

# NEWSLETTER

## HOA Officers

The homeowners association officers for the 2020 calendar year are:

President: David Sager

Secretary: Randy Sands

Treasurer: Phil Craig ❖

## HOA Board Members

The following are At-Large members of the Board of Directors:

Shane Hickey

Chris Milke

John O'Loughlin

Bret Stine

Chrysa Thear

Mark Wesolowski ❖

## HOA Board Meetings

Regular Board of Directors meetings are held from 7:00PM to 9:00PM on the following dates: Tuesday, September 8; and Thursday, November 12. Until social distancing restrictions are removed, these meetings will be virtual. All homeowners are welcome to attend. ❖

## HOA Web Site

The Brookeville Farms HOA web site is located at [www.bfmdhoa.info](http://www.bfmdhoa.info). This site includes information pertaining to the HOA such as Architectural Review forms, minutes from previous board meetings, current and previous newsletters, as well as contact information for board members. ❖

## Community E-Mail List

The Brookeville Farms community maintains an e-mail distribution list to make it easier to communicate with our neighbors. The e-mail address is "[bfneighbors@bfmdhoa.info](mailto:bfneighbors@bfmdhoa.info)". This list has been used to find recommendations for service providers, find carpool buddies, and to participate in group purchasing agreements (like, propane and whole-house generators). The Homeowners Association newsletter is also distributed to this list.

To add your e-mail address to the list do the following:

- Using your web browser, go to the HOA web site - [www.bfmdhoa.info](http://www.bfmdhoa.info).
- Select "E-mail List" from the left column.
- Fill in the form at the bottom of the page. ❖

## Voting by Absentee Ballot

If you feel unsafe to vote in person but now may be concerned that the USPS may not be able to deliver a "mail-in" ballot in a timely fashion. There is a way around it:

1. Request a mail-in ballot (<https://www.elections.maryland.gov>). The deadline to apply is Oct. 20. (Do not download the ballot from the State's website. If you do, you must print the blank ballot, mark it, and return it. Downloaded ballots must be entered by hand at the election headquarters whereas the mail-in ballots are processed mechanically.)
2. Do not mail it.
3. Find a convenient Ballot Drop Box to drop off your mail-in ballot (<https://www.montgomerycountymd.gov/Elections/drop-box.html>).

Here is what you're accomplishing by doing this:

1. Your ballot gets in on time no matter what happens to the USPS.
2. You don't have to worry about standing in long lines and risking infection. You're just stopping by to drop it off.
3. You still voted! Hooray!

You can determine the status of your absentee ballot here: <https://voterservices.elections.maryland.gov/VoterSearch>. ❖

## Factors That Affect Home Insurance Rates

Homeowners should be aware of exactly what is shaping their insurance rates to gain a better understanding of what they're paying for — and

how they can save. The following factors can affect your home insurance rates:

#### Square Footage

When considering insurance, a home's size isn't ignored. Larger homes are more expensive to insure because they pose a larger risk for incidents to occur. More space means more items, more possibilities and more coverage. If you do have to make a claim, it will be more intensive than a smaller home.

#### Home Style

Not all homes are built the same, and a home's style has a significant influence on the issues that are bound to occur down the line. As a result of basic construction differences, certain claims are associated with specific home types. Because of this, the type of home you buy will affect your insurance rates.

#### Construction Materials

Homes that are built with high-end materials have a correspondingly high insurance rate, whereas lower-budget homes will cost less to insure. What your home is built out of contributes to the insurance policy because it will need to be replaced in case a claim is made.

#### Property Age

If not taken care of properly, homes deteriorate with age. To an insurance company, an older home represents a greater risk for damage and problems. The diligent homeowner, however, can overcome this generalization by alerting their insurance agent to recent repairs, renovations and damage-mitigating systems they have in place.

#### Amenities

Although it seems like everybody is caught up in having the latest and greatest home amenities, these items actually can cause your insurance rates to spike. Home features, such as garages, decks and sheds, will cause your interest rates to increase. Potential risk factors such as pools, hot tubs, fireplaces, trampolines and swing sets and even certain animal breeds will also affect interest rates.

#### Neighborhood Considerations

Insurance companies aren't only keeping their eyes on your household. They're zooming out and considering the neighborhood at large. Your area's crime rates, insurance claims and proximity to risks like lakes and rivers will cause your interest rates to respond accordingly.

#### Credit Score

The homeowner's credit score is often overlooked when setting insurance rates. Insurance companies use this score to understand how well you'll keep up with

your insurance bills — and how much of a risk you'll pose to the insurer. For some, this can be beneficial, but that won't be the case if you have a low credit score.

Always consider these aspects to better understand which factors will affect your home insurance rates. ❖

## **Tips for Maintaining Your Home's Plumbing**

Following these rules will help reduce the seriousness and frequency of plumbing problems.

- Make sure everyone who lives in your home knows the locations of water shutoff valves and how to use them. If you don't know, ask a plumber to give you a tour; then label each valve with a description of its function and instructions for turning it off. If a pipe bursts, quickly stopping the flow of leaking water can prevent extensive damage. Once or twice a year test the main water shutoff valve to your home to make sure it is working properly.
- Periodically check shutoff valves, exposed pipes, faucets, and your hot water heater for leaks. Regularly inspect ceilings and walls for signs of water damage. If you find a leak, have it repaired immediately.
- If you have a septic-tank system, have it inspected regularly by a licensed professional.
- Install smoke and carbon-monoxide detectors near your water heater and furnace.
- Keep all flammable and combustible materials away from your hot water heater.
- To reduce the risks of fire or health hazards, have a plumber or heating and air-conditioning service check your water heater's venting for proper draft and to make sure the room is properly ventilated.
- Dispose of grease or rendered-down fat in the trash; never pour it down a drain.
- Cover bathtub and shower drains with screens to prevent hair from clogging up their pipes.
- Chemical drain cleaners are extremely dangerous products—pay close attention to package directions and warning labels. When pouring a drain cleaner into a drain, avert your face and keep it as far away as possible from the bottle and the drain.
- If a drain is completely clogged, do not use a drain cleaner—it will likely produce a large pool of highly caustic water. Also, using a drain cleaner on completely clogged drains may simply enlarge the blockage.

- To prevent water pipes from freezing—and possibly bursting—cover pipes that run through an attic, crawl space, exterior walls, or unheated basement with insulation. If a certain section of pipe is highly susceptible to freezing, use electric heat tape to keep the pipe warm.
- During winter, use shutoff valves inside your home to turn off the water supply to outside spigots, remove hoses attached to the house, and turn on the spigots to drain any remaining water from the pipes.
- If you will be away from home during winter, do not completely shut off your heating system—instead, set your thermostat to 55°F.
- Don't flush anything down the toilet that doesn't belong there. Paper towels, feminine products, disposable diapers, cat litter, hair, and other items can clog up the works.
- Use care when operating your garbage disposer. Make sure that its on-off switch is not located in an area where it can be accidentally turned on. If you have children, consider buying a batch-feed model that won't operate without a stopper.
- Heed warnings in your garbage disposer's operating manual. Many models can become clogged if you try to dispose of coffee grounds, uncooked rice, etc. Always run a steady stream of water into your garbage disposer when in use.
- Periodically check the temperature setting of your hot water heater—most models should be set between 120°F and 140°F. Running the burner at lower temperatures saves energy costs and extends the life of the appliance. ❖

## Clean Up After Your Pet!

### Did you know:

According to the Environmental Protection Agency (EPA), a typical dog excretes 274 pounds of waste per year.

### Pet Waste is Dangerous to Your Health

- Pet waste is more than just a nuisance – it is also a serious health hazard. It is considered raw sewage and can contain harmful bacteria and parasites that can be tracked into your home and infect you, your family, and even your pets.
- Every time it rains, thousands of pounds of pet waste left on the ground is washed into storm drains that may lead directly into our streams, causing pollution in our waterways.

### What Can You Do?

- Every pet owner plays a part in preventing water pollution in our watersheds. **Responsible pet owners pick up after their pets, both at home and on public land.**
- Carry disposable bags and pick up pet waste when out on walks, in your yard, or in a park. Properly dispose of pet waste by bagging and sealing the waste and depositing it in a trash can or pet waste receptacle. Do not place it in a storm drain or leave it on the ground.

### What is Our Watershed?

A watershed is the total land area, including your yard, from which water drains into streams, rivers or other bodies of water. Montgomery County has two major watersheds, all of its land area draining to either the Potomac or Patuxent Rivers, both which eventually flow into the Chesapeake Bay.

IMPORTANT: Pet owners who do not properly dispose of pet waste may be subject to fines for each offense. ❖



*Pick It Up!*