

Welcome to HABITAT I SECTION A Condominium.....

You're finally moved into your new home, most of your boxes are unpacked, the curtains are up, and you are ready to venture forth into the community to see what it is like. One of the first things you may hear about is the Condo Association or the Board of Directors.

Perhaps you have been a resident for some time. You know about the Association, the Council of Owners and the Board of Directors, but have never really understood what it's all about. And what's more, you have been reluctant to get involved.

This booklet provides you with Information on the definitions of above terms, with Information on the purpose, operation and regulation of Habitat I Section A Condominium, and with Insights into how you, as a resident owner, tenant or landlord can help the community remain a pleasant place to live. This booklet also includes Information to help you correct condominium problems that you may not be able to resolve yourself.

We hope your stay In Habitat I Section A is a pleasant one.

Board of Directors
Habitat I Section A Condominium

IMPORTANT AND USEFUL TELEPHONE NUMBERS

EMERGENCY (FIRE, POLICE OR AMBULANCE) 911
(Dial 911 for EMERGENCIES ONLY)

Poison Control Center	1-800-492-2414
Maryland State Police	410-268-6181
Crofton Police Department	410-721-2301 or 721-3131
Anne Arundel County Police	
Western District	410-987-4050
Dispatch	410-987-0101
Anne Arundel County Fire Department	
North County	410-987-1212
South County	410-867-1212
Anne Arundel County Animal Control	
Crofton	410-721-0110
Headquarters	410-760-0101
Gas & Electric Co. EMERGENCIES	410-224-3088
Water and Sewer EMERGENCIES (A.A. County Public Works)	410-768-7858

Note: This area of Anne Arundel County is District 7 and Maryland State Legislative District 33.

Crofton Meadows Homeowners Association (HOA)

Perhaps you have seen the sign “Crofton Meadows” that is located at the intersection of Riedel Road and Aberdeen Drive. Crofton Meadows is an incorporated community having a two-layered community management association structure. The “umbrella association” or the Crofton Meadows Homeowners Association (HOA) has the responsibility of providing certain community-wide services and controls for all of the townhomes, condominiums, and single family homes in Crofton Meadows. HOA has specific Master Regulations which govern the control and management of CROFTON MEADOWS ESTATES. (You should have a copy of the HOA Articles and By-Laws.)

Habitat I Section A is located in Crofton Meadows and is a member of HOA.

Habitat I Section A Condominium

If you do not know already, Habitat I Section A is a condominium governed by the Maryland Condominium Act (Annotated Code of Maryland Real Property Article, Title 11) - <http://www.sos.state.md.us/Registrations/CondominiumBooklet.pdf>. What is a condominium (or condo; for short)? A condo is a privately owned and operated community which consists of the structural buildings and common property, all joined together by a tie of mutual ownership. Each of the individual owners hold title to their particular unit or dwelling as defined by the condo’s Master Deed, but the all other property and elements are owned jointly by all and are governed and control as specified by that Master Deed.

How the condo works

As a privately owned and operated community, the original developer of Habitat I Section A set up a system which maintains certain controls for the common good all owners over the entire development. The details of that system are set down in the governing documents called the Master Deed and By-Laws and Rules and Regulations. All owners read these documents and agreed and signed to abide by them with the purchase of their unit.

All owners belong to the Council of Unit Owners, or just the Council. The Council has the responsibility of staffing the Board of Directors which performs as prescribed in the By-Laws. Thus the council defers certain authority to the Board of Directors to manage the affairs of the condominium. The Board oversees business, arranges for services such as lawn care, snow removal, building maintenance, sets rules and regulations for the administration of common areas and has the added responsibility of insuring that the owners and residents adhere to the provisions of the governing documents.

The Council is also obligated to ensure that any owner, family member, guest, tenant, or agent conforms to the provisions of the governing documents. In this manner, the Council assures the mutual cooperation of all users of the property within the terms of the governing documents, and with any lawful directive of the Board of Directors.

Board of Directors

You can think of the condominium as a business. Even though it is non-profit, it is a

business none-the-less and must be managed well in order to be successful. This is where the Board of Directors comes into play.

Under perfect conditions, the Board of Directors consists of nine (9) member-owners. Four officers; President, Vice President, Secretary, and Treasurer; and five other members or Directors. This Board, elected by the owners, then manages the business affairs of the condo and is endowed and obligated to enforce the provisions of the State law, the condo's Master Deed, By-Laws and Rules and Regulations. The Board manages policy decisions regarding all aspects of the condominium and insures that all residents comply with the condo's Master Deed, By-Laws and Rules and Regulations.

Enforcement of the covenants contained within the governing documents; and managing the property, business and affairs of and for the owners are the major tasks of the Board of Directors.

Master Deed/Governing Documents

Whenever any group of people — no matter what the size — live or share property together, rules must be set down for the common good of all. Habitat I Section A has restrictions and regulations written into its documents. Many fine neighborhoods are protected by restrictive rules to assure the beauty and uncluttered environment that is the mark of a planned, private community. Habitat I Section A has such rules, regulations, and restrictions written into its documents referred to as governing documents. These documents are the Master Deed, the By-Laws, Rules and Regulations and Policy Resolutions.

All owners should have a copy of the Master Deed, By-Laws and Rules and Regulations of the condominium.

- * The Master Deed establishes the association, its purpose, structural form, and overall covenants.

- * The By-Laws establish restrictive covenants, obligations and rights of owners, and the form of administration.

- * The Rules address any further conditions which affect the owners and residents.

- * Policy Resolutions address the provisions of the Master Documents and/or federal, State, or local laws which affect the condominium. Published resolutions are a means of passing on important policy information to the owners and residents.

The governing documents of Habitat I Section A Condominium are REGISTERED LEGAL DOCUMENTS. These governing documents are recorded at the County Courthouse and are part of the deed for each unit in Habitat I Section A. These governing documents carry the full force and authority granted under State law to conduct the business and legal affairs of the condominium. They establish policy, regulate facility use and provide for the rights, obligations and limitations of owners and residents. Having Master Regulations provides a means to care for and manage the condo in all aspects.

State Law and Condominiums

The legislature of the State of Maryland has regulated condos and homeowners associations through the Maryland Condominium Act (Annotated Code of Maryland Real Property Article, Title 11) - <http://www.sos.state.md.us/Registrations/CondominiumBooklet.pdf>. This Act defines certain areas that are common to all such associations and allows the governing bodies of such associations the means to maintain their respective regimes within the law. The Maryland Condo Act defines the rights of the individual owner and the Council or Board of Directors, as well as establishing the Council or Board as a legal entity with the right to intervene in or take legal action to correct situations affecting the condo.

Who is governed by the Law and Master Regulations?

The State law and the governing documents of the condo govern all owners, residents, tenants, leaseholders, agents or employees. In fact, any person who lives in, owns, rents, leases, works for or visits the condo is subject to the rights, limitations, obligations and responsibilities as defined in the State law and the condo governing documents.

Assessments

Originally the developer of Habitat I Section A made up monetary assessments to handle the needs and services required by the condominium. Once the units were sold, the management of the condo was turned over to the control of the owners. The Board of Directors has the responsibility to set an annual operating budget to meet the common needs of the condo. Each owner is then assessed proportionately based on each unit's percentage of ownership in the condominium to meet the budgeted figure. Assessments are divided into twelve monthly payments, which are due on the first day of each month. Owners send the payments to the Managing Agent, for entry into the account of Habitat I Section A Condominium.

Failure to pay the monthly assessments will result in a lien being filed on the owner's unit and ultimately foreclosure may take place if the assessment obligation is not met.

OWNERS MAY FILE LEGAL SUITS

Owners have the right to bring suit against any other owner for failure to comply with terms specified in the condominium's governing documents. The Council as a whole, or an individual owner or group of owners may file suit if an owner fails to realize his/her obligations. Council suits are usually arranged by the Board of Directors through the managing agent and attorneys, but an owner may bring suit to bear on his/her own initiative.

Enforcement of Restrictions

The Board of Directors of Habitat I Section A Condominium seek enforcement of the condominium's governing documents and has brought legal action to bear in court when voluntary compliance has failed. Precedent has been set in court by other condominiums and by this condominium in varying aspects in regard to owner compliance. The Board therefore requests that all owners, residents, tenants, leaseholders, agents or employees comply with the condominium's governing documents so that legal action will be the exception rather than

the rule.

Any owner, resident, tenant, leaseholder, agent or employee who has questions on the specific interpretation of Habitat I Section A governing documents should contact the Board of Directors via our management agent (listed later in this booklet).

Help — For Habitat I Section A Residents

The Board of Directors will help any owner, resident, tenant, leaseholder, agent or employee who is having problems, to the extent that the Board is able. If you have a problem that is within the realm of the Condominium, please contact our management agent. A written letter should be submitted to the agency detailing the problem. Letters receive action! Include your name, address, and phone number.

Use this address: Board of Directors
Habitat I Section A Condominium
c/o Brodie Management
134 Holiday Court, Suite 308
Annapolis, MD 21401

Telephone: 410-571-1400 After Hour Emergencies Only: 410-377-1605

Management Agent

The Board hires a management agent or agency to handle the items as directed by the members. Our management agent is listed directly above.

The following is a list of some of the things our management agency does for our community.

- * Arranges for operation of common maintenance and facilities;
- * Pays common bills;
- * Collects monthly assessments;
- * Maintains records and receipts of expenses;
- * Prepares yearly and monthly financial statements;
- * Aids in preparing the yearly operating budget;
- * Writing and/or handling correspondence to owners or the condominium s attorneys;
- * Other actions as determined by the Board, within the scope of contractual agreement;

AESTHETICS, GROUNDS CONTROL and ARCHITECTURAL CONTROL

The governing documents cover all aspects of grounds and architectural control and aesthetic matters. Some pertinent extracts follow:

“Without limiting any other term, condition, or paragraph herein, the Board of Directors shall be deemed the final judge of all aesthetic matters and shall act in its sole discretion, without liability to any unit owner or occupant.”

“Except as herein provided, no member or group of members shall build, plant or maintain any matter or thing upon, over or under the common elements, except which the express permission of the Board of Directors in writing first had and obtained, nor shall any member place trash, garbage, excess material of any kind on or about the common elements, not burn, chop or cut anything on, over or above the common elements.”

“No member shall make any structural addition, alteration or improvement in or to his dwelling unit, including any exterior painting or exterior alteration or addition without the prior written consent thereto of the Board of Directors.”

Care of Easement Areas

Patio fences and balconies are the sole responsibility of the owners to make repairs or cause reconstruction of same for any reason. Fences, gates, and balconies are at all times to remain free of rotted or insect infested wood, and be in good repair, including stain to match the existing color. Maintenance expenses are the responsibility of the owner, as well as the costs of care and maintenance of the area within the confines of the easement area.

Easement areas and balconies are to be kept clean and neat, and free of trash or any unsightly objects.

Parking in This Condominium Is Restricted

The Board of Directors Parking Rules and Regulations that can be found at: <http://habitat1a.freehostia.com/proposedrulesandregs.pdf>. These rules and regulations establish that Parking facilities in this condominium are intended to be used by owners and residents for parking PRIVATELY OWNED VEHICLES such as automobiles, small trucks and vans. Parking areas ARE NOT to be used for parking or storage of boats, recreational vehicles (RV's), trailers, buses nor commercial vehicles. All users of the premises are required to obey parking signs and regulations. Vehicles which do not conform to parking regulations may be towed off the condominium property. Towing will be at the vehicle owner's expense.

Towing Of Vehicles

The Board of Directors reserves the right to tow any vehicle which does not conform to Parking Rules and Regulations and need not notify the owner of intent to tow the vehicle once initial notification has been given. Any vehicle parking on Habitat I Section A property in violation of the Parking Rules and Regulations may be towed.

All owners, residents, tenants and leaseholders should already be aware of restrictions on parking and therefore can offer no excuse for violating these restrictions. Additionally the Parking Rules and Regulations are part of the governing documents of this condominium.

Should your vehicle be towed, you may reclaim the vehicle after paying the towing charge and any storage fee to Gene's Benfield Towing garage located at 720B Generals Hwy, Millersville, MD 21108. Neither the Board of Directors nor the condominium will assume any responsibility for the vehicle, the towing and/or storage fee.

Trash Disposal

Normal household trash is collected in Habitat I Section A on Monday mornings and Thursday mornings. On days other than trash collection days, trash shall remain inside the units or garages, in sealed containers (plastic trash bags or trash cans). Trash may be placed out at curbside only on the evening prior to collection day after seven o'clock (7PM).

Disposal of other large articles, such as furniture, mattresses refrigerators, etc., are the responsibility of the residents.

Free Pickup of Bulk Trash

FREE pick-up of large, bulk items can be arranged by calling Anne Arundel County Waste Collection at 410-222-6104.

Large items should also remain inside, except on the evening prior to the arranged pick-up day.

Correspondence to Owners and Residents

Letters are sent to provide you with information, to ask for information, respond to a query or to direct you to care for a particular concern. Your cooperation is essential to the successful maintenance of our community.

Voluntary Compliance with Covenants

The task of maintaining property value, the yards, buildings and all other common property is not an easy one. The Board of Directors devotes their time to insure that your investment remains safe. The Board also realizes that there will be times when things may not run as smoothly as they could. The key to maintaining your investment is for you to ensure that you, the members of your household, tenants or guests, which live in the community, comply with our rules. Voluntary compliance is most essential. However, the Board of Directors will cause enforcement if voluntary compliance is not obtained.

Obligations of Landlord Owners/Tenants

Not all the units in the condo are occupied by the owners of those units. Some are rented. Landlord owners are obligated to provide a written lease agreement which conforms to the terms of the Master Deed, By-Laws and any other documents of the condominium. A copy of this lease agreement should be mailed to the management agent of the condominium for verification of this covenant requirement.

Landlords are responsible to the condominium for the department of their tenants, since they are the owner(s) and have agreed, by purchase of a unit that they will comply with the governing documents of the condominium. Landlords will be held legally responsible for any damage to condominium property or for violations of the governing documents committed by their tenants.

In addition to supplying a lease which conforms to the condo documents, landlords need to supply a copy of the condominiums governing documents to their tenant(s) to make them aware of the restrictions which the condo has.

Landlords should impress on their tenants that all condominium rules and regulations are to be followed. If this is done, it will save misunderstanding, hard feelings and possible legal action in the future.

In summary, tenants are subject to the Master Deed, By-Laws, Rules and Regulations of the condominium and the applicable laws of the State of Maryland, the same as any other member or owner.

If You Plan To Rent Your Unit

If you are an owner, planning to rent your unit, here are a few things you must do.

1. Notify the condo's management agent of the fact that you are planning to rent your unit, and the approximate date.
2. Notify the management agent of your new address so that additional correspondence from the condominium may be forwarded to you. (You are required by Maryland Law to provide your current address to the governing body of the condominium in which you own a unit.)
3. Ask the management agent for assistance if you do not understand the provision in the Master Deed regarding leases or if you need any assistance with your unit.

Taking a Trip or Going on Vacation?

If you plan to take a trip, take some precautions before you go.

1. Use a light timer or leave a lamp or two on. Leaving a radio on which is tuned to a station which stays on the air 24 hours is also a good idea.
2. Make sure your windows and doors are locked.
3. Have a friendly neighbor park a car in your driveway.
4. Unplug major appliances that will not be used in your absence.
5. Have a friend pick up your mail and newspapers.

6. Give a friend a key to your home in case something happens that warrants entry into the unit.
7. Tell your trusted neighbors when you will be leaving, and returning. Also provide them with telephone number(s) where you may be reached while on vacation.
8. Notify the County Police that you will be away. Request that the police make periodic checks on your home. They will if you ask. HAVE A PLEASANT TRIP.

Selling Your Unit?

Maryland law requires certain things be done when selling a condominium unit. The specifics are contained in the Maryland Condominium Act, subtitle 11-135. The law is available at public libraries. The cost per page for photocopying is about \$.30 per page. The subsection is about 51 pages in length.

You should notify our condo management agent of your intent to sell the unit, and ask him to provide you with the disclosure information required by the state law. A modest fee is charged for this service, as allowed by state law.

The law also requires that you provide the purchaser with:

- A copy of the declaration (master deed);
- A copy of the bylaws; and
- A copy of the rules and regulations

But the disclosure statement or certificate must conform to subsection 11-135 (mentioned above). Be certain that the disclosure explains that the condo requires MONTHLY condo payments by the owners.

If the agent you choose doesn't know about 11-135, you may want to find another agent.

Tips for New Owners

You or your estate agent is required under law and our By-Laws to provide the condo with the following information:

1. The name and forwarding address of the previous owner;
2. Your name and address;
3. The name and address of any mortgagee;
4. The date of settlement; and
5. The proportionate amounts of any outstanding condominium fees or assessments assumed by each of the parties to the transaction.

CHECK WITH OUR CONDO MANAGEMENT AGENT TO SEE IF THESE THINGS WERE PASSED ON TO THE BOARD OF DIRECTORS AFTER CLOSING.

DEFINITIONS OF TERMS
AS USED IN THE
MARYLAND CONDOMINIUM ACT (TITLE 11)
AND HABITAT I SECTION A DOCUMENTS

Common Elements - means all of the condominium except the units.

Limited common elements - means those common elements identified in the declaration (Master Deed) or in the condominium plat as reserved for the exclusive use of one or more but less than all of the unit owners. (Referred to in Habitat 1 Section A Documents as "Exclusive Easement Areas," or balconies and fenced patios.)

General Common Elements - Means all the common elements except the limited common elements.

Council of Unit Owners - means the legal entity of the condominium as described in title 11-109, (the declaration, or By-laws may allow for the delegation of powers to a Board of Directors.)

Occupant - Means any less (a renter or tenant) or any guest of an owner. (As used in Habitat 1 Section A Documents, an Occupant is a person who resides in or visits the Condominium

Unit - means a three-dimensional space identified as such in the Declaration (or Master Deed) and on the condominium plat and shall include all improvements contained within the Space except those excluded in the declaration.

Unit owner - means a person, or combination of persons, who hold legal title to a unit.

Note: The terms or titles Maryland Horizontal Property Act and Maryland Condominium Act are synonymous.