

NEWSLETTER

HOA Board Meetings

Regular Board of Directors meetings are held from 7:00PM to 9:00PM on the following dates: Thursday, April 8; Tuesday, June 8; Thursday, September 9; and Thursday, November 4. Until the coronavirus crisis is over, these meetings will be held via teleconference. Contact the HOA president for access information. All homeowners are welcome to attend. ❖

Accomplishments for 2020

At the February Annual Meeting, a summary of the major accomplishments for the past year were presented. They are outlined below:

Architectural Committee

- Projects approved: 1 flagstone patio, 1 shed replacement, 1 fence, 1 solar panel project.

Landscaping Committee

- A new 3-year contract with Estes was negotiated and signed. Added additional items: clearing brush along sidewalk, West entrance mulching.
- Over grown and/or diseased juniper bushes were replaced along the East entrance of the development.
- Estes trimmed trees and vegetation in the common areas so that the sidewalk was clear for people walking.
- Dead trees were removed from the East entrance.
- Last year's plantings look good.
- The landscape vendor (Estes) continues to do a good job.

Communication Committee

- Five HOA newsletters were published and distributed by email.
- Welcome packages sent to five new homeowners.
- The HOA web site was kept up to date.

Other

- Potomac Disposal is providing good trash service.
- A new 2-year propane pricing contract was established.
- Speed camera re-installed on Bordly Drive.
- CCOC annual survey completed. ❖

Dog Waste

The Montgomery County Department of Environmental Protection (DEP) is working on a project to reduce bacteria levels in our local rivers and streams. One method being used is installing pet waste stations in common areas of Homeowner Associations (HOA). The program is free to eligible HOAs for the first year. DEP will provide one-year servicing of the stations which includes: supplying bags for the stations and emptying out the material collected. At the end of one year, the HOA will decide whether they will adopt the stations. If the HOA decides to adopt the stations installed through this program, the HOA agrees to take over maintenance of the stations permanently. If the HOA decides not to adopt the stations, DEP will remove them.



What to Do in a Plumbing Emergency

Plumbing emergencies can happen to anyone and at any time. But what you do in the midst of a problem can make all the difference. Having a plan in place can help you deal with any plumbing emergency quickly and easily. Following are the steps you should

take when something happens to your household plumbing.

Turn off the Water

If you spring a leak in the bathroom, start by turning off the water to the house as quickly as possible to prevent any sort of damage. For homes on wells, like ours, water can be turned off by turning the lever under the well pressure tank or by shutting off power to the well. This will prevent major problems while you work to fix the leak. Once the water is turned off, you can assess whether you need to contact a professional.

Identify Toilet Issues

The most important thing to determine is whether the problem involves the toilet and, potentially, raw sewage. If you're experiencing major toilet problems, you should call someone to help you identify whether you need to snake the lines or fix a leak that is contributing to major health problems in your household.

Fix Small Leaks

If you assess that the leak is small and can be fixed with thread seal tape (also called plumber's tape), you should try this step. Remember, however, that small leaks can quickly turn into big leaks, especially if they haven't been fixed properly.

Know When to Call a Plumber

The real trick is to know when to call a plumber. Plumbers can be expensive, but that doesn't mean they aren't worth the money. They are professionals for good reason. ❖

I'm Hacked. Now What?

Have I Been Hacked?

No matter how secure you are, sooner or later you may have an accident and become hacked. Below are clues you might have been hacked and if so, what to do.

Your Online Accounts

- Family or friends say they are receiving unusual messages or invites from you that you know you did not send.
- Your password to an account no longer works, even though you know the password is correct.
- You receive notifications from websites that someone has logged into your account when you know you did not log in yourself. Do not click on any links in such notifications to check your account; instead, type the website address yourself into your browser, use your previously saved bookmark, or access your account from a mobile app.

Your Computer or Mobile Device

- Your antivirus program generates an alert that your system is infected. Make sure it is your antivirus software generating the alert and not a random pop-up window from a website trying to fool you into calling a number or installing something else. Not sure? Open and check your antivirus program to confirm if your computer is truly infected.
- You get a pop-up window saying your computer has been encrypted and you have to pay a ransom to get your files back.
- Applications seem to be crashing randomly or are loading very slowly.
- While browsing the web, you are often redirected to pages you did not want to visit or new, unwanted pages appear.

Financial

- There are suspicious or unknown charges to your credit card or bank account that you know you did not make.

Now What? - How to Take Back Control

If you suspect you have been hacked, stay calm; you will get through this. If the hack is work-related, do not try to fix the problem yourself; report it immediately. If it is a personal system or account that has been hacked, here are some steps you can take:

- Recovering Your Online Accounts: If you still have access to your account, log in from a trusted computer that you are confident is not infected and reset your password. Once you log in, make sure to set a new, unique and strong password, the longer the better. Remember, each of your accounts should have a different password. If you can't keep track of all of them, we recommend using a password manager. Also, if it is an option, enable Multi-Factor Authentication (MFA) for your accounts, helping ensure the cyber attackers cannot get back in. If you no longer have access to your account, contact the website and inform them your account has been taken over.
- Recovering Your Personal Computer or Device: If your antivirus program is unable to fix an infected computer or you want to be more certain your system is safe, consider reinstalling the operating system and rebuilding the computer. This often requires erasing or replacing the disk drive and then reinstalling and updating the operating system. Do not reinstall the operating system from backups. Backups should only be used for recovering your personal files. If you feel uncomfortable rebuilding, consider using a professional service to help you. Or if your computer or device is old, it may be time to purchase a new one.
- Recovering Your Financial Accounts: For issues with your credit card or any financial accounts, call your bank or credit card company right away. Call them using a trusted phone number, such as the phone number listed on the back of your bank card, the number printed on your financial

statements, or visit their website. Monitor your statements and credit reports frequently. In addition, consider putting a credit freeze on your credit files.

If you have suffered financial harm or feel in any way threatened, report the incident to local law enforcement. ❖

Tips for finding a lost dog

- Spread the word fast and wide. Get as many people you can get to help spread the word, too. Use fliers, and posters, but also, harness the great power of social media. Ask people to share your posts on every “lost dog” page in every online forum they know of. Give a good description of the dog and use a large, clear photo. Check the posts frequently as some people will ask questions or post news, rather than calling the search organizer. Put up new posts at least every few days, to let people know of any new sightings, so they keep looking.
- Ask people if they know of volunteer organizations who can help, too. Scout groups may be willing to help distribute fliers; church groups or youth athletic groups may want to help, too.
- Instruct people to not try to catch the dog. Many lost dogs are terrified and respond to the sight of a stranger trying to approach them as yet another threat. Some will begin to flee as soon as they see someone notice them. Tell people to not call the dog or approach it with intent, but to try to get photos or video of the dog (to confirm it’s the right dog).
- If the dog is lost in an urban or suburban area, ask people in the community to check their Ring or other security cameras for sightings.
- If the dog has been spotted and its identity can be confirmed, try to put a can of tuna or dog food or other pungent food in that area – with the caveat that someone must be near enough to chase the inevitable raccoons, skunks, and other critters who may come. Hopefully, the dog would realize that the location was a safe place to eat and would return.
- Don’t give up! Dogs are sometimes lost for weeks and months before they are found. There were many people who were dubious about an 11-year-old indoor dog surviving for long in a cold New England winter, but Lexi was gone for six weeks and hadn’t lost a dangerous amount of weight! ❖

How to Hire a Home Contractor

A home construction or renovation disaster can easily happen if you hire the wrong contractor. We’ve all heard the horror stories about contractors who don’t show up to the job site, spring unfair fees on you at the last minute or can’t seem to finish the project anywhere near the deadline. To keep yourself safe from these types of situations, it’s important to follow certain guidelines when hiring a contractor.

Make use of Maryland consumer protection agency and the Better Business Bureau Even if you meet face-to-face with a contractor you feel comfortable with and think will get the job

done, it’s still advisable to double check their background. Look up their name through the Maryland Attorney General Consumer Protection Division (www.marylandattorneygeneral.gov/Pages/CPD/default.aspx) and with the Better Business Bureau (www.bbb.org/search) to make sure that they don’t have a record of disputes with other clients they’ve worked with.

Ask for references Always ask for at least three references of clients that the contractor has worked with in the past. The contractor should give you a list of their past clients’ names, addresses and phone numbers. Ask the references if the work was completed on time, if the workers were punctual, if there were unexpected costs and if they were happy with the quality of the work.

Ask for their insurance information Depending on the type of home project you need completed, the contractor should have the appropriate insurance to do it. Otherwise, you could be on the hook for on-the-job injuries and other liabilities. Some examples of the type of insurance the contractor should have are workers’ compensation, personal liability and property damage coverage.

Drop in on their current job sites If you really want an accurate read of a contractor’s performance, drop in on one of their current job sites and have a look for yourself. If you find disorganization, sloppy workmanship or safety hazards, this is a clear sign not to work with this contractor.

Payment demands and lowball bids are red flags Typically, the client pays the contractor about 10 percent of the total cost upfront and then makes individual payments of 25 percent of the cost throughout the completion of the project. However, if the contractor asks you for a lot of money upfront, this is a clear indication that they may be desperate for cash. Also, be wary of lowball bids on your construction project. If a contractor makes you an offer that seems too good to be true, it often is. It’s an indication that this contractor doesn’t have a lot of work right now.

Ask for credentials First and foremost, the contractor must be licensed. Don’t work with anyone who isn’t. It is also advisable to work with a contractor who has additional credentials such as a certified graduate remodeler or membership in organizations such as the local Building Industry Association or the National Association of Home Builders. Holding these designations indicates that they adhere to strict guidelines put forth by these organizations.

Put everything in writing Everything must be in writing. All the minute details that you and your contractor discuss about the way in which the work will be completed should be included in a contract. Also, you need the basics: your name and the contractor’s, addresses, phone numbers, subcontractor information, payment schedules, start and end dates, and more.

❖