home they bought three years ago for \$300,000 and they have five years remaining on a balloon mortgage of \$200,000 with an interest rate of 4.25 percent.

Their monthly payments are \$983.88.

They intend to live in their home for several years and would like to lock in a 30-year mortgage with a 3.5 percent fixed rate.

New Mortgage Costs		Calculating the Savings	
Discount Points (in \$)	\$ -	M. payment on current mortgage	\$983.88
Origination Points (if any)	\$1,500	M. payment on new mortgage	\$898.09
Application Fee	\$475	Difference	\$85.79
		(total fees on new mortgage)/ (monthly savings) - This is the number of months to recover your costs	27 months
Credit Check Fee	\$ -		
Attorney Fees (yours)	\$ -		
Attorney Fees (lender's)	\$ -		
Title Search Fee	\$ -		
Title Insurance Fee	\$ -		
Appraisal Fee	\$ -		
Inspections	\$ -		
Local Fees (taxes, transfers)	\$ -		
Other Fees	\$360		
Total cost of new mortgage	\$2,335		

In this example, Rick and Carol would save almost \$1,030 annually in mortgage payments and lock in a 30-year fixed rate mortgage. Over the course of the mortgage they would pay about \$31,000 less in total interest.

Other Considerations

When you're thinking of refinancing, you may also wish to consider refinancing a larger or smaller amount than the current balance of your mortgage.

If you have excess funds available and believe you will have a hard time earning a return from your investments that's greater than the mortgage rate you're paying, you

may want to pay down your mortgage and get a new mortgage that is smaller.

If you need cash for other things, like college tuition or a new car, you may want to refinance a larger amount to cash out some of the equity in your home.

Remember that mortgage interest may be tax deductible if you itemize your deductions on your tax return. Consult your tax adviser to see how this may apply to your situation.

Final Thoughts

No interest rate environment lasts forever. Unfortunately there is no crystal ball that will tell you when rates have reached their lowest level.

Take action now to evaluate whether refinancing makes economic sense. Evaluating the type of mortgage you want, can help you be in control of one of your largest household expenses.

A good loan officer can show you several refinance options. Contact me if you need a referral.

A work sheet is included at the end of the newsletter to calculate your own savings.

REQUEST FOR EMAIL ADDRESSES

If you have not already done so, please continue to send your email along with your name to the secretary of the board (pabrockway@verizon.net).

TEENS OFFERING SERVICES

This section provides a listing of teens who are interested in working in the neighborhood. We will be happy to add additional names, etc.

Elias Boussof – mseghirb@yahoo.com (301) 384-7994
Elias will do yard work: leaves, mowing, snow shoveling, etc. He is also interested in doing pet care.

Na'im Matthews-Johnson – ultimatenaim@yahoo.com
(240) 245- 6656
Na'im will do iPhone screen replacement and iPhone LCD replacement.

Evan Dickerson – Evan is interested in shoveling snow, walking dogs. (240) 595-2385

NEW NEIGHBORS

Please give a friendly welcome to your new neighbors in the community:

Seong-Ho Lee & Eun Joo Im on Aquamarine Terrace
Meyerdirk Family on Blue Valley Lane
Swetlana Sathyapalan & Unnikrishnan Bhaskaran on Serpentine Way
Ferework N. Fuje & Meron Z. Birlye on Turquoise Terrace
Jung Yoon & Kyung Kim on Tourmaline Terrace
Cheuk Ho Pang on Turquoise Terrace
Jeanclaud Jivirka Kilo & Odette Seka Ndzelen on Tufa Terrace

TRASH / RECYCLING

Community wide trash and recycle (Blue Bins) pickup is every Thursday morning. Garbage and recycle bins should be placed at the end of your driveway by 7:00 a.m. Thursday and no earlier than 7:00 p.m. Wednesday. Please do not put the bins in the street, as this is a safety issue. (School children, school bus, pedestrian, and motorist safety comes first!) Kitchen refuse and trash waste should be placed inside covered, plastic trash containers.

All trash and the blue recycle containers must be stored out of sight from the street, such as behind your house or in the garage.

Bulk Items: Please call Montgomery County at 240-777-0311 before 11:00 a.m. on the business day before (Wednesday) your trash collection day. Any requests received after 11:00 a.m. will be scheduled for the following week. You are allowed five free pickups per year.

You can check with the Division of Solid Waste Services web site:

"<http://www6.montgomerycountymd.gov/swstmpl.asp?url=/content/dep/solidwaste/index.asp>"

in order to see if pickups have been delayed. That link also contains a sign-up for their email announcements of holiday pick-up changes that you may find of interest.

SMHOA WEBSITE

The Snowdens Mill HOA community website at <http://www.snowdensmill.com> allows you to quickly access and download SMHOA forms, including the PIR form, the Complaint form, HOA covenants and Bylaws, and policies adopted by the HOA. The Board is always looking for web content contributors and ideas to make our website more useful and interactive.

IMPORTANT PHONE NUMBERS

Montgomery County has implemented a **311** phone number for non-emergency information and services. For emergency calls you should still use **911**.

PEPCO (Outages)	877-737-2662
Miss Utility	800-257-7777
Missed Trash / Recycling	311
Animal Control	240-773-5960
Poison Control	800-222-1222
Police Non-Emergency	301-279-8000
Street Light Outage	311
Street Tree Damage	240-777-7623

Reporting Street Light Outage or Malfunction – Montgomery County manages the maintenance of street lights positioned on metal street light poles. To report an issue related to a street light on a wooden pole, please contact PEPCO at the above number. Streetlight malfunctions include Cycling (light goes on and off), Dim (light not as bright as it should be), Knockdown (light pole has been knocked over) Leaning Pole (pole is far past 90 degrees to the ground), Outage (dark) and Steady Burn (light does not turn off).

All Montgomery County Information, including how to apply for county building, shed, and fence permits plus information on events, can be found at: www.montgomerycountymd.gov. (Remember, you must submit a PIR to the SMHOA Architectural committee for any alterations that require a county permit or changes the appearance of your property.)

Note: For Townhouse areas I and II, you need to report issues regarding streets, sidewalks, streetlights, etc to the proper townhouse association.

Townhouse I – 301-384-2572

Townhouse II – 703-631-2013

VOLUNTEER COMMITTEES AND IDEAS

We need more residents to step forward and help out. **Want to make a difference?** Join a committee, work to create a new one or help with this newsletter. We are always looking for articles or ideas for articles for the newsletter. What would you like to see? As editor, email ideas to pabrockway@verizon.net or to Melissa at smhoa.bod@communityassn.com.

Work Sheet for You to Use

New Mortgage Costs		Calculating your Savings	
Discount Points (in \$)	\$	Monthly Payment on Current Mortgage	\$
Origination Points (if any)	\$	Monthly payment on new Mortgage	\$
Application Fee	\$		
Credit Check Fee	\$		
Attorney Fees (yours)	\$	Difference between two Mortgage Payments	\$
Attorney Fees (lender's)	\$		
Title Search Fee	\$	Divide total Fees on new mortgage by monthly savings – This is the number of months to recover your costs	
Insurance fee	\$		
Appraisal Fee	\$		
Inspections	\$		
Local Fees (taxes, transfers)	\$		
Total Cost of New Mortgage	\$		