



Official News Letter  
River Oaks Condominium Association, Inc.

## **ALERT...ALERT...ALERT**

### **WORDS TO THE WISE, AS THE OLD SAYING GOES**

The Anne Arundel County Police have inaugurated a new approach to parking violations in the ROCA. It is believed to have been prompted by a particularly unhappy resident who pays attention to minutia and repeatedly calls the police department to settle inconveniences that are observed. Because this unit owner was offended that a neighbor parked facing the wrong direction on Tilden Way, the Anne Arundel County Police Department was summoned to rectify this problem. While parking in the wrong direction can be a very hazardous situation that potentially could lead to head on collision, this type of infraction had never brought on the response that was rendered in 20+ years of River Oaks existence. The AACPD wrote a series of \$45.00 parking tickets for any vehicle parked improperly within the confines of the River Oaks Condominium Association, Inc.

It has been told to various previous and current Boards that the AACPD could not do that. At one time the Board invited State Senator Ed Reilly (then our Council Delegate) to meet with us, Capt. Bill Krampf (then Southern District Commander) our legal counsel and our Management Agent. The Boards have repeatedly been told that our roads are private and that we control them unless there was an emergent issue, such as parking in front of a fire hydrant.

Not True Anymore.

Do not park your vehicle with it pointing in the opposite of traffic flow. Do not park on the sidewalk. Do not park in front of a fire hydrant. Do not park too far (more than one foot) from the curb. The BOD is not sure, really, where the curb begins or ends here in River Oaks (ROCA). This is because the cement starts at the edge of the street's black top and rolls up to the edge of the sidewalk. If all our curb was squared off, we would know for sure. We do have some squared off curbs, primarily in front of non-garage units. This is a safety feature to prevent vehicles from backing or driving over the sidewalk and into the homes. Where we have the squared off curbs, do not park on the top of them.

But the rounded ones? We have absolutely no clue on those. Some say we must not park on the rounded part. Our Rules and Regs define parking on the sidewalk past the expansion line separating the rounded edge from the sidewalk itself, as a violation that can be towed.

Do not block the sidewalk by parking over the walkway. These are not only against our R&R's they are against the law. If a disgruntled unit owner were to report these violations to the AACPD, the good officers would be obligated to enforce the laws. Again, they can, and they will be going forward.

We had our attorney investigate this matter and Ms. Arthur reports the officers did the proper thing. If you received one of those \$45.00 tickets, pay it. You may do so online, but it will add an extra \$3.50 to the bill. You passed the Maryland driver's test to get your license. Ignorance of the law is no excuse. Days after the tickets were issued there were still folks parking the wrong way.



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The Board is sure that 99% of the people in River Oaks are nice caring friendly folk and would warn their fellow neighbors if they saw something amiss. However, there is always that one who gets into the sandbox but does not know how to play nice in the sandbox. They disregard their neighborly manners and just enjoy costing others their hard-earned money. Sadly, sometimes there are those who only care about themselves.

Remember it is also violation of our Rules and Regulations to have your cameras positioned so that they view anything more than what is within your plat lines. That means you may not take videos of any General Common Element (GCE), sidewalk, street or of another's home. All the sidewalks outside of your plat lines are General Common Elements. Yeah, we know that the By-Laws state that we are responsible for shoveling the snow off the sidewalks around our units, but the sidewalks belong to the ROCA. Not to the individual. That is why we paid to replace them. When needed, we repair them and when the Board decides to make them available to park next to, the unit owner is not responsible for making those decisions.

If you have installed cameras, please review your video and still camera photos. Determine your field of view. If you can see any part of the street or vehicles or children or adults passing by you are violating the Rules and Regulations of the community. If it is determined that such pictures are being taken, you could be brought before the Board of Directors and be told to remove the cameras and/or be fined.

## **Water Remediation Project**

### **Phases IV, V, VI**

Jyl Dupont and Joe Kolb met with Jim Ragusa, of CSL, to walk the pending implementation of:

**Phase IV** (4) Center Court area the wooded area bounded by the odd numbered side of Millhaven Dr and the odd side of Tilden Way;

**Phase V** (5), the area behind the even or south side of Tilden Way and the north side or even numbered side of Braxton Way; and

**Phase VI** (6) of the Water Remediation Project (WRP) which covers the odd numbered side of Braxton Way.

### **Phase VI: The odd numbered 209 - 285 Braxton**

This will be the first section done. There apparently already exists a drain system in the ground, but it is not connected to any of the units that we are aware of right now. Nor is it large enough to handle the amount of water that will be flowing through from all the roofs along this stretch of Braxton.

There will be a swale dug from alongside 285 TW running to the rear of that unit and connecting with the new French drain that will be put in place. There are trees that will be removed from the GCE behind these units to facilitate some of the trenching. Any material currently being stored in the GCE



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must be removed or it will be discarded by the work crew. If any plants have been placed in the GCE, they must be removed.

In unfenced yards or yards where the French Drain will be placed outside the Plat Lines of the unit, the contractor will connect all drains that have been previously run by the unit owner out beyond the Plat Line. If the unit owner has not run a drain line from the downspouts and evaporation line out past the plat line there will be a connection point placed behind each unit. Then at some future point the unit owner will be required to connect their roof runoff water into the drain system. If you have not run your lines by the commencement of Phase IV construction of the drain, the cost to connect will be that of the unit owner, but the connection point will be there.

If the unit owner has placed landscaping plants out in the GCE (General Common Element), and they want to keep them, the plants will have to be removed from the GCE and placed inside the LCE by the unit owner. Otherwise the plants will be removed and discarded. In Phase IV there are quite a few plants that have been placed out beyond the plat line. In other cases, river rock and sitting areas have been placed in the GCE. These must be cleared out or they will also be discarded.

**Phase V: The Wooded Area Bordered by 164 – 188 Tilden and 250 – 284 Braxton Way**

The topography of this area will dictate how this area will be done. Unlike all the other areas where long straight lines were dug and emptied into our storm drain system to subsequently be emptied into our front sediment pond, this construction will consist of multiple short runs being collected and routed through the forested area to the various storm collection points which are all located on the Braxton side of the forested areas. As an example, the area behind 176 – 188 TW will be collected somewhere behind them, and the drain will be routed through the woods, exiting behind the group of homes 284 – 272 Braxton. The collection from 164 - 174 TW will be gathered and transited across to the area behind 264 Braxton. This will take advantage of the natural lay of the land.

Swales may be dug in various areas such as behind and alongside 188 -190 Tilden. Behind 2151 – 2153 Millhaven Drive and behind 250 - 256 Braxton drain system will be placed to improve water flow.

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**Phase IV: The Center Court 157 thru 265 Tilden Way and 2109 – 2135 Millhaven Drive**

Due to the more complex nature of Phase IV (4), it is recommended that this phase be done last and staged in two parts. Part one will happen while CSL has workers in the community doing their regular work this Spring and Summer 2019. CSL will clear the shrubs, trees and various debris that are blocking the French Drain pathway on the Center Court area. This is mostly on the rear area of 251 through 201 Tilden Way.

Part two will be commenced in early 2020 and will include the take down of two fence panels on units 2135 Millhaven Drive (MD); one fence panel for 2133 MD and two panels on 2125 MD. These will be the only back yards impacted on Phase IV relevant to fence moving. Following the construction of the French Drain between 2135 through 2125 the fences will be restored.

The rear yards of all units throughout the ROCA are Limited Common Elements or LCE areas. What this means is that they are common elements over which the River Oaks Condominium Association (ROCA) has authority. The unit owner has exclusive use. The unit owners will be instructed to remove all material such as grills, furniture, pets, storage items etc. from the pathway during the construction. Inside fenced yards the down spouts and evaporation drains will be connected into the drain system, and a drain collection pan will be placed to capture surface runoff in low spots.

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We will begin with Phase VI (6) and Phase V (5) this season 2019. There are no fences in areas through which the drain construction will travel. Once again, any improvements plantings etc. left in the GCE will be discarded unless previously removed and taken inside the unit's LCE.



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Pets must be kept inside and out of the way of the construction teams. Downspouts and evaporations lines must be run beyond the plat lines. Questions can be submitted via email to Mirga and they will be answered at the next Board meeting.

This will be a very lengthy project, but one that when finished will once and for all remove the swampy areas from our back yards and walkways.

As was done before, the Board will finance this project by “borrowing” money from our reserves, and then repaying it over the next five years. The Board did this to fund the first three phases. The debt was repaid slightly ahead of schedule. This will save each of us from being assessed our portion or having the Board go out to borrow the money and paying interest.

As more details are developed the community will be made aware.

### **Annual Inspections:**

Everything, and everybody (except my bride), grows older. As the components of the community age the Board has been very diligent in keeping things updated. We have biannual evaluations done by outside firms to make sure we are maintaining our commonly held assets. We repair and when needed replace our fence line surrounding the community as an example. We have the playground equipment inspected and if anything is spotted we fix it.

The same thing holds true for our own units. We employ our management company, Victory Management, to annually assign their own team of inspectors. They are property managers from their various properties to evaluate the ROCA. While these teams of two each are not privy to our community inhabitants, they are experienced in looking for discrepancies. The inspections are no longer done by our own Board members. This has been the practice ever since we hired VMI in 2008.

Our Annual inspections will be coming up very shortly. Once again, we will advise every unit owner to look at your unit. If there are algae growing on the siding, get it professionally cleaned. If the rake boards are peeling or dirty, get ‘er done.

When you get your notice, let’s hope it shows no suggestions of needed correction. However, if it does, understand that it is not a personal assault on you. They do not know you, nor are they out to **get** you! If you have questions, send Mirga an email requesting clarification.

We get consistent compliments about how well our community looks. Realtors often question “Is this community really 20 years old? Two days ago, a plumber repairing the damage caused by an old expansion tank bursting and flooding the first floor of one unit and impacting two neighbors, stated to me that this is unusual for a community so young. When advised that we are entering our twentieth year he was taken aback. The ROCA has kept itself looking younger by the effort we all have made in keeping it that way.

### **Getting Older**



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While we are on the subject of things growing older, let's begin looking at our roofs, our siding, our doors, our windows and yes, our water heaters including those cute little expansion tanks hovering close by. It may well be true that Builder Grade materials were used in our construction, but these 20-year roofing materials have held on pretty darn good. A twenty-year roof typically will last about 15 years. But everything ages. (remember not MY wife).

As part of the impending revision of the Architectural Rules and Regulations, the Board is including the requirement of replacing our roofs by the year 2025. This is the financial responsibility of the individual unit owner. The Board is acting on advice from our Reserve Study company. We have further consulted with our legal counsel. Poor roofs may lead to enhanced pressure on our insurance claims and costs. In an effort to keep insurance costs for the Master Policy from rising ever higher, we are encouraging the review of our internal unit components. Have a plumber come to your home to check the expansion tank and heater. Check your a/c unit. The average actual life cycle of a dishwasher and refrigerator is around seven years. It does not mean they cannot last longer. They can, especially if you have them periodically checked out.

**Outstanding Balances:**

The Board asks that everyone please look over your monthly statement or go onto the Victory Management website and go to your account and check to see if you have any outstanding balance. Currently there is an outstanding uncollected balance of \$ 54,784.86. There are 67 accounts that owe money of some sort to the Association, which is 29% of all units.

For some the amount is small, late fees mostly. For others the amounts can get quite large. Years ago, the Board printed the address of those with outstanding balances. That was very embarrassing, but very effective. There was a major drop in the amounts outstanding. We are not printing the addresses at this time, just asking that you look at your account and if you find that there is money owed, send in your check and bring your account current.

In the past the BOD has had our collection attorney take debtors to court to attach their savings accounts. That then became a permanent public record. No one wants that to happen. We are neighbors. But when you bought into the Association, you agreed to pay your assessment each month. Remedies range from the trivial (loss of ROCA voting rights), to filing a lien or even foreclosure.

It is a debt the courts have enforced. The Board does not want you to incur court costs on top of the outstanding amount due.

Board Members do not have a pocket list of your account. Mirga does. [mirga@victorymgt.com](mailto:mirga@victorymgt.com) or 443-249-0174 extension 13 or ask for Accounts receivable.

**Next Board Meeting: April 23, 2019**

**Pool House 7:pm**

**Next Board Meeting: May 28, 2019**

**Pool House 7:pm**

## **What is next?**

Thanksgiving! Turkey Day, great food and family gatherings.

What are we to be thankful for this upcoming Holiday Season?

We have a new Board coming on the scene. They will need your help and your understanding. They are your neighbors. That should say it all. They are just like us, they go to work, come home hug the kids and hug each other. Pretty much like we do.

What is different then?

These folks have volunteered to give some of their hugging time to the rest of us, so that we don't have to contemplate what it takes to govern this collection of 228 homes. They want to help make sure that our bills get paid so the big tall light poles stay on at night to guide us back home. They make sure that the lawn care folks are ready for the next snow storm. They look to find ways to make the River Oaks Condominium Association (the ROCA) a healthy and attractive place that folks want to buy and live in with likeminded neighbors safely.

What can we do? We can try to not be angry when we are asked to weed the lawn. God knows that the only things that grow easily and abundantly in our hard clay soil are weeds. But if we really care enough and put enough good soil down the grass will grow. Or, we can put in an ACA and hardscape the area and never have to mow again.

Once on a cross country drive, alongside the old Route 30 (or maybe it was 40) while climbing up through the Sierra Nevada Mountains, we noticed a sign indicating a special site to see. We stopped and noticed a railroad track just reaching the pinnacle of the mountain. Right on the edge of the tracks was a solid rock formation. Growing out of one of those rocks was a straggly old tree. Still green with leaves. In front of the rocks was a plaque that told how the tree took root in a small crack in the rock. Because the trains passing by were moving very slowly the train engineers took note of the tiny tree and soon began throwing a bucket of water on it every time they passed by. The tree grew. It just took someone to take the time and care enough.

Welcome new Board members and returning BOD folks for taking the time and caring enough.

## **The Budget.**

We have all received the proposed 2020 Budget. Again, a modest increase of three (\$3.00) dollars is being recommended. Worth every penny of it. So, sip a Dunkey Donut coffee once a week instead of the Starbuckaroo, and you will have it covered. The Board is simply trying to keep the ability to pay its bills.

## **The new Architectural Rules and Regulations.**

This could fill up another eight pages. But, it will not. The old BOD went back and forth with the lawyers and the Insurance companies trying to figure out what the definition of IS is. Wouldn't you know it, the matter was resolved by simply agreeing to disagree. The Maryland legislature decided to make things simple for the Insurance industry and the communities like ours by stating that if the cause of the damage was initiated from outside the unit, the Master Policy is responsible. If from the inside the unit owner is liable. Sounds simple. It is not. What if the unit owner failed to keep up maintenance or replace the roof in a timely prudent manner? A normal rain storm, nothing catastrophic, and then the rain came down and on inside it goes. On and on these arguments went. Now we will allow the insurance companies figure it out. Meanwhile, the Board tried to make sure that we each can do the very best to keep our policy in place and the ROCA informed as to how to prevent future loss claims.

The BOD also tried to clean up some of the sillier R&R's such as the height of the storage sheds; who is responsible for which side of the fence; allowing an option on the choice of entry doors should you have an issue with the twin pane front door. And so on. Please read through it and make your notes and develop your questions. A hearing will be held the night of the Annual meeting November 19, 2019.

## **Water Remediation Project is.....**

Done. Halleluiah!!

If you detect an issue somewhere that was not resolved, (hopefully not) bring it to the attention of the Board by notifying Mirga Dulys, our erstwhile Property Manager. She can be reached via email by typing in [mirga@victorymgt.com](mailto:mirga@victorymgt.com) but please try to keep in mind that she is not sitting at her computer playing *Sugarbelle*s waiting for you to send something. No that is not a real game so do not bother trying to find it. Might be though! If it is an emergency like water flowing down the middle of the street call 443-249-0174 extension 13. That is not an omen, just her lucky ext.

## **The General Annual Meeting.**

November 19, 2019 7 PM at the Landings pool house. Be there to voice your opinions, to hear explanations from the BOD, but above all get your proxy in to Mirga. We need at least 57 so get 'er done please and thank you.



## **What is next?**

### The Annual Meeting Re-do

What happened? Not enough people or signed Proxies. Therefore, we are required to hold an unscheduled meeting and we all will chip in and pay for out of our assessments. No, you will not be sent a bill. However, we will have to pay extra for management and the stenographer to attend. The next time you get a proxy request please sign it and return it to Victory Management. The reconvening of the annual meeting will be held on December 10, 2019. Any owners in attendance will automatically constitute a quorum. At that meeting the Board will elevate those new BOD members based on the votes that are made.

Since there was no quorum, the Annual meeting was closed, and the Board opened a regular monthly meeting. During this meeting the audience was asked to comment on the proposed budget. There were no comments, so the BOD voted to accept the 2020 Budget as presented. Beginning January 1, 2020, the new assessment fee will be \$137.00 per month.

There was a very lively discussion of the proposed revision of the Architectural Rules and Regulations. Many thoughts suggestions and question were presented. Mr. Levin asked why we could not phase in the Roof requirement. Good question for sure. The Board members are phasing in the new roofing requirement. It is being left up to the individual unit owner as to whether they want to do it now or closer to the "must be done by date" which is by the end of the 2025 fiscal year.

Another good suggestion was offered that the Board develop an agreement with a roofing company to give unit owners a discount for doing multiple roofs at a time. Because each roof is owned by that individual unit owner or group of unit owners, the Board of Directors has no authority to act.

What can be done, the Board can ask Victory Management to reach out to several installation companies asking them to make proposals to the community with discounts should several unit owners in a "Stick of units" (some might call it a building or block of units connected together), or if all in the same stick were to agree to have the work done at the same time. But the contract would still be between the individual unit owner and the contractor. There would be an advantage to having this done collectively for the contractor. All would be the same color, one trip to the site, thus saving the contractor cost of goods and of operation.

The main question was why the need to replace the roofs by 2025, 5 years away, and why we need to replace the siding by 2030 a decade from now. Our Attorney Sara Arthur of Arthur Law Group in Annapolis was on hand to explain the reasons.

First, the River Oaks Condominium Association (ROCA) has a Master Insurance Policy with a deductible of \$25,000.00, the unit owner is responsible for the first \$5,000.00 and the ROCA self-insures for the \$20,000.00 difference.

Second, our roofs have reached the end of their expected life cycle. When these units were developed back twenty years ago, the codes were different for various aspects of the construction. And, while solar panel companies may tell us our roofs are perfectly fine, all they are concerned about is getting their panels on our roof. (Sara did not add the last sentence this writer did.) The quality of the roofing material at the time was a 20-year warranted product. Not the cheapest at all. But even then, the amount of warranty from year 15 on to 20 was negligible to zero. Because the ROCA self-insures for the first \$25,000, the community is in jeopardy liability exposure beyond our financial capability to absorb.

If a roof leaks in goes into the unit and through the ceiling and onto the floor and down and down depending on how observant the unit owner is and whether they are on vacation. Our recent experience is that this run in the range of a \$65,000 +/- renovation unless it impacts a neighbor's unit.

Third, by statute the ROCA Board must give a minimum of 5 years notice when requiring a major replacement on the unit. The Board selected 2025 to render a six-year time frame. This does not mean that anyone would have to wait until 2025 to effect the change. But if you are contemplating solar panels, the new roof should go on first.

The roof style and quality are set. All the roofs of any building/stick are the same. The new roof material will be a 50-year warranted product known as Architectural 2-tab with weather protective underlayment. This should be the last roof most of us will have to install.

Some very wise unit owners have already replaced their roof. Some were surprised to find that the plywood beneath the old shingles has experienced rot and were needed to be replaced. It is a ticking time-bomb above our heads that needs to be addressed prior to awakening us in the middle of the night with a steady drip....drip....drip.

### **A New Board?**

We have a new Board coming on the scene. Some will say great! Some will not be as exuberant when they discover that due to necessity some of the old villains have returned. They will need your help and your understanding. They are your neighbors. That should say it all. They go to work, come home hug the kids and hug each other. Pretty much like everyone else unless of course they live alone and maybe they hug the nearest dog.

What is different then?

These folks have volunteered to give some of their hugging time to the rest of us, so that we don't have to contemplate what it takes to govern this collection of 228 homes. They want to help make sure that our bills get paid so the big tall light poles stay on at night to guide us back home. They make sure that the lawn care folks are ready for the next snow storm. They look to find ways to make the River Oaks Condominium Association (the ROCA) a healthy and attractive place that folks want to buy and live in with likeminded neighbors safely.

Because Sean was going to be the only returning BOD member and insufficient number of volunteers surfaced on the proxy ballot, Jyl Dupont and Joe Kolb have both rescinded their early resignations and instead will finish out their three-year term. This will take them through to year ending 2020. We have vacancies on the Board so if you would like to consider volunteering, please plan to attend on December 10<sup>th</sup>. Think about giving back an hour or two a month to volunteer. The only requirement is that you

must be current on your monthly assessment fees and be willing to render your opinion on what the community needs.

Don't want to be straddled with the requirement of attending the monthly meeting but still want to help then volunteer to serve on the Architectural and Landscape Committee, or the Rules and Regulations committee. Perhaps the party planning committee is more your style such as planning for Easter Egg hunts, Halloween costume parties for the kids and adults and/or Summer cookouts at the Tot Lot or Braxton Park. There are lots of activities that could help get the residents together.

### **The Budget.**

We have all received the proposed 2020 Budget. Again, a modest increase of three (\$3.00) dollars has been passed. Worth every penny of it.

### **The General Annual Meeting.**

December 10, 2019 - 7 PM at the Landings pool house is the time and place for the reconvening of the previously scheduled annual meeting which could not be held due to the lack of a quorum. Hope to see you there.

### **Special Thanks.**

A very special thanks to little Pete who kept his dad and others supplied with red bows during the Holiday Decorating on Saturday morning.