



## **MONTEGO BAY CIVIC ASSOCIATION, INC.**

101 W. 130<sup>th</sup> Street, Ocean City, Maryland 21842 • 410-250-3080 • Fax 410-250-7104  
Web Site: [www.montegobaycivicassoc.com](http://www.montegobaycivicassoc.com) email Address: [montegobavoc@comcast.net](mailto:montegobavoc@comcast.net)

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### **Resale Packet Content**

1. New Owner's Contact Information Form – **MUST FILL OUT AND RETURN TO OFFICE**
2. Certificate of resale form (includes fees paid/owed)
3. Rental License Required
4. Articles of Incorporation
5. Resident Agent Info
6. Declaration of Restrictions
7. By-Laws
8. New By-Law change pursuant to MD State Law effective 10/1/2017
9. Board of Directors operation and Administration Procedures Manual
10. Certificate of Liability Insurance
11. Budget
12. Montego Bay Map
13. Owner's Handbook

IT IS THE SELLER'S RESPONSIBILITY TO GET THE MEMBERSHIP CARD TO THE BUYERS – EITHER BY DROPPING  
CARD OFF AT OFFICE OR GIVING IT TO BUYER AT SETTLEMENT.  
SELLER TO PAY A \$125 REPLACEMENT FEE FOR LOST CARD.



## MONTIGO BAY

CIVIC ASSOCIATION, INC.

101 W. 130<sup>th</sup> Street, Ocean City, Maryland 21842 • 410-250-3080 • Fax 410-250-7104

Web Site: [www.montegobaycivicassoc.com](http://www.montegobaycivicassoc.com) email Address: [montegobayoc@comcast.net](mailto:montegobayoc@comcast.net)

### Contact Information Form

DATE: \_\_\_\_\_

OWNER'S NAME:

Last \_\_\_\_\_

First \_\_\_\_\_ Spouse \_\_\_\_\_

Montego Bay Address: \_\_\_\_\_

Ocean City, MD 21842

Mailing Address: \_\_\_\_\_

Email address: \_\_\_\_\_

Primary Telephone: \_\_\_\_\_ Cell phone: \_\_\_\_\_

Alternate phone: \_\_\_\_\_ Cell phone: \_\_\_\_\_

Additional info: \_\_\_\_\_

Your home addresses, email, & phone numbers are important to have up-to-date should we need to reach you for official business. Incorrect information may result in a "not in good standing" status.  
By providing your email address, you will receive online information pertaining to our community. All contact information is kept confidential.

X \_\_\_\_\_  
Owner's signature

Membership card number: \_\_\_\_\_

I understand that I will receive the first card at no charge and that a replacement card, for whatever reason, will cost \$125 and the original card will be deactivate.

X \_\_\_\_\_  
Owner's signature

LOT# \_\_\_\_\_ SECTION \_\_\_\_\_



## **RESALE CERTIFICATE**

Cost  
\$100

**MONTEGO BAY CIVIC ASSOCIATION, INC.**  
(Referred to below as the "Association")

**Seller(s): Marcella Maka & Jerome Maka**

**Lot No.: 1658    Section: 4-B    (hereinafter referred to as the "Lot")**

**Address: 13329 Nantucket Road, Ocean City MD 21842**

**Date Prepared: 3/25/19**

**NOTICE:** Within 30 calendar days of any resale transfer of a lot within a development, the transferor shall notify the homeowners association of the transfer. The notification shall include, to the extent reasonably available, the name and address of the transferee, the name and forwarding address of the transferor, the date of transfer, the name and address of any mortgagee, and the proportionate amount of any outstanding homeowners association fee or assessment assumed by each of the parties to the transaction. Md. Real Prop. Code Ann. Section 11B-106 (d)

(Send to: MBCA 101 W. 130<sup>th</sup> St. Ocean City, MD 21842.

**This Homeowners Association Resale Disclosure Package is being furnished to the Selling Lot Owner named above by the Association. The Association within 20 days after a written request by a Lot Owner and receipt of a reasonable fee, shall furnish a certificate containing the information necessary to enable the Lot Owner to comply with Section 11B-106 (b)) of the Md. Real Prop. Code. In addition to the fee for the certificate, the Association is entitled to a reasonable fee not to exceed \$100 for an inspection of the Lot Owner's unit. In addition to the certificate and inspection fees, the Association is entitled to a reasonable fee not to exceed \$50 for delivery of the certificate within 14 days, and an additional \$100 for delivery of the certificate within 7 days. The Department of Housing and Community Development shall maintain on its web site the maximum fees authorized as may be adjusted every 2 years, beginning 10/01/18 to reflect any aggregate increase in the CPI-U for Washington-Baltimore. Commencing October 1, 2017, the Association is entitled to also charge a \$50 fee for property inspection provided the governing documents provide for the inspection. The Seller is required to furnish to the Buyer, no later than 15 days prior to**

**closing, certain information concerning the Association in accordance with Section 11B-106. In addition to all the documents for the Association, e.g. Declarations, Bylaws, Articles of Incorporation, Architectural Guidelines (if any), Rules and Regulations, Resolutions and the like, the disclosure package must contain a certificate containing the following list of information and documents.**

**1. Attachments**

The following items are enclosed with this Resale Certificate and may constitute part of the information required to be provided to purchasers.

- A. A copy of the Declaration of Restrictions, effective date April 16, 2016 and recorded January 5, 2017 and recorded among the Land Records of Worcester County in SRB 6917, pages 0285 *et seq.*, and all Amendments thereto. See Worcester County Land Records.
- B. A copy of the Bylaws and all amendments thereto.
- C. A copy of the Rules and Regulations and all amendments thereto.
- D. A copy of all Policy Resolutions and Architectural Control Guidelines, if any.
- E. A copy of the Articles of Incorporation and any amendments thereto, as filed with the Maryland State Department of Assessments and Taxation.
- F. A copy of the **Current Budget**.
- G. A copy of the current certificate of property and liability insurance.

**2. Enforceability Against Owners and Tenants.**

The provisions of the Declaration and all amendments thereto, as recorded among the Land Records, run with the real property and are binding on all parties having any right, title or interest in the properties or any part thereof, their heirs, successors and assigns, and are along with the Rules and Regulations promulgated by the Association, enforceable by the Association or any Owner of a lot within the development.

**3. Location of Lot Within Development.**

The Lot is located within the development known as Montego Bay Civic Association.



4. **Assessments and Fees.**

- a. The current (\$272.00) annual common expense assessment imposed by the Association upon the Lot is **\$272.00**. The annual common expense assessment is payable Annually due April 1 prior to the beginning of the fiscal year that starts May 1.
- b. The total amount of fees, assessments, and other charges imposed by the Association upon the Lot during the **PRIOR fiscal year** amounted to **\$247.50**.
- c. The total amount of fees, assessments, and other charges imposed by the Association upon the Lot that are **due and the UNPAID amount of**  
**\$ 272.00**.
- d. The annual assessment is subject to change at the beginning of the fiscal year which runs from May 1st, to April 30th. Checks should be made payable to the Montego Bay Civic Association and mailed to Bank of Delmarva, P.O. Box 66, Dagsboro, DE 19939.
- e. Assessments which become due and payable after the date of this Certificate and prior to any conveyance of the Lot and remain unpaid by the then Lot owner may constitute a lien against the Lot. This accrual may be added, if unpaid, to the unpaid amount, if any, stated herein, as of the date of conveyance of the Lot.
- f. In addition to duly levied common expenses and special assessments payable, lot owners are responsible for late fees of ten percent (10%) of said assessment equaling \$\_\_\_\_\_, interest at 18% per annum on the balance of any delinquent accounts owed, plus costs of collection and reasonable attorneys' fees incurred to collect the delinquent amount.

5. **Information Officer.**

The person(s) listed below with contact information is/are authorized to provide required information regarding the Association to members of the public.

Michael Donnelly, President MBCA

6. **Violations of Documents.**

The Association's Board of Directors **has knowledge of the following violations** of any provisions of the Amended and Restated Declaration, By-laws and/or Rules and Regulations of the Association with respect to the Lot:

**\*\*see attached Property Condition Report\*\*** .

7. **Pending Lawsuits or Unsatisfied Judgments Against the Association.**

The Association's Board of Directors has no knowledge of unsatisfied judgments or pending lawsuits against the homeowners association.

8. **Insurance.**

The Association maintains insurance policies with the following listed agents/companies:

Type of Insurance: Liability Insurer/Agent: Harford Mutual Contact No: 410-524-5700

Type of Insurance: \_\_\_\_\_ Insurer/Agent \_\_\_\_\_ Contact No. \_\_\_\_\_

**You may call the agent to obtain a certificate of or proof of liability insurance.**

9. **Recreational Facilities.**

The Association **does own and maintain recreational facilities.**

The Board of Directors of the Association and/or its agents and attorneys as preparers of this Resale Certificate, by necessity, have had to utilize the existing records of the Association, including, but not limited to, minutes of past Board of Directors' and annual meetings, the preparers of which may not have contemplated their use in the preparation of this Resale Certificate. The Association does not guarantee the accuracy of the information in this document which shall have no operation or effect, except as expressly provided by law. If an item in this document is not completed, it should not be assumed that the Association intended to state "none", etc.; instead, the document should be returned to the preparer for completion.

To the best of the knowledge, information, and belief of the officers and Board of Directors of the Association and its agents and attorneys engaged in the preparation of this Resale Certificate, the statements contained in this Certificate are accurate and complete as of the date of its issuance.

After the date of issuance, the information may become inaccurate or incomplete and the officers and Board of Directors of the Association, and its agents and attorneys are not responsible for



circumstances, events or information that may change or become inaccurate or incomplete after the date of this document. The Association is not obligated to revise the information to reflect circumstances, events or information that causes the information herein to change or become inaccurate after the date of this document, but will, upon receipt of a written request and payment of any applicable fee, issue an Amendment or a new Certificate having a later date. Inquiries should be addressed to the Association. Collect calls will not be accepted.

Prepared by Russell P. Cole  
Preparer's Signature

**NEXT PAGE TO BE COMPLETED BY THE SELLER(S)**

## STATEMENTS TO BE COMPLETED BY SELLING LOT OWNER

### 1. Unsatisfied Judgments/Law Suits Against Association.

The Selling Lot Owner has actual knowledge that the following unsatisfied judgments or pending lawsuits *against* the Association.

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### 2. Pending claims, covenant violations actions or notices of default against the Lot.

The Selling Lot Owner has actual knowledge of the existence of the following pending claims, covenant violations actions or notices of default against the Lot.

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\_\_\_\_\_  
Selling Lot Owner

\_\_\_\_\_  
Date

\_\_\_\_\_  
Selling Lot Owner

\_\_\_\_\_  
Date



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CIVIC ASSOCIATION, INC.**

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***PROPERTY  
CONDITION REPORT***

**Date: March 24, 2019**

**Address:**

**13329 Nantucket Road, Ocean City, Maryland 21842**

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- 1. Miscellaneous trash side yard to be cleaned up**
- 2. General exterior appearance not very good**
- 3. Shed on rear of property not properly secured  
down**
- 4. Shed in the side yard not securely tied down**

  
**Signature**

**Inspections are good for 30 days. After that time, the property will need to be re-inspected at no charge.**



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### RENTAL LICENSE REQUIRED

If you rent your property to anyone at any time, the law requires you to obtain an Ocean City Rental License and an Ocean City noise control permit. The purpose of these requirements is to maintain the character of single family residential districts and assure compliance with the laws, ordinances and regulations applicable to rental housing units within the corporate limits of Ocean City. Further, it is to ensure safe, healthy and habitable housing conditions in rental housing units to prevent deterioration of rental housing units and encourage responsible management, maintenance and use of rental housing by the inspection and licensing of the units.

R1 Property Owners: R1 is defined as low density single family residential development. A condition of having a rental license on R1 zone, is you cannot rent to more than 4 unrelated people. For more information, or determine if your property is in a R1 area please visit: [www.oceancitymd.gov](http://www.oceancitymd.gov).

**Community members are encourage to report properties that are not in compliance to the Property Review and Enforcement Strategies for Safe-Housing Committee (PRESS) AT 410-289-8855.**





## RENTER INFORMATION

### OWNERS/RENTAL AGENTS PLEASE GIVE INFORMATION SHEET TO ALL RENTERS

The Montego Bay Residential Community is an HOA, and as such, has certain established guidelines everyone is expected to abide by. It is hoped that the information listed below, will be useful to you and help make your stay comfortable and pleasant. As a renter, we ask that you be respectful and courteous to those you encounter during your stay and obey the community rules, as well as local and state laws.

\*\*\*\*\*

#### Trash Pickup Schedule & Information:

- May 9 thru Oct 11 Monday & Thursday Mornings
- Oct 15 thru May 6 Monday Mornings
- Trash **must** be placed in provided waste wheelers with attached lid. The lid **must** close over the trash.
- Trash container must be placed at curbside, in front of the residence for pickup.
- **NO** trash may be placed outside the container. **Trash placed outside the container, will NOT be picked up by the City Trash Collectors.**

#### Pools/Tennis Courts/Mini Golf Court:

- There are two pools in the community: Pool 1 is located behind the MB Office and Tennis Court on 130<sup>th</sup> St.; Pool 2 is located on Oyster Lane, where another Tennis Court and the Putt-Putt are also located.
- Tennis Courts, accessible with use of Electronic Card, are open all year.
- Pools and Putt-Putt are open from Memorial Day Weekend through Labor Day Weekend.
- Pools and Putt-Putt Hours of Operation: 10:00 a.m. - 7:45 p.m. (Baby pool location at office pool only)
- Access to pools and tennis courts is by Electronic Card **ONLY! The owner of the property or the rental agent is responsible for providing the card to renters. The HOA cannot assist in opening the electronic gates.**
- Posted pool rules and directions of the lifeguard(s), **must be adhered to at all times.**

#### Traffic and Parking:

*The Montego Bay Community includes small children, pedestrians, bike riders, as well as others, who may be at risk by speeding vehicles and reckless driving. Ocean City Police patrol the Montego Bay Community and violators may be ticketed.*

- Obey posted speed limit signs; Obey posted parking signs
- RV's, boats, other watercraft, oversized vehicles and other trailer parking is **prohibited on the public streets of Montego Bay Community between May 1 – October 31, per City Ordinance No. 2015-20.**

#### Noise and Nuisance Ordinances:

- Keep noise at low levels – Ocean City Noise ordinance is in effect specifically from midnight – 7:00 a.m.
- Please use “neighborly” behavior. There are no public access shortcuts between or at the rears of homes.
- Complaints are reported to Ocean City Police Department and to the owner of the rental unit.
- Montego Bay owners of rental units are accountable for any sanctions/fines or action regarding violations.

#### Pets:

Dogs **must be on a leash at all times, owners must pick up and dispose of pet waste, in the unit's trash container,** as required by law (**do not use another's trash receptacle**); dog barking is to be kept to a minimum.

#### Pond:

- The pond is **NOT** for recreational use; restriction signage is posted.

**The Montego Bay Office DOES NOT have any information regarding your rental unit: contact the unit owner or rental agent, DIRECTLY, for questions or issues**

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ARTICLES OF INCORPORATION

OF

MONTEGO BAY CIVIC ASSOCIATION, INC.

THIS IS TO CERTIFY:

FIRST: That I, the subscriber, Daniel I. Sherry, whose postoffice address is 6796 Laurel-Bowie Road, Bowie, Maryland 20715, being at least twenty-one years of age, under and by virtue of the General Laws of the State of Maryland authorizing the formation of corporations, form this corporation by the execution and filing of these articles.

SECOND: That the name of the corporation (which is hereinafter called the "Corporation") is:

MONTEGO BAY CIVIC ASSOCIATION, INC.

THIRD: The purposes for which the Corporation is formed are as follows:

To organize and operate a non-profit civic organization primarily engaged in promoting the common good and general welfare of the people of the community served by the Corporation, which community shall include all or such parts of the area known as Montego Bay Mobile Home Park in Ocean City, Maryland, and such other areas, as the Board of Directors may determine.

For the general purposes aforesaid, and limited to those purposes, the Corporation shall have the following powers and purposes:

(a). To bring about civic betterments and social improvements in the community by representing the interests of the community in dealings with the developers of the community, private persons, firms and organizations and governmental bodies and agencies.

(b) To manufacture, purchase or otherwise acquire, hold, mortgage, pledge, sell, lease, transfer, or in any manner encumber or dispose of goods, wares, merchandise, implements, and other personal property

RECEIPT NO. 85154



or equipment of every kind.

(c) To purchase, lease or otherwise acquire, hold, develop, improve, mortgage, sell, exchange, let, or in any manner encumber or dispose of real property wherever situated.

(d) To apply for, obtain, purchase, or otherwise acquire, any patents, copyrights, licenses, trademarks, tradenames, rights and the like which might be used for any of the purposes of the Corporation; and to use, exercise, develop, grant licenses in respect of, sell and other wise turn the same to account.

(e) To purchase, hold, sell, assign, transfer, exchange, lease, mortgage, pledge or otherwise dispose of any shares of stock of, or voting trust certificates for any shares of stock of, or any bonds or other securities or evidences of indebtedness issued or created by any other corporation or association; and while the owner or holder of any such shares of stock, voting trust certificates, bonds or other obligations, to possess and exercise in respect thereof any and all the rights, powers, and privileges of ownership, including the right to vote on any matter any shares of stock so held or owned.

(f) To loan or advance money with or without security, without limit as to amount; and to borrow money or raise money for any of the purposes of the Corporation and to issue bonds, notes or other obligations of any nature, and in any manner permitted by law, for money so borrowed or in payment for property purchased, or for any other lawful consideration, and to secure the payment thereof and of the interest thereon, by mortgage upon, or pledge or conveyance or assignment in trust of, the whole or any part of the property of the Corporation, real or personal, including contract rights, whether at the time owned or thereafter acquired; and to sell, pledge, discount or otherwise dispose of such bonds, notes or other obligations of the Corporation for its corporate purposes.

(g) To carry on any of the activities hereinbefore enumerated or mentioned for itself, or for account of others, or through others for its own

account, and to carry on any other activity which may be deemed by it to be calculated, directly or indirectly, to effectuate or facilitate the transaction of the aforesaid objects or activities, or any of them, or any part thereof, or to enhance the value of its property, activities or rights.

FOURTH: The post office address of the principal office of the Corporation in this state is Montego Bay Mobile Home Park, Ocean City, Maryland 21842. The resident agent of the Corporation is Daniel I. Sherry, a citizen of the State of Maryland actually residing therein, whose post office address is 6796 Laurel-Bowie Road, Bowie, Maryland 20715.

FIFTH: The Corporation is not authorized to issue any capital stock. The Board of Directors shall constitute the first members of the Corporation. Members and directors may resign or be removed, vacancies may be filled and additional members and directors elected, as provided in the By-Laws, which may provide for different classes of members and directors and prescribe the tenure and conditions of office and the rights, privileges and qualifications of each class of members and directors.

SIXTH: The Corporation shall have not less than three directors; and the following shall act as such until the first annual meeting, or thereafter until their successors are duly chosen and qualify: William T. Bryan, J. Bert Coble, James Mariner, Al Reichard, Brady Ridenour, Frank Schulte, Charles Schwarz, Grant Sheesby, Daniel I. Sherry, Web Toll, Daniel Wyczalek.

SEVENTH: The following provisions are hereby adopted for the purpose of defining, limiting and regulating the powers of the Corporation and of the Directors and members:

(a) The Board of Directors of the Corporation is hereby empowered to adopt By-Laws for the Corporation, and to amend the same from time to time upon majority vote of the Board of Directors.

(b) No contract or other transaction between this Corporation and any other corporation and no act of this Corporation shall in any way be affected or invalidated by the fact that any of the directors of this Corporation are pecuniarily or otherwise interested in, or are directors or officers



of, such other corporation; any directors individually, or any firm of which any director may be a member, may be a party to, or may be pecuniarily or otherwise interested in, any contract or transaction of this Corporation, provided that the fact that he or such firm is so interested shall be disclosed or shall have been known to the Board of Directors or a majority thereof; and any director of this Corporation who is also a director or officer of such other corporation or who is so interested may be counted in determining the existence of a quorum at any meeting of the Board of Directors of this Corporation, which shall authorize any such contract or transaction, and may vote thereat to authorize such contract or transaction, with like force and effect as if he were not such director or officer of such other corporation or not so interested.

(c) The Corporation reserves the right to make from time to time any amendments of its charter which may now or hereafter be authorized by law, upon majority vote of the Board of Directors.

In Witness Whereof, I have signed these Articles of Incorporation and acknowledge the same to be my act on this 13 day of August, 1969.

Witness:

Mary Kibbler

Daniel L. Sterry

State Department  
of  
Revenue and Taxation  
RECEIVED

8156 A. N. 814	
20	POWUS TAX
15	PROPERTY TAX
4	SALES TAX
1.9	TOTAL CHECK

068687

Daniel F. Henry

P.O. Drawer L

Baltimore, Md. 20715

REC'D 8 PAGE 358  
ARTICLES OF INCORPORATION

OF  
BENTON DAY CIVIC ASSOCIATION, INC.

approved and received for record by the State Department of Assessments and Taxation  
of Maryland August 14, 1969 at 8:56 o'clock A. M. as in conformity  
with law and ordered recorded.

A 12193

Recorded in Liber 7752-280 one of the Charter Records of the State  
Department of Assessments and Taxation of Maryland.

Bonus Tax paid \$ 20.00 Recording fee paid \$ 15.00

To the clerk of the Circuit Court of Worcester County

IT IS HEREBY CERTIFIED, that the within instrument, together with all indorsements thereon,  
has been received, approved and recorded by the State Department of Assessments and Taxation  
of Maryland.

AS WITNESS my hand and seal of the said Department at Baltimore.



1976 Dec 17 The foregoing Certificate of Incorporation is  
herewith recorded in Incorporation Record 7752-280  
to 354, 355, 356, 357, 358  
TEST: *[Signature]*

2 11 53 AM '70  
H. A. WICK, CLK.  
CL. CI. WOR. CO.

RECEIVED  
DEPARTMENT OF  
ASSESSMENTS & TAXATION  
2007 AUG 15 A 12: 52


## RESIDENT AGENT'S NOTICE OF CHANGE OF ADDRESS

I certify that I, James W. Almand,  
am the resident agent of Montego Bay Civic Association, Inc.  
(Name of Entity)  
organized under the laws of Maryland. My address as resident  
(State)  
agent has changed from 5200 Coastal Hwy, Ocean City, MD 21842  
to 6200 Coastal Hwy, Ste. 200, Ocean City, MD 21842

☐ (CHECK IF APPLICABLE) The old and new addresses of the resident agent  
are also the old and new addresses of the principal office of this entity in Maryland.

The above named entity has been advised by me in writing of this change.

CUST ID:0002007236  
WORK ORDER:0001450274  
DATE:08-14-2007 02:24 PM  
AMT. PAID:\$25.00

  
Resident Agent

Mail to: State Department of Assessments & Taxation  
301 W. Preston Street  
Room 801  
Baltimore, MD 21201-2395



## AMENDMENT OF THE DECLARATION OF RESTRICTIONS OF THE MONTEGO BAY RESIDENTIAL COMMUNITY

EXPLANATORY STATEMENT: On or about January 5, 2017, an amended and restated Declaration of Restrictions, effective April 16, 2016 (hereinafter referred to as the "2016 Declaration") was recorded among the Land Records of Worcester County, Maryland in SRB 6917, page 0285 *et seq.* The Board of Directors with the assistance of legal counsel has determined that the 2016 Declaration lacked substantial procedural errors including adequate proof of quorum, insufficient voting instructions, lack of Board recommendation and insufficient proof of properly adjourned meeting to extend the voting of the membership to the following year combined with lack of proxies. These errors are sufficient enough to cause the Board by this instrument which has been executed, sealed and acknowledged to amend the said 2016 Declaration in accordance with the amendment provisions of the Declaration as hereinafter provided.

NOW THEREFORE, as of the date of the recording of this, the said 2016 Declaration is amended as follows:

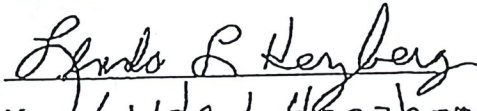
1. The Declaration of Restrictions of the Montego Bay Residential Community, recorded among the Land Records of Worcester County, Maryland in SRB 6917, page 0285 *et seq.* on January 5, 2017 is hereby stricken in its entirety and the Declaration of Restrictions of the Montego Bay Residential Community, recorded among the Land Records of Worcester County, Maryland in Liber 6353, folio 0292 *et seq.* and recorded April 28, 2014 is in full force and effect from the date of recordation of this Amendment forward.


The provisions of the Declaration shall for all purposes thereof be, and are hereby, amended in the manner set forth in the provisions of this Amendment of the Declaration of Restrictions of the Montego Bay Residential Community.

AS WITNESS the acknowledged signatures and seals of the following officers:

ATTEST BY:

MONTEGO BAY CIVIC ASSOCIATION,  
INC.

  
Name: Linda L. Henzberg  
Vice-President

  
Name: Michael E. Donnelly  
President

Elmore & Throop, P.C.  
5 Riggs Avenue  
Post Office Box 1473  
Severna Park, MD 21146

STATE OF MARYLAND, WORCESTER COUNTY, to wit:

I HEREBY CERTIFY that on this 22 day of JUNE, 2018, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared MICHAEL E. DONNELLY President of the Montego Bay Civic Association, Inc., and he/she acknowledged that, in such capacity and being duly authorized to do so, he/she executed the foregoing instrument for the purposes therein contained, and in my presence signed and sealed the same on behalf of Montego Bay Civic Association, Inc.

AS WITNESS my hand and Notarial Seal.

My Commission Expires:

9/15/19

Notary Public

*Arne Pozza*



Register of  
 LR - Amendment  
 Recording Fee 20.00  
 Name: Montego Bay  
 Ref:  
 LR - Amendment  
 Surcharge 40.00  
 SubTotal: 60.00  
 Total: 66.00  
 07/13/2018 10:58  
 CC23-RH  
 #10667691 CC0104 -  
 Worcester  
 County/CC01.04.02 -

JUL 13 2018 The foregoing instrument  
 filed for record and is accordingly recorded  
 among the land records of Worcester County,  
 Maryland:

*Shirley Probst* Clerk





# MONTEGO BAY CIVIC ASSOCIATION, Inc.

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email Address: [montegobayoc@comcast.net](mailto:montegobayoc@comcast.net)

## DECLARATION OF RESTRICTIONS OF THE MONTEGO BAY RESIDENTIAL COMMUNITY

*EFFECTIVE APRIL 12, 2014*

This is to certify that the Declaration of Restrictions of the Montego Bay Residential Community, by the affirmative written vote of a majority of members of the Montego Bay Civic Association, Inc., who are record owners of lots in Montego Bay Residential Community, and which Declaration is to be recorded among the Land Records of Worcester county, Maryland, In Liber No. FWH 252, folio 264, *et seq.*, replaces in entirety any previous Declaration filed on behalf of the Montego Bay Civic Association, Inc., as follows.

1. **TERMS:** These restrictions shall affect and run with the land and shall be binding on all owners and all persons claiming under them until April 12, 2024, after which time they shall be extended automatically for successive periods of ten years each. However, these restrictions in whole or in part may be amended, rewritten, or have resolutions attached (and such changes recorded and registered) at any time with the vote of greater than 50% of the entire membership in good standing of the Montego Bay Civic Association, Inc., (hereinafter referred to as "MBCA").
2. **EXCLUSIVE RESIDENTIAL (NON-COMMERCIAL) USE:**
  - a. All numbered fee-simple lots shall be used solely for the maintenance and occupancy of private single-family residential HUD-approved homes (including mobile homes) or homes as defined and regulated by the Town of Ocean City. Montego Bay is a residential community and the Association and its amenities are for the benefit of owners-of-record and their family and guests and are not for public access or for non-owners.
  - b. No noxious or offensive trade or activity shall be carried out on any lot or upon the common areas or any other part of the Property, nor shall anything be done thereon which may be or become an annoyance or nuisance to the community.
  - c. Only no-impact-home-based-businesses defined and authorized by the Maryland Homeowners Association Act, and licensed and regulated by the Town of Ocean City ordinances, are permissible. For the purpose of this Declaration, a home-based business is secondary to the use of the dwelling for residential purposes and the dwelling shall be the primary full-time residence of the homeowner. In addition, no home-based business shall have any on-site employees or commissioned sales staff or be open to the public similar to a public commercial business selling or providing merchandise, services, or commodities.
  - d. As a fee-simple ownership community, the MBCA will not be a party to any property or encroachment dispute or accommodation reached between owners.



3. APPROVAL OF HOMES:

- a. Homes not built on site shall be less than 10 years old to be placed on any lot. All homes must adhere to the Town of Ocean City published code for Mobile Home Residential Districts. The Board of Directors has the authority to enforce the written code or if the City grants an exception, to follow suit.
- b. All plans for homes, and other structures (before being placed on the lot) must be reviewed for consistency with existing community standards of appearance, value, and the general aesthetics of the community as well as the effect on the use, enjoyment, and value of the community. For purpose of this Declaration, the baseline for community standards and aesthetics are those that legally exist as of the date of this Declaration. Adding anything unique to the community standard, even if allowed under the Town of Ocean City code, must receive written approval by the Board of Directors.
- c. Routine periodic maintenance or restoration of existing previously approved structures do not require MBCA review and approval of City issued permits. Alteration or relocation of previously approved structures requires MBCA review and approval of City issued permits.
- d. All dwellings must be certified for occupancy. Any home condemned by the Town of Ocean City (or is otherwise uninhabitable) must receive a certificate of occupancy within six months of being condemned or removed from the lot within one year of the condemnation notice.

4. GENERAL REQUIREMENTS AND GUIDELINES:

- a. **Contact Information:** Upon taking ownership, the owner or their representative shall provide to MBCA their name, primary mailing address, e-mail address, and telephone number. Failure to provide primary contact information releases the Association from any liability to provide notice to the owner as required in the Declaration, Bylaws, or other applicable laws.
- b. **Property Condition:** Every structure, including bulkhead and dock, and every lot shall be in a neat, well-maintained and attractive condition. Maintenance must be in a manner and with such frequency as is consistent with good property management and the Community-wide standard.
- c. **Obstructions:** No structure, landscape, or other material shall obstruct sight-lines for vehicular traffic, obscure the lamppost 360-degrees of light, interfere with sidewalk access, or damage or interfere with any easement for the installation or maintenance of lampposts, utilities, swimming pool, or pond support systems. Neither shall they unreasonably change, obstruct, or retard the direction or flow of any drainage channels.
- d. **Outdoor Drying:** Outdoor drying of laundry should not be visible from the street side of the property, whenever possible. No front yards will be used for hanging laundry.
- e. **Pets:** Owners must strictly conform to all laws and ordinances regarding pets; such as pets must be registered, licensed, and inoculated. To ensure the common areas and recreational areas are safe for members, guests, and their pets; pets reported to Animal Control (in any jurisdiction) for aggressive or vicious behavior or is the subject of a legal proceeding must be muzzled when on common property of the Association. No pet shall be kept unattended outside for an extended period. Owners shall clean up after their pets especially after their pets foul another owner's property or the common areas of the Association.
- f. **Storage:** No lot (that is not actively undergoing external construction) shall be used as a storage area, whether such items are under cover or not. Whenever possible, store items out of public view in a shed.



**g. Vehicles:**

1. All vehicles (typical common land and water conveyances and further defined in writing by the Board) parked on any lot shall have current registration, license plates, must be in operable condition, and mobile as designed.
2. No vehicle shall be parked across the front of the lot except on the designated parking pad.
3. Boats that are operable and registered can remain on the lot on blocks, if necessary, from Labor Day through Memorial Day. Boats (operable and registered) on an operable, currently registered, and tagged trailer can remain on a lot throughout the year.
4. Except for bona fide emergencies, no repairs or extraordinary maintenance (or restoration) on the owner's property shall be performed.

**h. Signs:** The type, size, placement, and duration of "for sale," "for rent," "construction" or other signs shall be on such terms and conditions as set forth in writing by the MBCA Board of Directors. No signs for at-home-businesses are allowed on any lot unless specifically defined and approved in writing by the Board.

**i. Leasing and Renting:**

1. Owners who rent out their properties must adhere to the Town of Ocean City code and pay any resulting enforcement or compliance costs that may be required of the Association as a result.
2. All leases shall contain provisions advising the tenant of his/her obligation to comply with all provisions of the Declaration, the Bylaws, and the rules and regulations of the Association. A violation by a tenant shall result in the owner being considered no longer in good standing (for all properties owned) until the violation(s) have been corrected and any fees paid.

**j. Owner Liability:** The owner(s) of property, whether a leased or rented dwelling unit, shall be liable to the Association to pay any claim for injury or damage to persons or property caused by any action or omission including, without limitation, the negligence of owners, guests, or tenant(s).

**5. ANNUAL ASSESSMENT:**

- a. Each lot owner shall pay the MBCA an annual assessment (also referred to as annual dues or annual fee) in an amount determined by the Board of Directors and published in the Annual Operating Budget.
  1. Said assessments shall be used by the MBCA as necessary or desirable for the administration, management, maintenance, and operation of the MBCA.
  2. The assessment may not increase more than 10% in any one year unless that increase is approved by written vote greater than 50% of the general membership in good standing.
- b. The Board of Directors will determine the annual assessment due date, which must be before the start of the fiscal year.
  1. If any assessment is not paid within 30 days from the due date, a ten percent (10%) late charge shall be added to said assessment.
  2. If the assessment and late charge are not paid within 60 days from the assessment due date, the total amount due shall accrue interest at the rate of 18% per annum.
- c. Upon request, the MBCA shall furnish to the lot owner of record a single certificate on the status of assessments and related charges for their property. The MBCA may impose a reasonable charge for the issuance of additional certificates. If signed by the proper



officer of the MBCA, such certificates shall be conclusive evidence of the status of any assessments and related charges stated thereon.

6. VIOLATION REMEDIES:

- a. Any violation of these restrictive covenants shall subject the owner to fines, including late fees, imposed by the Board and/or court action, and to reimburse the Association for reasonable legal fees and costs incurred by the Association to enforce these restrictive covenants.
- b. If the fine, fees, late charges, corrective costs, or assessment are not paid within 60 days from the due date, the Association shall be entitled to refer the delinquent account to the MBCA attorney for collection, file suit for a money judgment, proceed under the Maryland Contract Lien Act, or take any other action permitted by law against the delinquent lot owner.
  1. Should the Association prevail, said lot owner shall be obligated to pay all costs of collection, including reasonable attorney's fees and litigation costs, incurred by the Association.
  2. The obligation to pay attorney's fees and costs of collection shall commence upon referral of the delinquent account to MBCA attorney.

7. PROPERTY RIGHTS AND EASEMENTS:

- a. The MBCA reserves for itself an easement and rights-of-way, and other easements as designated on the plats of Montego Bay, for purposes of maintaining, inspecting, replacing, or repairing: (1) underground electrical lines and above ground sensors associated with the MBCA lamp posts, (2) piping and electrical systems associated with the MBCA pond, (3) piping, electrical, and other support systems for the swimming pools, amenities, facilities, and, (4) as may become necessary. If, during reasonable access a violation of the Declaration of Restrictions is observed on the property or neighboring properties, action may be taken as outlined in this Declaration.
- b. The MBCA shall not convey any riparian or littoral rights with respect to any property owned by the Association without the written vote of greater than 50% of the entire membership in good standing of the MBCA.

8. OWNERSHIP, USE, AND ENJOYMENT OF COMMON AREAS, WATERWAYS, AND RECREATIONAL FACILITIES:

- a. The MBCA hereby reserves all right, title, and interest in and to all common areas and facilities. Neither the execution nor recording of any such plat nor any other act of the MBCA is intended to be or shall be construed as a dedication to the public of any of said areas and amenities or as relinquishment of control of the property to any individual or property owner.
- b. The use and enjoyment of the pools, recreational buildings, recreational facilities, and other common areas and facilities shall be on such terms and conditions as set forth in writing by the MBCA Board of Directors.

9. DECLARATION OF RESTRICTIONS BINDING ON ALL OWNERS:

- a. The owners of all numbered lots in Montego Bay, by acceptance of a deed conveying title thereto or the execution of a contract for the purchase thereof, shall accept such deed or contract upon and subject to each and every one of the restrictions set forth herein. And by such acceptance shall for himself, his heirs, personal representatives, successors, and



assigns, covenant, consent and agree with MBCA and the owners of lots within Montego Bay to keep, observe, comply with, and perform said restrictions and agreements.

- b. The owners of all numbered lots in Montego Bay hereby assume any risks or hazards of ownership or occupancy that accompany such lot, including but not limited to its proximity to roadways, swimming pools, and waterways.

10. ADDITIONAL REMEDIES: The MBCA or any lot owner in Montego Bay may proceed at law or in equity against any person violating any of the restrictions herein contained, and any person found violating these restrictions shall be liable for reasonable attorney's fees and litigation costs associated with such legal action. The MBCA shall not be liable for damages of any kind, including attorney's fees or litigation expenses, to any party for failure to enforce, abide by, or carry out any of the restrictions contained herein. No delay or failure on the part of any aggrieved party to enforce any available remedy with respect to a violation to these restrictions shall be held to be a waiver by that party or act as an estoppel of the party to assert any right available to him upon the continuation or reoccurrence of the violation.

11. INVALIDITY OF COVENANTS: The declared invalidity of any one or more of the restrictions herein contained, whether in whole or in part, shall not affect the validity of the others, including any parts thereof.

AS WITNESS the hand and seal of Montego Bay Civic Association, Inc., by its proper officer.

ATTEST BY:

MONTEGO BAY CIVIC ASSOCIATION, INC.

Signature identity protected

Vice-President

Signature identity protected

President

STATE OF MARYLAND, COUNTY OF WORCESTER, to wit:

I hereby certify on this 12<sup>th</sup> day of April, 2014, before me, a Notary Public for the State and County aforesaid, personally appeared Barbara A. Reniak, President of Montego Bay Civic Association, Inc., and Linda Herzberg, Vice-President of said corporation, and each acknowledged under oath that the foregoing Amendment is the act and deed of Montego Bay Civic Association, Inc., that they signed it as the President and Vice-President, respectively, and that said Amendment was duly adopted as stated above and following the affirmative written vote of a majority of record owners of lots in Montego Bay Mobile Home Park.

Signature identity protected

James A. Kendrick  
Notary Public

My Commission expires: 11/7/2014



# Montego Bay Civic Association, Inc.



## Bylaws of the Montego Bay Civic Association, Inc. April 21, 2012

### ARTICLE I - GENERAL

The Bylaws of the Montego Bay Civic Association, Inc., establish the powers, responsibilities, and functions of the Association. Throughout these Bylaws, the Montego Bay Civic Association, Inc., is also referred to as "Association" and "MBCA". These Bylaws shall be the framework for the Board of Directors to establish reasonable procedures (further defined by the Board in an Operational, Administrative, and Procedures Manual) to carry out the responsibilities and functions entrusted to it by the Association. The principal office is located at 101 W. 130th Street, Ocean City, Maryland 21842, which is its mailing address.

### ARTICLE II - PURPOSE

The Association has been formed to manage, maintain, and operate the common property of the Association and to maintain neighborhood standards for the Subdivision of Montego Bay Residential Community, Ocean City, Maryland.

### ARTICLE III - MEMBERSHIP

Section 3.1: Members. Every person and legal entity that holds legal title to a Lot is a member of the Association. A member remains in good standing by paying all fees, including the annual dues and any interest or a late charge legally levied by the Association, and by not being in violation of the Declaration of Restrictions or the MBCA Bylaws. Members in good standing, their immediate family and personal guests, may use the recreational facilities of the Association. Members in good standing are eligible to be a member of the Board of Directors. Members in good standing shall have one vote per lot owned and are eligible to cast that vote on matters that come before the General Membership. Each Owner shall be entitled to evidence of membership.

Section 3.2: Ownership Roster. Every Owner is responsible for providing the Association, in writing (electronic mail is acceptable), the address of property owned and the Owner's current primary mailing address, and contact information (phone, electronic mail, website, etc.). Notifications are considered served and received, regardless of class or category mailed, when sent to the primary address provided by the Owner. The Owner has the responsibility to ensure that their mailing address is current. In addition, a member may designate a preference to receive Association notifications and communications by way of electronic mail. Ensuring the maintenance of the Ownership Roster is a responsibility of the Secretary of the Board of Directors. The Ownership Roster is a listing of all members.

### ARTICLE IV - DIRECTORS and OFFICERS

Section 4.1: The affairs and business of the Association shall be managed by a Board of Directors composed of thirteen Directors (including four officers) elected by the General Membership. The Directors shall receive reimbursement for reasonable business expenses, documented by business receipts, not to exceed a limit established by the Board. The Officers of the Association shall be a



President, Vice President, Secretary, and a Treasurer. Decisions of the Board are decided on the majority of votes cast, by those present, unless otherwise specified in these Bylaws. The President votes only when the vote is a tie. Voting by secret ballot is not permitted.

Section 4.2: The term for each Director shall be for two years and no Director can serve more than two consecutive terms in the same position; unless there is no other candidate running for that position.

Section 4.3: A director serving as an Officer must be a full-time resident of the Montego Bay Residential Community, as evidenced by the Maryland Tax Records and majority of daily activities. Only one Owner of the same lot may serve as a Director at the same time. Candidates for President must have completed one full term as a Director. Directors who miss four scheduled meetings (Board and General Membership) in a term year shall be removed from the Board without a General Membership vote. Other than General Membership meetings, Directors may participate in meetings by conference telephone or any similar communications equipment through which all persons participating in the meeting can hear each other. Participation in meetings pursuant to this section constitutes presence in person at the meeting.

Section 4.4: A Director shall not be an employee of the Association.

Section 4.5: Duties of the President: The President shall be the chief executive officer of the Association and shall have all of the general powers and duties which are usually vested in the office of president of an association. At the annual August General Membership Meeting the President shall ensure a full and true report of the affairs of the Association is presented.

Section 4.6: Duties of the Vice President: The Vice President shall perform all duties ordinarily incident to the Office of Vice President of an association.

Section 4.7: Duties of the Secretary: The Secretary shall perform all duties ordinarily incident to the Office of Secretary of an association. The Secretary shall be the custodian of the Seal of the Association.

Section 4.8: Duties of the Treasurer: The Treasurer shall be the chief financial officer of the Association and shall perform all duties incident to the Office of Treasurer of an association.

Section 4.9: Duties of the Directors: The powers and duties of the Board of Directors are those ordinarily incident to the Board of Directors of an association, including providing for the care, upkeep, and monitoring of Montego Bay Residential Community and its facilities and common areas; instituting, by approval of two-thirds vote, suits on behalf of the Association (other than for suits instituted for the collection of such fees due the Association); granting easements to Association property for the provision of public utilities to Montego Bay; proposing new capital expenditures for approval by greater than 50% of the General Membership eligible to vote; and keeping debt of the Association below 15% of the income derived from annual dues unless approved by greater than 50% of votes received from the General Membership eligible to vote.

Section 4.10: Vacancies on the Board:

Section 4.10.1: The vacancy for President shall be filled first by offering it to the Vice-President. If the Vice President declines, then the remaining Directors may vote any other Director to serve the remainder of the President's term.

Section 4.10.2: An officer vacancy, other than President, shall be filled by any other Director approved by the Board. If a Director is not willing to fill an officer vacancy, it shall then be offered first to the other candidate(s) for that office with the next highest number of votes and if the candidate declines then it shall be offered to the next highest number of votes for a director



candidate, and does not require Board approval. If there are no remaining unelected candidates, the President shall appoint someone from the General Membership, with Board approval. A vacancy shall be filled for the remainder of the unexpired portion of the term.

Section 4.10.3: The Board may vote to not fill a vacancy for the remainder of the term if the vacancy occurs less than three months before the next election.

Section 4.11: Removing a Director: The General Membership may remove a Director before the completion of his/her term for any reason with a vote greater than 50% of responses received. A request for removal must follow the petition process.

#### ARTICLE V - MEETINGS

Section 5.1: Meetings: All General Membership, Board, and Committee meetings shall be open to all members of the Association or their agents except when closed as permitted under the provisions of Title 11B - of the Real Property Article of The Annotated Code of Maryland - The Maryland Homeowners Association Act. Each meeting shall provide a segment of time for Owners to speak. Unless otherwise required in these Bylaws, notice of all meetings shall be posted on the Association website and e-mailed to the membership at least three days in advance of the meeting. Whenever possible, meetings shall be held within the Montego Bay Residential Community.

Section 5.2: Notice of Meeting: The Secretary shall ensure a notice is mailed at least 30 days in advance of each annual or special General Membership meeting stating the purpose thereof as well as the date, time, and location of the meeting to each member at his/her primary address as it appears on the ownership roster of the Association. Service may also be accomplished by the delivery of such notice to the member in person or to an e-mail address provided by the member as outlined in Article III, Section 3.2. No notice by mail to the General Membership is required for regular or special meetings of the Board or meetings of committees.

Section 5.3: Failure of Notice: Notices must be provided as required in these Bylaws and other governing documents of the holding of special general membership meetings and special board meetings. Failure to provide notice will invalidate any decisions or outcomes of such unannounced special meetings.

Section 5.4: General Membership Meetings: The Association shall hold two General Membership meetings each year, one at 10:00 a.m. on the third Saturday in April and one at 10:00 a.m. on the third Saturday in August. General Membership meetings may be held at any location within Worcester County, Maryland, as determined by the Board. The presence, in person or by returned ballot, of members in good standing representing at least forty (40) separate Lots (i.e. 40 votes) shall constitute a quorum for the transaction of business by the General Membership at all General Membership meetings of the Association. If the number of Lots represented at a meeting drops below the quorum then no business may thereafter be transacted.

Section 5.4.1: At each General Membership meeting, referendum ballots, if any, on issues requiring a vote of the General Membership shall be counted with the results reported to the General Membership.

Section 5.4.2: Business introduced by Members present at the General Membership meeting, within the authority of those present to decide, once voted upon shall not be overturned, modified, circumvented, or suspended by the Board unless there is a justified concern by a majority of the Board that the motion should be voted upon by ballot of the entire Membership. A referendum ballot will be developed by the Board and distributed at least 30 days before the following General Membership meeting.



Section 5.5: Special General Membership Meeting: Special meetings of the General Membership may be called for any third Saturday of a month, except during the months preceding or following the April and August regularly scheduled general membership meetings, by a majority vote of the Board or by referendum petition by the General Membership. Such special meetings must be announced by mail at least 30 business days in advance. If the special meeting involves a referendum ballot issue for the owners, then the meeting must be called for at least 45 business days in advance and notice (and ballot) must be mailed out at least 30 business days in advance. The presence, in person or by returned ballot, of members in good standing representing at least forty (40) separate Lots (i.e. 40 votes) shall constitute a quorum for the transaction of business stated in the notice.

Section 5.6: Board of Directors Regular Meeting: A majority of the filled seats on the Board of Directors shall be necessary to constitute a quorum for the transaction of business. The schedule and location of regular Board meetings is established by the Board.

Section 5.7: Special Board of Directors Meeting: Special meetings of the Board may be called by the President or by a majority vote of the Board at least three days in advance. A majority of the filled seats on the Board shall be necessary to constitute a quorum for the transaction of business stated in the notice.

#### ARTICLE VI - COMMITTEES

Section 6.1: Establishment The Board shall establish committees prescribed in these Bylaws and define their primary duties. The Board may also establish other committees by majority vote. The President shall appoint committee chairpersons. The chairperson shall appoint committee members. Chairmen and committee members shall be any member in good standing. Committees of the Association are listed below.

##### Section 6.2: Committees

Section 6.2.1: Executive Committee: The members of the Executive Committee shall consist of the President, Vice President, Secretary, Treasurer, and one director selected by the Board.

Section 6.2.1.1: In the case where emergency action is required and there is insufficient time to call a special meeting of the Board of Directors, the President may convene the Executive Committee. The Executive Committee shall have the power to act in the place of the Board on matters that require immediate action, are truly of an emergency nature, and to prevent imminent or further harm to the Association.

Section 6.2.1.2: The Board may establish a regular schedule of Executive Committee meetings in combination with regular scheduled Board meetings. During these scheduled meetings, the Executive Committee shall have the power to carry out recurring actions, decisions previously established by the Board, and prepare recommendations for consideration by the Board.

Section 6.2.2: Standing Committees: The Association shall have the following standing committees with duties assigned by the Board: Advisory and Strategic Planning, Architectural and Permit Review, Budget and Finance, Bylaws and Declaration, Communications, Parks and Pond, and Pools and Recreation.

Section 6.2.3: Special Committees: The Association shall have a Nominating Committee with responsibilities for obtaining candidates for the election of Directors and preparing a slate of qualified candidates by the first Board Meeting in June. The Association shall have a Teller Committee with responsibilities for conducting the collection and counting of election and referendum ballots.



## ARTICLE VII – VOTING PROCEDURE

Section 7.1: General: All members eligible to vote in elections or on referendums shall be provided, via mail, a ballot at least 30 days, whenever possible, before a General Membership meeting. Instructions on returning the ballot will be included. Ballots must be returned and received per instructions by 3pm the Friday before the General Membership meeting or turned in to the Teller Committee the day of the meeting.

Section 7.2: Elections: Candidates must be present at the General Membership Meeting to be eligible for election. The election ballot shall list candidates in alphabetical order and be so arranged that separate votes can be cast for Directors and Directors who will serve as an Officer.

Section 7.2.1: At the August General Membership Meeting in odd years, the General Membership shall elect six Directors (including the President and Secretary) and in even years shall elect seven Directors (including the Vice President and Treasurer).

Section 7.2.2: The outcome of elections will be determined by a majority of ballots received. The election results shall be announced before the General Membership meeting adjourns. Directors elected will immediately assume their duties and responsibilities.

Section 7.3: Referendums: Referendum ballots shall list the issue and action desired that can be answered by voting "yes" or "no" and the issue shall have a recommendation by a majority of the Board. The referendum results will be announced before the General Membership meeting adjourns, or as soon thereafter as possible.

## ARTICLE VIII – DUES and FEES

Section 8.1: Annual Homeowner Dues: Each Lot Owner shall pay to the Association annual dues (referred to as an annual assessment in the Declaration of Restrictions) in an amount established by the Board of Directors in accordance with the Declaration of Restrictions, to meet the Association's annual operating expenses and funding of reserve account. The annual dues shall be paid by May 1 of each year. No member may exempt himself/herself from liability for dues for any reason. Collection procedures will follow the procedures outlined in the Declaration of Restrictions.

Section 8.2: Fees: An Owner who has not paid fees properly imposed according to the Declaration of Restrictions will be noted in the Ownership Roster as a member not in good standing. Collection procedures will follow the procedures outlined in the Declaration of Restrictions.

## ARTICLE IX – FINANCE

Section 9.1: Fiscal Year: The fiscal year of the Association shall begin on the first day of May in each year and end on the last day of April in the next calendar year.

Section 9.2: Financial Requirements: The Association shall have a reserve and an operational budget approved by the Board and the Board shall establish policies for employee compensation, lien's, mortgage protections, promissory notes, contracts, annual reporting requirements, community-wide events, insurance requirements and review, negotiable instruments procedures, and a Financial Review/Audit schedule. The proposed operational and reserve budgets shall be presented to the Owners at least 30 days, whenever possible, before the Board approves the budgets. The Owners shall have an opportunity to speak to the proposed budget and that budget may be adjusted by the Board in response. All expenditures are to be for the management and maintenance of Association property and amenities and not for activities associated with their use.



Section 9.3: Insurance: As set forth in Section 2-148 of the Corporations and Associations Article of the Annotated Code of Maryland, the Association shall insure and indemnify all Directors of the Association against any and all expenses. The Association shall also maintain fidelity insurance as required by Section 11B-111.6 of the Maryland Homeowners Association Act.

#### ARTICLE X - MISCELLANEOUS

Section 10.1: Severability In the event provision or provisions of these Bylaws shall be determined to be invalid, void, or unenforceable such determination shall not render invalid, void, or unenforceable any other provisions hereof which can be given effect.

Section 10.2: Association Books and Records Except as otherwise provided by the laws of the State of Maryland, the books and records of the Association shall be kept at the MBCA office. All such books and records shall be made available to members of the Association, or their agents, upon written request to the attention of the Secretary of the Association and received at the MBCA Office. Release to a member shall be in accordance with the Maryland Homeowners Association Act.

Section 10.3: Petitions A petition may be used to propose action requiring a referendum (ballot) vote by the General Membership at either of the annual General Membership meetings. A petition may be used to call for a special meeting of the members, to include an issue for consideration by the members in the notice of the annual meeting of the members, to reverse or reject a decision of the Board, to require an action by the Board, to amend the Bylaws, or amend the Declaration of Restrictions. A petition must contain a specific question, proposal, or action suitable for a "yes" or "no" response. The petition must also state the section of the Bylaws or the Declaration of Restrictions that may need to be changed in order for the General Membership to override the conflict, if any, between those controlling documents and the desired outcome of the petition. The petition must follow the format adopted by the Board. Such petitions shall be signed by at least 15% of the voting membership. The costs associated with petitions are to be borne by the sponsor(s) of the petition.

Section 10.4: Distribution of Materials: Any member, at their expense, may distribute written information or materials regarding the operation of or matters relating to the operation of the Association in any manner or place that the Board distributes written information or materials. The newsletter or other methods of distribution (such as e-mail or mass-mailing to the General Membership) used by the Board and paid for by the General Membership shall not be used to distribute information a member wishes to have distributed unless approved by the Board.

Section 10.5: Privacy Protection: Personally identifiable contact information and information of a personal, private, or individually sensitive nature required by Section 3.2 and maintained by the Association will not be made available to any member or outside entity except by Court Order signed by a judge of competent jurisdiction.

#### ARTICLE XI - AMENDMENTS

Section 11.1: Proposal of Amendments Amendments to the Bylaws may be proposed by the Board, by a petition, or by a vote at a General Membership meeting as described in these Bylaws.

Section 11.2: Review of Amendments: Before submitting Bylaw amendments to the General Membership for approval, they shall be reviewed and approved for legal sufficiency by the Association Attorney. Such approval will be provided in writing.

Section 11.3: Approval of Amendments Amendments to the Bylaws requires approval by greater than 50% of the General Membership eligible to vote.

RECEIVED  
DEPARTMENT OF  
ASSESSMENTS & TAXATION  
2007 AUG 15 A 12: 52

**RESIDENT AGENT'S NOTICE OF CHANGE OF ADDRESS**

I certify that I, James W. Almand,  
am the resident agent of Montego Bay Civic Association, Inc.  
(Name of Entity)  
organized under the laws of Maryland. My address as resident  
(State)  
agent has changed from 5200 Coastal Hwy, Ocean City, MD 21842  
to 6200 Coastal Hwy, Ste. 200, Ocean City, MD 21842

☐ (CHECK IF APPLICABLE) The old and new addresses of the resident agent  
are also the old and new addresses of the principal office of this entity in Maryland.

The above named entity has been advised by me in writing of this change.

CUST ID:0002007236  
WORK ORDER:0001450274  
DATE:08-14-2007 02:24 PM  
AMT. PAID:\$25.00

  
Resident Agent

Mail to: State Department of Assessments & Taxation  
301 W. Preston Street  
Room 801  
Baltimore, MD 21201-2395



Montego Bay Civic Association Bylaw Changes Pursuant to Maryland Law  
Effective October 1<sup>st</sup>, 2017



Chapter 817 (HB34)

Real Property - Homeowners Associations - Resale of Lot - Inspection Fees  
Real Property Article *repealing and reenacting, with amendments Section 11B-106*

This Act provides that, in addition to the maximum \$250 fee and any related expedited service fees presently authorized by statute, a homeowner's association may impose a reasonable fee of up to \$50 for conducting an inspection in connection with the resale of a lot if the inspection is required by the governing documents of the homeowner's association.

Effective October 1, 2017

Chapter 480 (HB 789)

Condominiums and Homeowners Associations - Amendment of Governing Documents  
Real Property Article *repealing and reenacting, with amendments Section 11-104(e) and 11B-116*

This Act authorizes the council of unit owners of a condominium or a homeowners association (HOA) to amend the condominium bylaws or HOA governing document by, with respect to a condominium, the affirmative vote of unit owners in good standing having at least 60% of the votes in the council, or by a lower percentage if required in the bylaws, or with respect to an HOA, the affirmative vote of lot owners in good standing having at least 60% of the votes in the development, or by a lower percentage if required in the governing document. These provisions are applicable even if the respective governing documents of the condominium or HOA provide otherwise. The Act defines "in good standing" as not being more than 90 days in arrears in the payment of any assessment or charge due to the condominium or HOA. The Act does not apply to an HOA that issues bonds or other long-term debt secured in whole or in part by annual charges assessed in accordance with its governing document or to a village or community association affiliated with that HOA.

Effective October 1, 2017.



# Montego Bay Civic Association

## **BOARD OF DIRECTORS**

### Operational, Administrative, and Procedures **MANUAL**

August 11, 2012

**PURPOSE:** This Board of Director's Operational, Administrative, and Procedures Manual (hereinafter referred to as the Director's Manual or Manual) is initially established by the 2011-2013 Board of Directors, to define the procedures the Board will take to carry out the duties and responsibilities required by the MBCA Declaration of Restrictions, the MBCA Bylaws, and the MBCA Articles of Incorporation. This manual is also to serve as a guideline and document the requirements for the day-to-day operations of the Montego Bay Civic Association (MBCA), Inc.

#### **ARCHITECTURAL REVIEW & PERMIT PROCESSING COMMITTEE PROCEDURES**

*(Revised, Presented to the Board, and Implemented on September 14, 2013;  
unless otherwise noted)*

MBCA Property owners are responsible for obtaining a Permit review from the MBCA office anytime a Town of Ocean City building permit is required for any construction that would replace or alter the external look of the dwelling, and extensions thereof, on a lot.

Permit reviews are to determine whether the permit is Accepted or Rejected. Permit reviews are signed by the President and the Chairman of the Architecture Review and Permit Processing Committee (unless the Chairman has delegated signature authority in their absence) as a confirmation that the building request is or is not in compliance with the MBCA Declaration of Restrictions.



### **Permit Review Guidelines:**

Permit Accepted: Permit Accepted decisions will be issued within 15 (1/14/17) working days of receipt.

Permit Rejected: If there is a potential conflict with the MBCA Declaration of Restrictions, the Architectural Review and Permit Processing Committee will recommend to the President that the owner be notified by telephone and/or a written rejection letter stating the issue to be resolved. The Permit Committee may draft up the content of a rejection letter and the Secretary will finalize the letter for the President's signature. An Owner may make a presentation to the Architectural Review and Permit Processing Committee at an announced meeting of the Committee or at the next Board of Directors meeting; whichever is earlier. Under these circumstances, the Permit Review process will take longer than the 15-business day period.

If there is any question about the necessity of a permit review by the Association, the owner should contact the Architectural Review and Permit Processing Committee in advance. The property owner is ultimately responsible, but may assign the acquisition of the permit review to his/her contractor ("assignee").

MBCA makes no charge for permit reviews.

### **Permit Review/Approval Procedure:**

1. Documents required for submission to the MBCA office (originals will not be returned) for preliminary review or permit approval:
  - Town of Ocean City signed permit
  - Site Plan
  - Drawings (blueprints)
2. MBCA Administrative Assistant will
  - a. log in the request on the clipboard
  - b. prepare a yellow permit card (the permit card is also used for preliminary review requests)
  - c. verify the required documents and owner contact information are provided, if not, do not accept the request and ask them to return with all the required documents.
  - d. check to ensure the member is in good standing and no fees are outstanding
  - e. ensure contact information on the permit matches the information in the MBCA database
  - f. place the permit request package in a specified "Permit Review/Approval In-Box"

- g. and notify the Chairman of the Permits Committee that a request is pending.
  - h. Monitor the Permit Review in-box and uses good judgment when an action reminder may be necessary.
  - i. Once the permit has been reviewed and approved, notify the Owner and their Representative that the permit package is ready for pickup and posting on the job site. Ensure that all MBCA attachments are provided to the person who picks up the yellow permit card. Ensure, at a minimum, that a copy of the approved permit is retained along with the city permit and placed in a folder for that specific property.
- 3. Two members of the Architectural Review and Permit Processing Committee will review the request and may visit the site and/or contact the owner if further clarification is needed. Any clarifications will be documented.
  - 4. Once the Approval is granted, the Administrative Assistant will log in the date, copy the yellow permit card, notify the owner/assignee and provide them a copy of the MBCA Declaration of Restrictions and these procedures, and file all documents. Paper documents are to be retained for two years plus the current year unless they are electronically scanned and stored on the MBCA primary or backup hard drive(s) or backup programs.
  - 5. Permit review documents may not be taken from the MBCA office. Copies of permit review documents may be taken from the MBCA office.

**Permit Review/Approval Practice:**

- 1. All external construction must meet any MBCA additional requirements, specifically stated in the MBCA Declaration of Restrictions, which are not in conflict with local, state, or Federal laws and regulations.
- 2. The MBCA does not have the authority to issue a cease-and-desist order and assume the resulting liability. Such a remedy by the Association, for violations of the MBCA Declaration of Restrictions, must involve the President of the Association and be coordinated by the President with the Association Attorney. If there is a suspected violation of Town of Ocean City codes, then notification on behalf of the Association to the appropriate city office should be made after coordination with the President. *(Owners represent themselves and not the association and may report suspected violations to the City.)*
- 3. A factor in the Committee review and approval of a City issued permit is whether it fits on the standard lot within the community. The standard lot in the community is an interior lot with owners on either side and to the rear with the front facing the street. In other words, an owner may "build to the lot according to zoning required setbacks" and what the property is next to it is not a factor in the Board's decision. The Board

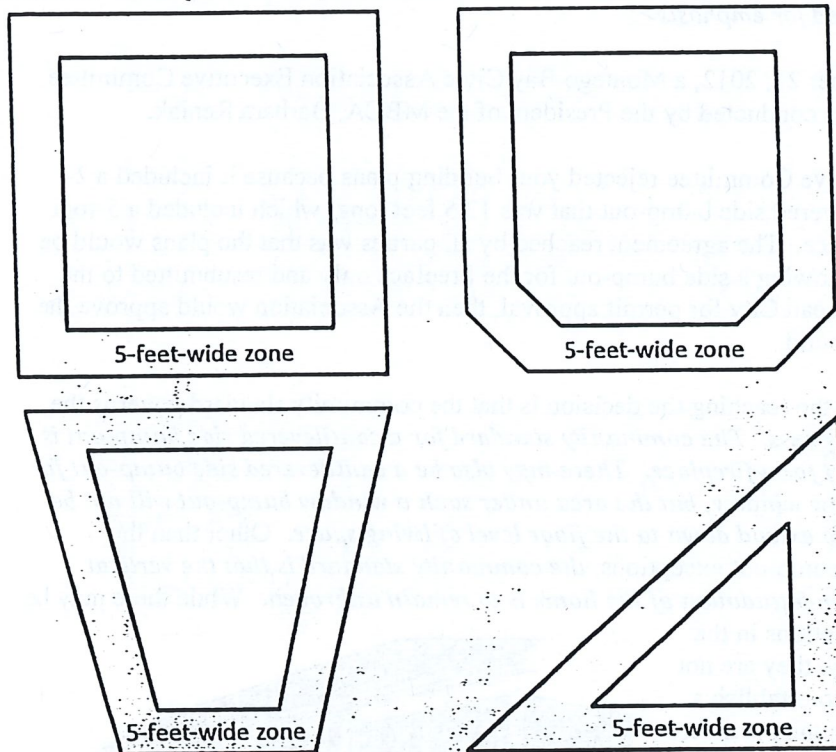


will not grant a set-back waiver of Town requirements for Mobile Home Residential Districts.

4. As required by the Declaration of Restrictions and the Resolution of 2013, each lot owner on the water shall be responsible for maintaining the lot's bulkhead and docks in good repair. Each lot owner on the water must meet all Town of Ocean City codes and standards for the waterside portion of their lot; which may be a deviation from the rear standards for a standard lot in Montego Bay.

## SETBACKS

The Association will continue to maintain the standard, established by Ocean City, Maryland, Code of Ordinances, Part II – Code of Ordinances, Chapter 110-Zoning, Article IV – Districts, Division 7 – MH Mobile Home Residential District, Section 110-422(1)(i), that: *There shall not be a distance less than ten feet between the sides of any two mobile homes or extensions thereof nor shall any part of the mobile home extend closer than five feet to the boundaries of the individual mobile home site or exceed 17 feet in height.* This standard applies to placing of foundations, porches, elevated decks, etc., and will be followed regardless of lot size, shape, location, or what features are on contiguous lots. Examples below (shaded area is 5-foot-zone):



Also:

Chapter 110, section 905: Every part of a required yard shall be open and unobstructed to the sky, except for the specified projections and obstructions listed below, and except as otherwise provided in this chapter. "... *completely open, unenclosed deck at the first floor level only, uncovered by a roof or canopy, located not less than five feet from any lot line in the MH, mobile home residential district.*"

Also:

Chapter 30, Article VII, Section 554 (d)(1)a: Structures shall be located no closer to tidal waters or wetlands than ten feet. However, ...in the Mobile Home zoning district the waterfront setback shall be no less than five feet. This waterfront setback shall be measured from the landward face of a bulkhead or rip-rap, the mean high water line, or the wetland line, whichever is more restrictive.



## Community Bump-Out Standard

January 2, 2013

Owner

Property: Xxxxxxx

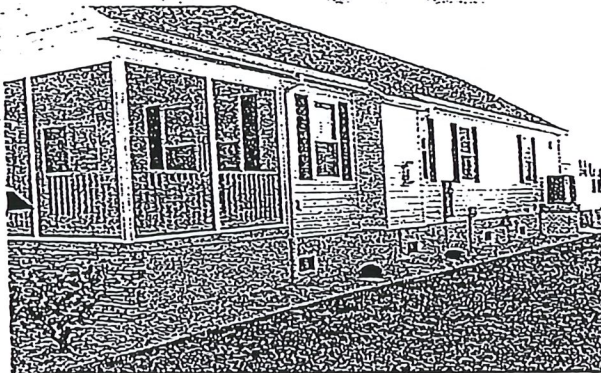
Property Owner: Xxxxxx

Dear <the full privacy edited text is available on the website. The bold-italic text is highlighted for emphasis>:

On December 21, 2012, a Montego Bay Civic Association Executive Committee meeting was conducted by the President of the MBCA, Barbara Reniak.

The Executive Committee rejected your building plans because it included a 2-foot cantilevered side bump-out that was 12.5 feet long, which included a 5-foot wide fireplace. The agreement reached by all parties was that the plans would be modified showing a side bump-out for the fireplace only and resubmitted to the Town of Ocean City for permit approval, then the Association would approve the request to build.

A factor in the reaching the decision is that the community standard governs the approval process. *The community standard for a cantilevered side bump-out is a bump-out for a fireplace. There may also be a cantilevered side bump-out for a bay or bow window, but the area under such a window bump-out will not be approved to extend down to the floor level of living space. Other than the described bump-out exceptions, the community standard is that the vertical plane of the foundation of the home is to remain unbroken.* While there may be a few exceptions in the community, they are not sufficient to establish a new community standard and if those properties are ever modified or replaced they must meet the community standard. The image to the right shows the community standard bump-out for a side fireplace.



Sincerely,

Barbara H. Reniak  
President

## Community 'Build to the Lot' Standard

April 3, 2013

Owner

Property: Xxxxxxx

Property Owner: Xxxxxx

Dear <the full privacy edited text is available on the website. The bold-italic text is highlighted for emphasis>:

Your request to build an elevated deck at Xxxxxxxx extending 4.05 feet into the 5-foot setback required by the Town of Ocean City is rejected.

A factor in the Association reaching decisions is that each lot must abide by the setbacks required by the Town of Ocean City. *The standard lot in the community is an interior lot with owners on either side and to the rear with the front facing the street. This means that Association decisions are based on what would be allowed (by the Association and the Town of Ocean City) to be built on a standard lot in the community.* The Montego Bay community standard can be stricter than the City and, as such, the Association is abiding by the setback code requirements and is not bound by any variance the City may grant.

Establishing a precedent of allowing owners of the many properties that abut open property to build out to the abutting lot line or walkway would not be in keeping with the aesthetics of the community. Because there are ground level patios and landscaping materials that extend to a lot line already existing in the community, which have been issued a permit by the Ocean City Zoning Department and allowed by the Montego Bay Civic Association, the Board has no objection to a similar alternative to an elevated deck.

Sincerely,

Barbara H. Reniak  
President



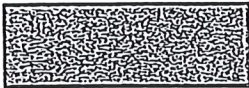


**MONTEGO BAY  
CIVIC ASSOCIATION, INC.**

101 W. 130<sup>th</sup> Street, Ocean City, Maryland 21842 • 410-250-3080 • Fax 410-250-7104  
Web Site: [www.montegobaycivicassoc.com](http://www.montegobaycivicassoc.com) email Address: [montegobavoc@comcast.net](mailto:montegobavoc@comcast.net)

This letter is edited to obscure the identity of the property owner.


June 28, 2014




Property:



Ocean City, MD 21842

Dear Mr. and Mrs. 

It was brought to our attention that you have applied for a variance for your home at . Generally, owners changing the exterior of their home contact the Association first to ensure that they will be in compliance with the standards of the community and any requirements beyond those required by the City.

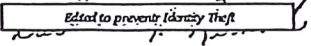
Because hearings bear a financial cost to the homeowner, we are taking this opportunity to notify you in advance that your request to build into the 5-foot-setback requirement of the Town of Ocean City Code will not be approved by the Association. An individual variance does not change the published Code and, therefore, the Association does not approve any variances. This policy and practice has been in place since October 2012 and further confirmed by the General Membership in the restrictions passed in 2014. Section 3a specifically states all homes must adhere to the Town of Ocean City published code for a Mobile Home Residential District. A copy of the Declaration of Restrictions is available at:

[http://www.montegobaycivicassoc.com/Bylaws & Declaration/2014 Signed Declaration of Restrictions.pdf](http://www.montegobaycivicassoc.com/Bylaws%20&%20Declaration/2014%20Signed%20Declaration%20of%20Restrictions.pdf) You may also find of additional help the Directors Manual section on Architecture and Permit Review procedures at: [http://www.montegobaycivicassoc.com/Governing Documents/Director's Manual/Architecture Section 1-3-2014.pdf](http://www.montegobaycivicassoc.com/Governing%20Documents/Director's%20Manual/Architecture%20Section%201-3-2014.pdf)

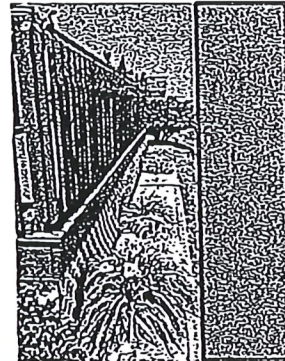
While your deck appears to be within the 5-foot setback, that is an indication that at some point in the past the Association granted such an exception (for an open deck and not for an enclosed structure). Your deck can remain as it is; however, changing the structure of the deck such as changing it to a structure not "open to the sky" would require following the required 5-foot-setback Code. In addition, should you reduce the size of your proposed sunroom to be in compliance with the Code, you will need to modify the underlying deck to also comply with the 5-foot setback. A factor in the Association reaching decisions is that each lot must abide by the setbacks required by the Town of Ocean City Code and are also based on what would be allowed to be built on any *standard* lot in the community.

Regardless of how you wish to proceed, please comply with Section 3b of the Declaration of Restrictions and the Directors Manual to obtain MBCA approval.

Sincerely,

  
Edited to prevent identity theft

Barbara H. Reniak  
President



cc:  
Town of Ocean City Zoning Administrator



**MONTEGO BAY CONSTRUCTION REQUIREMENTS FOR OWNERS AND/OR THEIR  
CONSTRUCTION REPRESENTATIVE**

**ALL ANSWERS MUST BE "YES" AND ACKNOWLEDGMENTS INITIALED TO PROCEED**  
This form must be filed with the other information provided to the MBCA for approval.

- ☐ Has the lot survey, drawings of the external look of the construction project, and a copy of the Town of Ocean City building permit been submitted to the MBCA. (No construction can begin until after the MBCA approves the project.)
- ☐ Is the Lot Owner's current contact telephone number and address up-to-date on the Town of Ocean City building permit? (Handwritten entries are acceptable.)
- ☐ During off-season the MBCA has reduced office hours, contact the MBCA representative via e-mail and notify them that a set of plans and permit for approval has been put into the MBCA mailbox. The 15-work-day decision period begins when the MBCA is in possession of the package.

The lot owner and/or their building representative understand that

- ☐ (a) no materials or equipment can be staged or stored at the property until the Town of Ocean City has issued a building permit and the MBCA has approved the project. At least two MBCA signatures are required.
- ☐ (b) no construction or company signs can be placed on a lot until after MBCA has approved the project. An Association representative will remove (without notice) such abandoned property and place it unsecured outside of the MBCA office between the swimming pool fencing and the storage shed.
- ☐ (c) remove construction or company signs once the project is completed or once daily living activities are observed. An Association representative will remove (without notice) such abandoned property and place it unsecured outside of the MBCA office between the swimming pool fencing and the storage shed.
- ☐ Permit Accepted: Permit Accepted decisions will be issued within 15 working days of receipt.
- ☐ Permit Rejected: The lot owner and/or their representative will be notified by telephone, e-mail, or mailing address stating the issue to be resolved. An Owner may provide additional information to help resolve the issue. If the issue is not resolved, the Board will vote on the rejection letter that will be issued. Under these circumstances, the Permit Review process will take longer than the 15-working-day period.
- ☐ A factor in the Committee review and approval is if the construction project fits on the standard lot within the community, without consideration of what abuts the lot. The standard lot in the community is an interior lot with owners on either side and to the rear with the front facing the street. In some cases the City may approve or waive their setback code requirements but the MBCA will not.
- ☐ Fireplace side bump-outs: A cantilevered bump-out for a fireplace is limited to the length and width of the fireplace. Additional width will not be approved.
- ☐ Bay window side bump-outs: A cantilevered bump-out for a bay window is limited to the length and width of the window. No bay window bump-out will be approved to extend down to the floor level. A window seat configuration is permissible but the bump-out will stop at the seat level; meaning, there will be no storage cabinet area under the window

seat.



Signs:

*Proposed and passed by the Board (February 9, 2013)*

- No signs for at-home-businesses are allowed on any lot unless specifically defined and approved in writing by the Board.

*Proposed and passed by the Board (June 9, 2012)*

- Once a lot has a signed listing agreement with an agent, a single "For Sale" or "For Rent" sign may be placed on each street side of the property. A single second "For Sale" or "For Rent" sign may be placed on the waterside of the property.
- Size of signs are not to exceed 2' x 3' and flags should not exceed 3' x 5'.
- Properties "For Sale/Lease By Owner" shall adhere to the same guidelines for licensed agents.
- "For Sale" and/or "Sold" signs shall be removed on the day of settlement. "For Rent" signs shall be removed on the day of signing a lease.
- "Construction" signs may be placed on a lot once building equipment is on site or the foundation is under construction. The sign must be removed once a Certificate of Occupancy has been issued for new construction or the final inspection has been conducted for exterior or interior remodeling projects. If the sign is not removed in a timely manner, the sign may be removed by the Association without notice to the builder and stored outside near the Association office where the builder can retrieve them.

Roof Pitch and Sheds:

*Proposed and passed by the Board (June 9, 2012):* Roof pitch of homes in Montego Bay shall comply with Town of Ocean City codes. (Ord. No. 1993-1; § 105-11.2, 1-19-1993; Ord. No. 2005-26, 9-6-2005; Ord. No. 2010-26, 9-20-2010)

- Mobile home developments including detached single-family manufactured buildings (mobile home); detached single-family industrialized buildings (modular home); and detached single-family custom built buildings (stick built), [are] subject to the same height, area, bulk and other requirements set forth for mobile homes.
- The area above the maximum building height under a sloped roof not exceeding a 9/12 roof pitch (4/16/2016) may be used for habitation subject to dormers not exceeding the ridge line of the main building and in compliance with all applicable life safety regulations.

However:

- Roofs shall be consistent with the aesthetic of the community and the primary roof ridge shall not be higher than the height of the peak of a gable end of the home (as if there was a gable end when a different roof design is used) *The height of the peak of the roof ridge is approximately 9 feet above the sill plate of the roof.*
- The ridge line height of a home must not exceed the height of a 9/12 pitch gable roof constructed in relationship to the shortest parallel sides of the unit. *(Proposed and agreed by the Board May 14, 2016)*

Sheds: The following accessory uses shall be permitted in the MH mobile home residential district subject to the provisions of article V, division 2: (2) On subdivided mobile home lots, an accessory storage structure within required side yard setbacks not to exceed 100 square feet provided a minimum five-foot setback is maintained from lot lines. (Sec. 110-425: Permitted accessory uses.)

Fences

*Approved by the Board and provided to all owners by mail and published on the web:*

- Living fences, no higher than 30 inches, may extend past the front of the home.
- Non-living screens, trellises, and fence-like structures used for landscaping, privacy, safety, or sound reduction must not enclose any space or area and must be maintained in accordance with community standards for homes.
- No chain-link, or similar, material may be used.
- Fencing or railings installed parallel to the water for life-safety needs on waterfront lots are permissible. Such life-safety fences may enclose the space, within reason, to keep an individual from accessing neighboring unfenced bulkheads.
- Driveway 'no parking' swag chains are permissible as long as they are unobtrusive and are no higher than 30" above the edge of the driveway. Single-strand swag chain barriers may outline the perimeter of a lot and the owner assumes all associated liability.

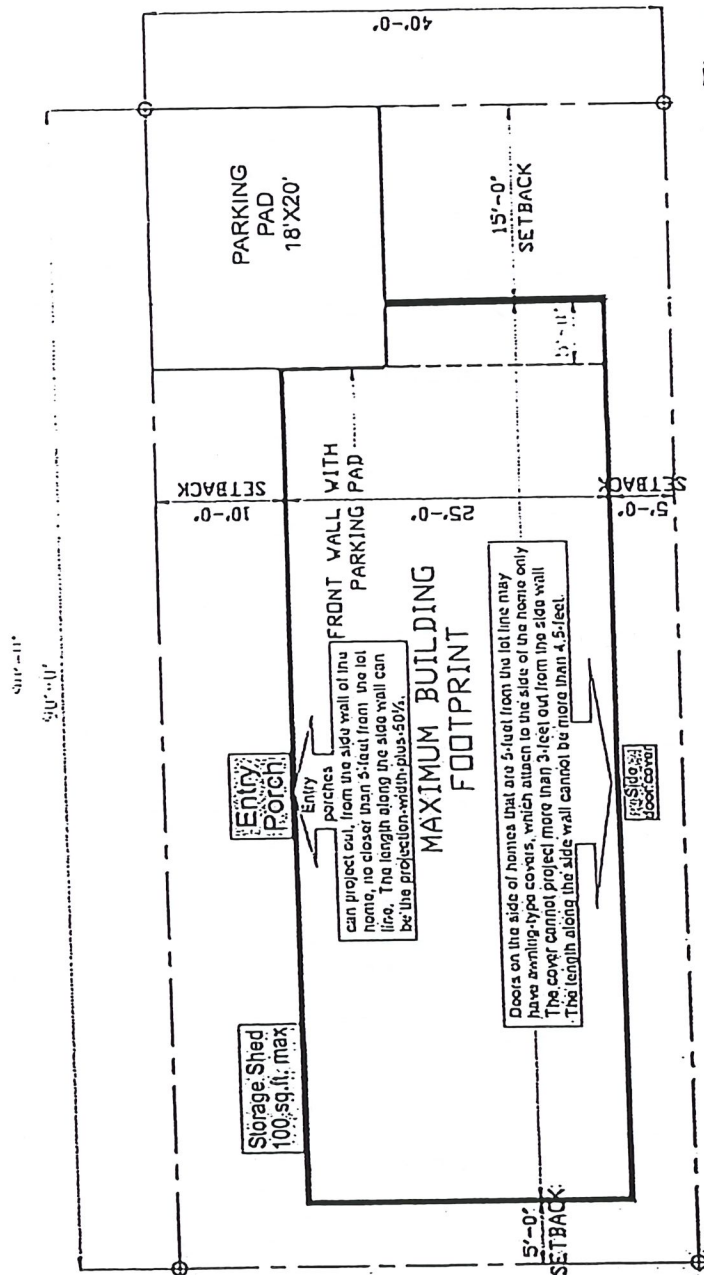


Architecture Feature	Montego Bay Civic Association, Inc. Community Standard
<b>Dormer</b> (updated 8/6/2015)	<ul style="list-style-type: none"> <li>• Shall not have a shed roof.</li> <li>• Shall have non-shed roofs no less than a 4/12 pitch and no more than 9/12 pitch.</li> <li>• The roof shall not be higher than the peak of the primary roof.</li> <li>• Shall have vertical sides.</li> <li>• Shall have at least one window. The size of at least one window (per dormer) shall meet egress and ingress life-safety standards.</li> <li>• The distance between dormers shall not be less than the width of the smallest dormer proposed per side of the roof. Shall not have any bump-out (such as a bay window) that breaks the vertical plane of the dormer.</li> <li>• The maximum width shall not be wider than half the width of the home or 50% of the length of the primary roof on that side of the home; whichever is shorter.</li> <li>• The total linear feet of any combination of a reverse gable and dormers per side of the roof shall not exceed the width of the home or 50% of the length of the primary roof on that side of the home; whichever is shorter. (Proposed and agreed by the Board September 13, 2014)</li> </ul>
<b>Reverse Gable</b>	<ul style="list-style-type: none"> <li>• Shall have a gable style roof no less than a 4/12 pitch and no more than 9/12 pitch.</li> <li>• The roof shall not be higher than the peak of the primary roof.</li> <li>• Shall be flush with the sidewall and interrupts the soffit/gutter line of the roof.</li> <li>• Shall not have vertical sides.</li> <li>• There shall not be more than one reverse gable per side of the roof.</li> <li>• Shall not have any bump-out that breaks the vertical plane of the sidewall. The maximum width shall not be wider than the width of the home or 50% of the length of the primary roof on that side of the home; whichever is shorter.</li> <li>• The total linear feet of any combination of a reverse gable and dormers per side of the roof shall not exceed the width of the home or 50% of the length of the primary roof on that side of the home; whichever is shorter. (Proposed and agreed by the Board September 13, 2014)</li> </ul>
<b>Building Height</b> (updated 6/29/2015)	<ul style="list-style-type: none"> <li>• The 17-foot height of a home* in Montego Bay is measured from the "crown of the road (of the street abutting the property)" to the "roof sill plate" and established for the "street side corners of the home." *Ocean City, Maryland, Code of Ordinances, Part II, Section 110-422(1)(i) (Reconfirmed and agreed by the Board September 13, 2014)</li> </ul>
<b>Misc.</b>	<ul style="list-style-type: none"> <li>• No garages</li> <li>• Reconfirmed and agreed by the Board April 16, 2016)</li> </ul>



## The i

Approved by the Board of Directors on December 13, 2014.



The side of a home that is the furthest from a lot line can have an entry covered porch. The porch cannot project out any closer than 5-feet to a lot line. The porch length along the side wall of the home can be the projection-width-plus-50%. Such a porch roof can be supported by support posts to a deck or to the ground. An entry porch cannot be fully enclosed. The entry roof style should be in keeping with the style of the home.

The side of a home that is 5-feet from a lot line can have an entry cover. The cover can only be attached to the side of the home and does not come into contact with a stair stoop or the ground. Such covers are typically referred to as an "awning" type cover. The cover cannot project more than 3-feet from the side wall of the home and cannot be longer than 4.5-feet. Such an awning-type covering can be used over any other entry door as if that side of the home was 5-feet from a lot line. Awning-type coverings over windows should be the width of the window using the typical attaching methods and cannot project more than 3-feet from the side of the home.



MONTBAY-05

SUSANWHITE

## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
02/20/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER NFP Property & Casualty Services, Inc. P O Box 3609 Ocean City, MD 21843	CONTACT NAME:	
	PHONE (A/C, No, Ext): (410) 524-5700	FAX (A/C, No):
INSURED Montego Bay Civic Association Monica Cofell 101 West 130th St Ocean City, MD 21842	E-MAIL ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	
	NAIC #	
	INSURER A: Harford Mutual Insurance Company	
	14141	
	INSURER B: Greenwich Insurance Company	
	22322	
INSURER C: Chesapeake Employers' Insurance Company		
11039		
INSURER D:		
INSURER E:		
INSURER F:		

## COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> D&O \$1,000,000  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			9170007	01/23/2018	01/23/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 1,000,000 PRODUCTS - COM/OP AGG \$ 1,000,000 COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ PER STATUTE \$ OTH-ER \$
B	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input checked="" type="checkbox"/> RETENTION \$ 0			PPP7441211	01/23/2018	01/23/2019	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 PER STATUTE \$ OTH-ER \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in N/A) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	4579836	09/20/2017	09/20/2018	E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
A	Property Section			9170007	01/23/2018	01/23/2019	
A	Crime			9170007	01/23/2018	01/23/2019	Crime 100,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

## CERTIFICATE HOLDER

## CANCELLATION

For Informational Purposes

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



MONTEGO BANK CIVIC ASSOCIATION

Proposed Budget 2019-2020

	FY 2018-2019	FY 2019-2020
<b>INCOME</b>		
Lot Fees	\$ 376,942.50	\$ 414,256.00
		Dues \$272,00
		x 1523
<b><u>Total Income</u></b>	<b><u>\$ 376,942.50</u></b>	<b><u>\$ 414,256.00</u></b>
<b>EXPENSES</b>		
<b><u>Administrative Expenses</u></b>		
Commercial Umbrella	\$ 2,420.00	\$ 2,662.00
General Liability Ins	\$ 4,950.00	\$ 6,188.00
Professional Liab.	\$ 2,420.00	\$ 2,662.00
Workers Comp Inc	<u>\$ 660.00</u>	<u>\$ 908.00</u>
<b><u>Total Insurance</u></b>	<b><u>\$ 10,450.00</u></b>	<b><u>\$ 12,420.00</u></b>
Bank Fees	\$ 200.00	\$ 200.00
Neighborhood Watch	\$ 550.00	\$ 550.00
Other	\$ 800.00	\$ 1,300.00
Petty Cash	\$ 100.00	\$ 200.00
Room Rental	\$ 400.00	\$ 400.00
Communication/Web Site	<u>\$ 3,000.00</u>	<u>\$ 5,000.00</u>
<b><u>Total Miscellaneous</u></b>	<b><u>\$ 5,050.00</u></b>	<b><u>\$ 7,650.00</u></b>
Copier	\$ 1,000.00	\$ 1,000.00
Coupon Mailing	\$ 2,000.00	\$ 3,000.00
General Supplies	\$ 2,000.00	\$ 2,000.00
Postage	\$ 300.00	\$ 300.00
Printing and Community Mailing	<u>\$ 11,000.00</u>	<u>\$ 11,000.00</u>
<b><u>Total Office</u></b>	<b><u>\$ 16,300.00</u></b>	<b><u>\$ 17,300.00</u></b>
President	\$ 8,400.00	\$ 8,400.00
Secretary	\$ 3,500.00	\$ 3,500.00
Treasurer	\$ 7,000.00	\$ 7,000.00
Vice President	<u>\$ 3,000.00</u>	<u>\$ 3,000.00</u>
<b>Total Officers</b>	<b>\$ 21,900.00</b>	<b>\$ 21,900.00</b>
Office Secretary	\$ 13,000.00	\$ 14,000.00
Maintenance Worker	<u>\$ 11,700.00</u>	<u>\$ 17,000.00</u>

Fed Unemployment Tax	\$ 200.00	\$ 200.00
FICA /MC	\$ 2,000.00	\$ 2,375.00
Md Unemployment	<u>\$ 700.00</u>	<u>\$ 700.00</u>
Total Payroll Taxes	\$ 2,900.00	\$ 3,275.00
<b>Total Payroll</b>	\$ 49,500.00	\$ 56,175.00
Accounting Fees	\$ 6,000.00	\$ 6,500.00
Audit. Review Fees	\$ 4,000.00	\$ 5,000.00
Legal Fees	\$ 5,000.00	\$ 8,000.00
Board Education Expenses	\$ 2,000.00	\$ 2,000.00
<b><u>Total Professional Fees</u></b>	\$ 17,000.00	\$ 21,500.00
<b>TOTAL ADMINISTRATIVE EXPENSES</b>	<b>\$ 98,300.00</b>	<b>\$ 115,045.00</b>

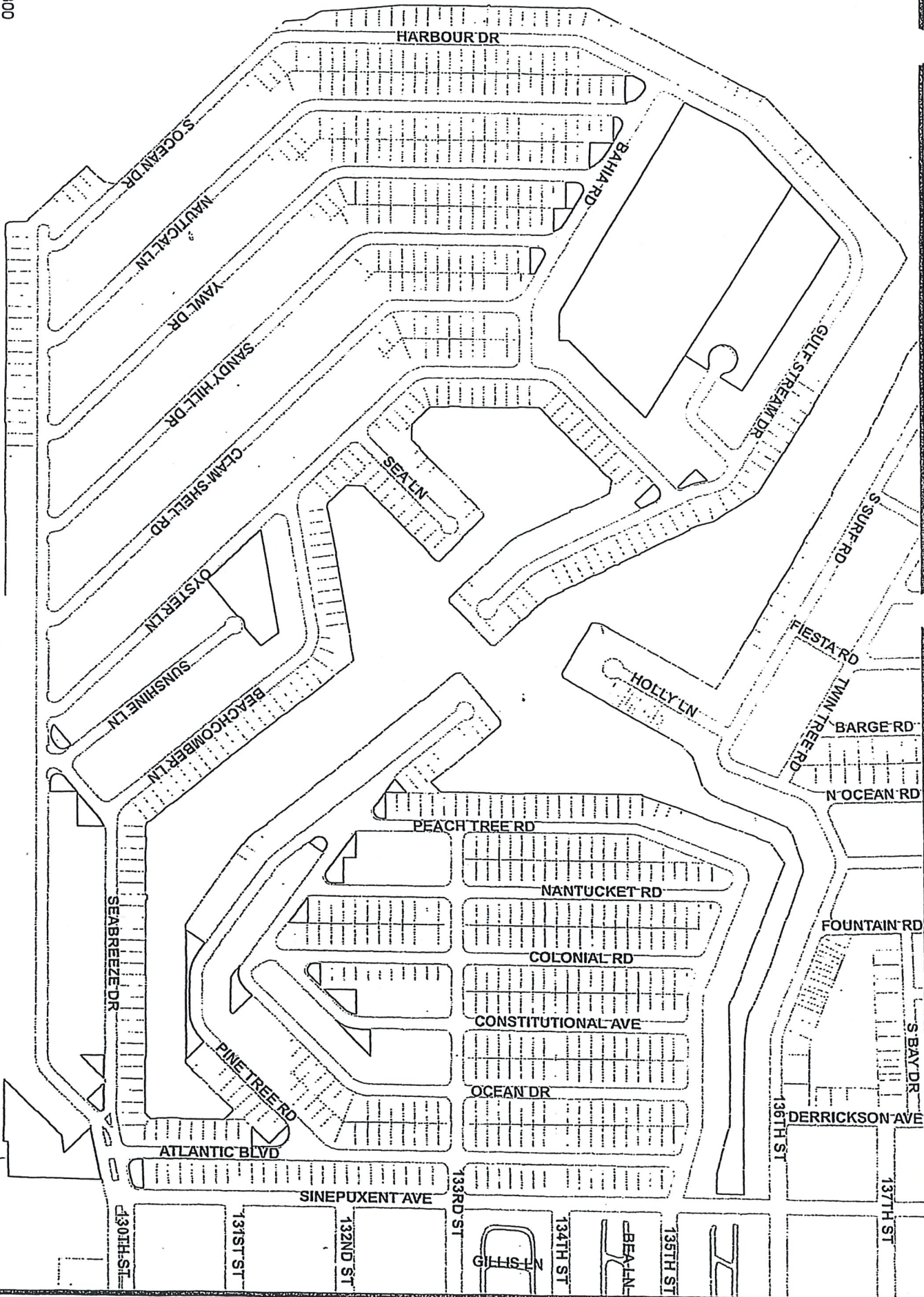
#### MAINTENANCE EXPENSES

General Repairs	\$ 2,000.00	\$ 2,000.00
Office Cleaning	<u>\$ 1,500.00</u>	<u>\$ 1,500.00</u>
<b><u>Total Building Maint</u></b>	\$ 3,500.00	\$ 3,500.00
General Electrical Rep	\$ 2,000.00	\$ 2,000.00
Lamppost replacement parts	\$ 8,600.00	\$ 9,000.00
Lamppost wire rep	\$ 16,500.00	\$ 16,500.00
Lightbulb monitoring and repairs	<u>\$ 3,700.00</u>	<u>\$ 3,700.00</u>
<b><u>Total Electrical Rep</u></b>	\$ 30,800.00	\$ 31,200.00
Grass Cutting	\$ 10,000.00	\$ 10,000.00
Landscaping	\$ 800.00	\$ 1,200.00
Tree Maintenance	<u>\$ 3,000.00</u>	<u>\$ 3,000.00</u>
<b><u>Total Lawn Servicing</u></b>	\$ 13,800.00	\$ 14,200.00
Bay Pump Maint Contract	\$ 16,000.00	\$ 16,000.00
Misc. Pond Expenses	<u>\$ 4,000.00</u>	<u>\$ 4,000.00</u>
<b><u>Total Pond Expenses</u></b>	\$ 20,000.00	\$ 20,000.00



Pool Bathroom		
Cleaning	\$ 1,300.00	\$ 1,300.00
Pool Furniture	\$ 8,000.00	\$ 8,000.00
Pool Maint and Supp	\$ 6,500.00	\$ 6,500.00
Pool Management	\$ 72,000.00	\$ 72,000.00
Putt Putt		
Shuffleboard Court		\$ 8,780.00
<b><u>Total Pools and Recreation</u></b>	\$ 87,800.00	\$ 96,580.00
Pest Control	\$ 500.00	\$ 500.00
Signs	\$ 1,000.00	\$ 1,000.00
<b><u>Total Property Maintenance</u></b>	\$ 1,500.00	\$ 1,500.00
<b><u>TOTAL MAINTENANCE EXP</u></b>	\$ 157,400.00	\$ 166,980.00
Comcast Internet	\$ 2,400.00	\$ 2,900.00
Electricity	\$ 23,000.00	\$ 23,000.00
Verizon	\$ 600.00	\$ 600.00
Water/Sewer	\$ 3,000.00	\$ 4,000.00
<b><u>Total Utility Exp</u></b>	\$ 29,000.00	\$ 30,500.00
<b><u>TOTAL OPERATING EXPENSES</u></b>	\$ 284,700.00	\$ 312,525.00
Reserve Contribution	\$ 48,000.00	\$ 49,440.00
Reserve rewiring	\$ 34,267.50	\$ 38,000.00
<b><u>TOTAL EXPENSES</u></b>	\$ 366,967.50	\$ 399,965.00
UNOBLIGATED FUNDS	\$ 9,975.00	\$ 14,291.00
	\$ 376,942.50	\$ 414,256.00

300 Feet







## **Montego Bay Civic Association Property Owners Handbook**

**2018 - 2019**

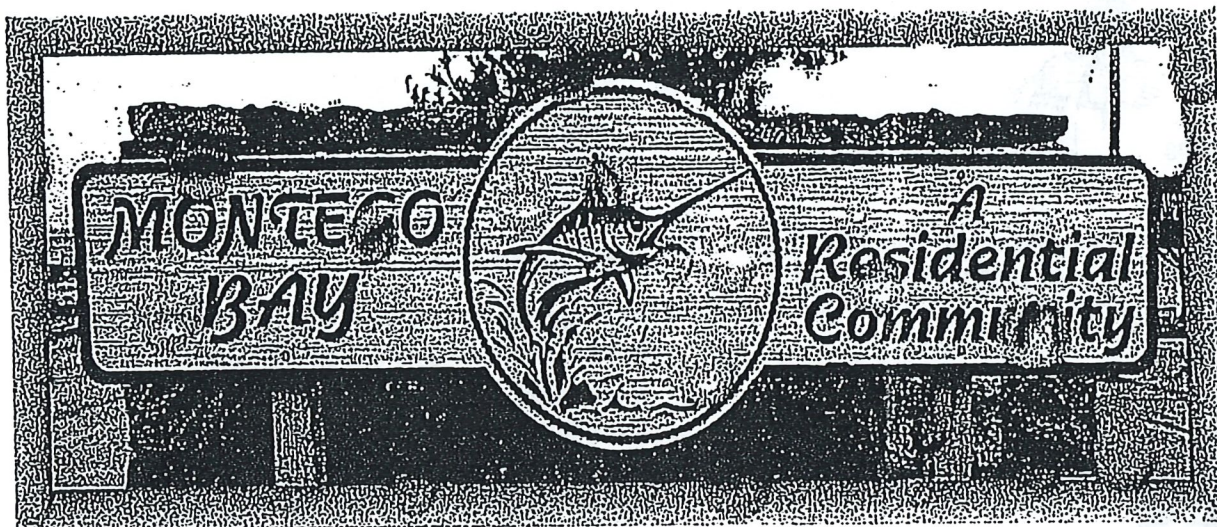
### **Welcome to Montego Bay. A Residential Community**

This Handbook does not represent the entirety of the Bylaws and Restrictions of the MBCA. All property owners are required to comply with the Bylaws and Restrictions of the MBCA. Copies of these complete documents can be obtained at the MBCA office.

**Get involved in your Community.**

**Attend the monthly Board Meetings.**





### **Montego Bay Civic Association**

101 W. 130<sup>th</sup> Street, Ocean City, MD 21842

[www.montegobaycivicassoc.com](http://www.montegobaycivicassoc.com)

410-250-3080 FAX 410-250-7104

**President** - Mike Donnelly

**Vice President** - Russ Colley

**Treasurer** - Monica Cofield

**Secretary** - Harriet Pilert

### **Community History**

May 1, 1969 the Montego Bay Development Corp (James Cain, President) executed a Declaration of Restrictions for Montego Bay Mobile Home Park for property deeded from Caine Keys Inc. On August 14, 1969 Articles of Incorporation for the Montego Bay Civic Association were issued. The Development Corp assigned all rights to the MBCA on August 1, 1970. Many of the original property owners are still in the Park which consists of 1523 lots and over 9 miles of roads.





### Speeding

Posted speed limits are 20-25 mph though out the park. There are plenty of children and bicyclists on our streets, so please obey the posted speed.



### Utilities

Some building lots are equipped with propane gas lines, otherwise properly installed oil tanks are permitted.

If you have an oil tank on your property, play it safe and have it inspected. Rusty tanks will eventually leak and if it does, EPA fine and clean ups are extensive.

Water may be turned on and off by the homeowner at a small shut off valve located near your lamp. **DO NOT** lift the large meter with the round black usage meter; breaking it could cause you to be fined \$75. It is advisable to turn your water off if you are away for extended periods, especially during the winter.

### Property Numbers

Property numbers are to be placed on your lamp light. Free replacements can be obtained at the MBCA office. Please keep your numbers visible and in good condition so that emergency personnel can find your property.



### Light Lights & Posts

All properties have a lamp light at the foot of the driveway. These are supplied by and mechanically maintained by the MBCA. Notify the MBCA office should you need a new bulb or maintenance. It is your responsibility to keep the post in good physical condition, including painting it black and cleaning the glass. If lamp lights are damaged during new construction, a replacement fee will be assessed. Due to the necessity of repairing and replacing lamp lights, it is advisable not to plant shrubbery or place permanent fixtures around your lamp light. The MBCA is not responsible for damages if digging around your lamp light is necessary.



### Construction and Renovation

Any new or rehabilitative construction (including whole house painting and roofing) usually requires a permit from the Town of Ocean City and from the MBCA. Demolition and water capping also require permits. Ocean City regulations may differ from MBCA regulations – so, be sure you have both permits in hand before you start! All contractor's signs require a MBCA permit. There are differing noise restrictions for summer and winter construction start times. Be sure you and your contractor are aware of these.

..... Cross only at cross walks on Coastal Hwy. Hold Children's hands!!



### Neighbor Helping Neighbors

- Respect your fellow property owners.
- Don't litter.
- Don't walk across others lawns
- Have the telephone number of a year round neighbor handy. Give them yours phone number in case of emergency.
- Replace the trash can for an absent neighbor.
- Let neighbors know when you are away.
- Houses are close together- do not leave on lights or have wind chimes that may disturb your neighbor.
- Get tag numbers and report speeders to Ocean City Police.
- Winds can be ferocious at any time of the year. Don't place objects that are easily damaged or moved by the winds in your yard or on your house.
- Remove items that may trap water in summer to avoid mosquito infestation.

### MISC.

- No fencing, prefabricated or living, above 30 inches is allowed on your property.
- Most driveways have cracked over time. Removing weeds from cracks adds to the appearance of your home and the whole street.
- Damaged or missing skirting should be replaced promptly. In addition to making your property looking good, it keeps wild and stray animals from taking shelter under your home.



### Bulkheads, Docks, Canals, and Boating

It's your responsibility to maintain docks and bulkheads on your property. There are evolving restrictions concerning placements of docks. Always check the current state and city regulations.

Help to keep the water runoff flowing by disposing of your yard debris in the trash. **Sweeping grass & leaves into the street is prohibited.** Do not allow the drain near your home to become clogged with debris. Please remind your contractor, too.

Please keep our waters clean. Debris thrown into the water is a hazard to our ecology. Bulkheads, boaters, and swimmers- and you could be fined! US Coast Guard regulations require boaters not to exceed 6 mph while in the canals. There are USCG regulations regarding age and training if you are piloting a boat. Also, our bay waters can be very shallow and dangerous. Check with the USCG for marine information (410- 289-7559)

### Noise

Ocean City does have a noise restriction ordinance. Be courteous to your neighbors in the early morning and the late evening. It should not be necessary to involve the police department with unruly friends and neighbors.





### Lawn Care

MBCA Restrictions state that lawns must be maintained. If you are unable to maintain your property, a list of lawn care companies can be obtained from the MBCA office. **PLEASE NOTE** that if you receive a letter stating that your grass needs to be cut/trimmed and you do not comply, the MBCA will turn the cutting of the grass over to the City. (Apprx \$150.00)



### Bicycle Ordinance

Bicyclists must obey the same traffic laws as motorists and can receive citations for failure to obey these rules of the road. The most common violations committed by bicyclists are riding against the flow of traffic in the bike lane, and failing to obey traffic lights and stop signs. After dark, a headlight and rear reflector are required on all bicycles being used in Ocean City.



### Complaints

To be taken seriously, anyone leaving a complaint message at the MBCA office must leave their name, phone number, or E-mail



### Senior Bus Passes

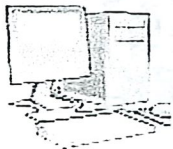
Senior citizen bus passes for residents and property owners, 60 years of age and over are available. The cost of the pass is \$7 and it is valid for two years. All applications for bus passes and renewals require proof of property ownership or residency, such as an Ocean City tax bill or driver's license with an Ocean City address. Seniors obtaining a pass for the first time must show proof of age in addition to proof of residency. A senior bus pass allows free rides on the buses and paratransit van (if eligible). For more information, call the City Hall receptionist at 410-289-8221

Ocean City Transportation offers Origin-to-Destination service to disabled residents and visitors. This service is available during the same operating days and hours as our fixed-route Coastal Highway bus service. Fare is **\$3 Ride-All-Day**. All trip reservations must be made by 10:00 p.m. the day prior. Eligible patrons may call the Dispatch Office at 410-723-1606 to make a reservation for the Para-transit van 365 days a year.



### Skateboarding

Skateboarding is permitted on the Boardwalk from Saturday Memorial Day weekend until Labor Day 2; 00 am to 11; 00am. Skateboarding is not permitted on public streets, alleys, sidewalks, and public lots from April 1<sup>st</sup> to October 1<sup>st</sup>. There is a skateboard park at 3<sup>rd</sup> Street and St Louis Avenue.



### Don't Have A Computer?

The Ocean City Library at 100<sup>th</sup> street has 30 computers. They also offer free lessons and many free programs. Also, book donations are always welcome and they have books for sale cheap.



### Keep in Touch with the Montego Bay Community.

E-mail is a great way to stay informed. It is also a great way to contact the Officers and Board members about community concerns, receive emergency notifications and information, and information about upcoming community activities. All E-mail addresses will be kept confidential and will not be disclosed when mailed.

### We need your Phone Number Too!

When damage is reported to your property during a harsh winter or a storm, the office will contact you.....if we have your phone number. Many residents also have cell phones so please make sure our office records are up to date.



### Reminder from the Office

You are responsible for notifying the MBCA office if your property is sold, transferred or any change in ownership occurs. This keeps our files up to date for park assessments and other mailings.



### Parking

Remember to park in the proper direction on the street. Do not park at a red curb, on the sidewalk, or blocking a neighbor's driveway. Try to be courteous to your neighbors if your family or visitors have more than two cars.

The Board does not have the authority to remove any vehicle from private property or city streets.



### Dog Ordinance

Animals are not allowed on the beach or boardwalk any time between May 1<sup>st</sup> and September 30<sup>th</sup> by Town Ordinance .Any person or owner of a dog must remove any waste deposited on public or private property not owned by person in possession of said dog. Also, dogs must be kept on a leash. Fines of not less than \$25 or more than \$1000 may occur.

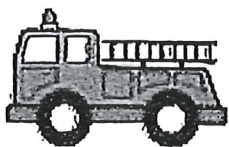


### MBCA Trash Pick-up

Winter schedule (10/13-5/9) collection day is Monday only. Summer schedule (5/10-10/11) collections are Monday and Thursday. Containers are to be at curbside no later than 6a.m. Place solid waste into the containers. No loose bags of waste are to be placed along the outside of the container.

Also, trash cans should have your house numbers painted on them to prevent mix ups during times of construction near your home.





## Emergency Phone Numbers

### Emergency

Police, Fire & Rescue: 9-1-1

Downed Power Lines, Outages  
& Life-Threatening

Emergencies:  
1-800-898-8042

Emergency Management  
Hotline : 410-723-6666

Atlantic General Hospital: 410-  
641-1100

Beach Patrol: 410-289-7556;  
410-250-0125

Coast Guard : 410-289-7559

MD Natural Resources Police:  
410-548-7070

Maryland State Police: 410-  
641-3101

### NON-EMERGENCY PHONE NUMBERS

Beach Patrol: 410-289-7556

U.S. Coast Guard Station: 410-  
289-7559

MD Natural Resources Police:  
410-548-7070

Maryland State Police: 410-641-  
3101

Fire Department Headquarters,  
15th St.: 410-289-4346

Lost and Found (Police  
Department) 65th St.: 410-723-  
6611

Police Department 65th St.:  
410-723-6610

### HELPFUL OCEAN CITY PHONE NUMBERS

Municipal Airport: 410-213-  
2471

Animal Control : 410-723-6649

AAA Emergency Road Service:  
800-222-4357

Alcoholics Anonymous: 410-  
600-5219

City Hall, 3rd St. and Baltimore  
Avenue: 410-289-8221/ 866-  
770-8221

Convention Center and Visitor  
Info, 40th St.: 410-289-2800

Convention Center Box Office:  
410-289-8314

District Court, 65th St.: 410-723-  
6935

Greyhound Bus Service: 410-  
289-9307/ 800-231-2222

Humane Society: 410-213-0146

Hotel-Motel-Restaurant  
Association : 410-289-6751

Library, 100th St., bayside: 410-  
524-18

### Post Office

4th St. and Philadelphia Avenue:  
410-289-2940

71st St. and Coastal Highway :  
410-524-7611

Ocean Gateway inside  
Wockenfuss: 410-213-8880

Public Works Maintenance,  
65th St. : 410-524-0391

OC Transportation Department:  
410-723-1606

Recreation and Parks, 125th St.:  
410-250-0125

Senior Citizens Activity Center:  
410-289-0824

Ticketmaster: Toll Free : 800-  
551-SEAT

Weather Information: 410-289-  
2931

Western Union: 800-325-6000

## Sewage system

1. Force as much water as possible out of traps with a plunger. 2. Add environmentally safe antifreeze to each trap so you have at least a 50% solution. 3. Check for traps in these locations: kitchen sinks, bathroom sinks, bathtub and/or shower drains, toilets, washtubs, floor drains and maybe a sump pump.

Keep out animals 1. Cover chimneys tightly so that raccoons cannot enter the house, or birds fall down the chimney. 2. Stop up any places in the foundation or around the eaves where squirrels, chipmunks, mice or other small animals can enter.

### Have someone check your house

It is always best to have someone look after your home when you are gone. Possibly a neighbor can periodically check your home and notify you if anything is amiss.

Enjoy your home knowing that you have done everything you can to protect your home when you are gone.

## Recycling

### **Berlin Homeowners Convenience Center-(6 containers)-410-641-4910**

9636 Mill Haven Road, Berlin, MD 21811

7:30am-5:30pm Monday, Tuesday, Thursday, Friday & Saturday

Closed on Wednesday

Closed New Year's Day, Good Friday, Memorial Day, 4<sup>th</sup> of July, Thanksgiving, and Christmas.

Accepts - Newspaper, Mixed Paper, Magazines, Glass, Plastic, Metal, Aluminum & Bi-Metal Cans,

Card board, Yard Waste, Waste Oil, Batteries and Electronics Textiles (Clothing)

Please call before drop off.

### **Berlin Recycling Drop-Off Center (7 containers)**

SO-Ocean Gateway, Berlin, MD 21811-near Wal-Mart/ Samuel Bowen Blvd

Open 24 Hours -Not Manned

Accepts-Newspaper, Cardboard, Mixed Paper, Magazines, Glass, Plastic, Aluminum & Bi -Metal Cans.

## Trees

Everyone always asks. "My neighbor's trees are hanging over my property in many areas and they need to be trimmed, can I do it?"

It's always best to talk to your neighbor and ask them to trim them back. Although you have the right to trim, always ask first. You don't want an angry neighbor.

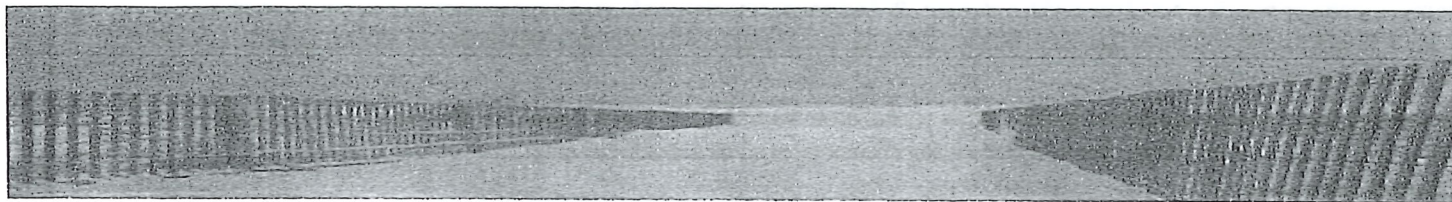
Under Ocean City regulations, if you have a tree which overhangs the public sidewalk they must be trimmed so they leave a 7 foot clearance to the ground.

**Removal of Trees:** If you desire to remove a tree completely from your property you must first acquire a permit from Ocean City under their environmental rules. If the removal is approved, you must plant another tree in its place. The City may fine you if these procedures are not followed.

**Before starting contact Gail Blazer@ 410-289-8825 or at [gblazer@ocean.citymd.gov](mailto:gblazer@ocean.citymd.gov)**



## *How to Winterize a Vacation Home*



If you have a weekend house you have to protect yourself year round from plumbing disasters. In the warmer months from April 15 to October 30th you need only turn off the water to the home. Think what would happen if you left the water on and just before you left to return to the city you used the powder room and the toilet never shut off. You weren't returning for a few weeks and when you did return it would be a disaster! Simply turning off the water prior to leaving, year round, will avert this disaster from happening. From October 30th. Till April 15th. The best insurance is to drain your plumbing and winterize. This will prevent a plumbing freeze from happening even if you lose your electric service or heat.

It is best to leave some heat in the house even if you completely drain the plumbing system. Mold and mildew will form from condensation; your upholstery will retain moisture and get mold and mildew forming.

Leaving the heat on at least 50 degrees will help eliminate this problem and the house will be much happier and so will you.

To drain and winterize the plumbing system follow the directions below. Every house has areas that may be difficult to drain. This is a basic description on the method to drain any house, but your house probably has some areas that may need additional attention.

### **Water System**

1. Turn off electric supply to water system pump
2. Turn off electric to water heater if electric or Turn off gas supply if gas fired water heater.
3. Shut off water systems by shutting the valve if on municipal water.
4. Drain the pressure tank.
5. Open all faucets.
6. Disconnect all hoses from exterior faucets.
7. Open drain valve closest to the main shut off valve so water will drain out clear to the shut-off valve.
8. Drain pressure or holding tank.
9. Flush toilets and dip all water out of the flush tank. A hand bilge pump works well for this task.
10. Be sure to drain flexible spray hoses in showers and sinks
11. Open diverter valve to shower head so water drains out.
12. Drain water softeners so water will drain back from soft water pipes and controls. Brine tank will probably not freeze.
13. Drain any other water treatment equipment such as whole house filters, carbon filters, UV light filters, etc.
14. Drain water heaters.

Last step is to connect a compressor to the system and blow any remaining water out. You can purchase an inexpensive air compressor for this task. You will need to convert the air connector on the end of the compressors air hose to a water drain faucet fitting. This is easily done using plumbing fittings.

Do the above steps and you will be sure to come back to your weekend home with an intact plumbing system.

### **Washer and dishwasher**

Water left in hoses and internal components can cause damage when it freezes. Shut off water supply to clothes washer. Remove and drain inlet hoses. Clear water valve by setting timer for fill cycle. Press warm water button and run machine a few seconds. Drain water from drain hose. Disconnect electrical supply.

For a dishwasher, remove inlet and outlet connection to the valve. Operate valve to remove any water. Remove drain hose from the pump and drain. Disconnect electrical supply.

It is also a good idea to clean the equipment and to protect the finish with a coat of appliance polish.

### **Stored Items**

1. Remove food, cosmetics, or medicine containers that contain liquid that would freeze from shelves.
2. Food in paper or plastic containers should be put in large metal containers to protect from mice or other rodents.
3. Remove or hide articles in the house that can be sold and converted to cash such as guns, radios, TV sets, tools or other valuables.

# Hurricane Preparedness Tips for CAI

When a hurricane threatens the area with heavy rain and high winds, here are some tips on what to do to prepare for a hurricane or severe storm:

## Basic Preparedness Tips

- Know where to go. If you are ordered to evacuate, know the local hurricane evacuation route(s) to take and have a plan for where you can stay. Contact your local emergency management agency for more information.
- Put together a disaster supply kit, including a flashlight, batteries, cash, first aid supplies, and copies of your critical information if you need to evacuate
- If you are not in an area that is advised to evacuate and you decide to stay in your home, plan for adequate supplies in case you lose power and water for several days and you are not able to leave due to flooding or blocked roads.
- Make a family emergency communication plan.
- Many communities have text or email alerting systems for emergency notifications. To find out what alerts are available in your area, search the Internet with your town, city, or county name, and the word "alerts."

## Preparing Your Home

- Hurricane winds can cause trees and branches to fall, so before hurricane season trim or remove damaged trees and limbs to keep you and your property safe.
- Secure loose rain gutters and downspouts and clear any clogged areas or debris to prevent water damage to your property.
- Reduce property damage by retrofitting to secure and reinforce the roof, windows and doors, including the garage doors.
- Purchase a portable generator or install a generator for use during power outages. Remember to keep generators and other alternate power/heat sources outside, at least 20 feet away from windows and doors and protected from moisture; and NEVER try to power the house wiring by plugging a generator into a wall outlet.

## Basic Disaster Supplies Kit

- Water, one gallon of water per person per day for at least three days, for drinking and sanitation
- Food, at least a three-day supply of non-perishable food
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Moist towelettes, garbage bags and plastic ties for personal sanitation



The U.S. East Coast provides an ideal breeding ground for Nor'easters. During winter, the polar jet stream transports cold Arctic air southward across the plains of Canada and the United States, then eastward toward the Atlantic Ocean where warm air from the Gulf of Mexico and the Atlantic tries to move northward. The warm waters of the Gulf Stream help keep the coastal waters relatively mild during the winter, which in turn helps warm the cold winter air over the water. This difference in temperature between the warm air over the water and cold Arctic air over the land is the fuel that feeds Nor'easters.

Weather forecasters at NWS local forecast offices around the country and at the National Centers for Environmental Prediction near Washington, D.C., monitor conditions conducive for Nor'easters, especially during the fall and winter. When they see conditions are favorable in the upcoming days, forecasters may issue winter storm, blizzard, high wind and coastal flood watches to alert the public that some of the worst effects of Nor'easters might be possible. If conditions are imminent, those watches are changed to warnings.

Follow [weather.gov](https://www.weather.gov) to get the latest forecasts and warnings. If a Nor'easter threatens your home town, take steps to prepare, such as having three days of food, water and other provisions in a [disaster supplies kit](#). A Nor'easter could cut power and leave you in the dark. Also, sit down with your family and create an [emergency communications plan](#) so your loved ones know how to stay in touch if you are separated. Stay off the roads if advised by local authorities and [never drive into flood waters](#). These simple actions will help you stay safe during a Nor'easter

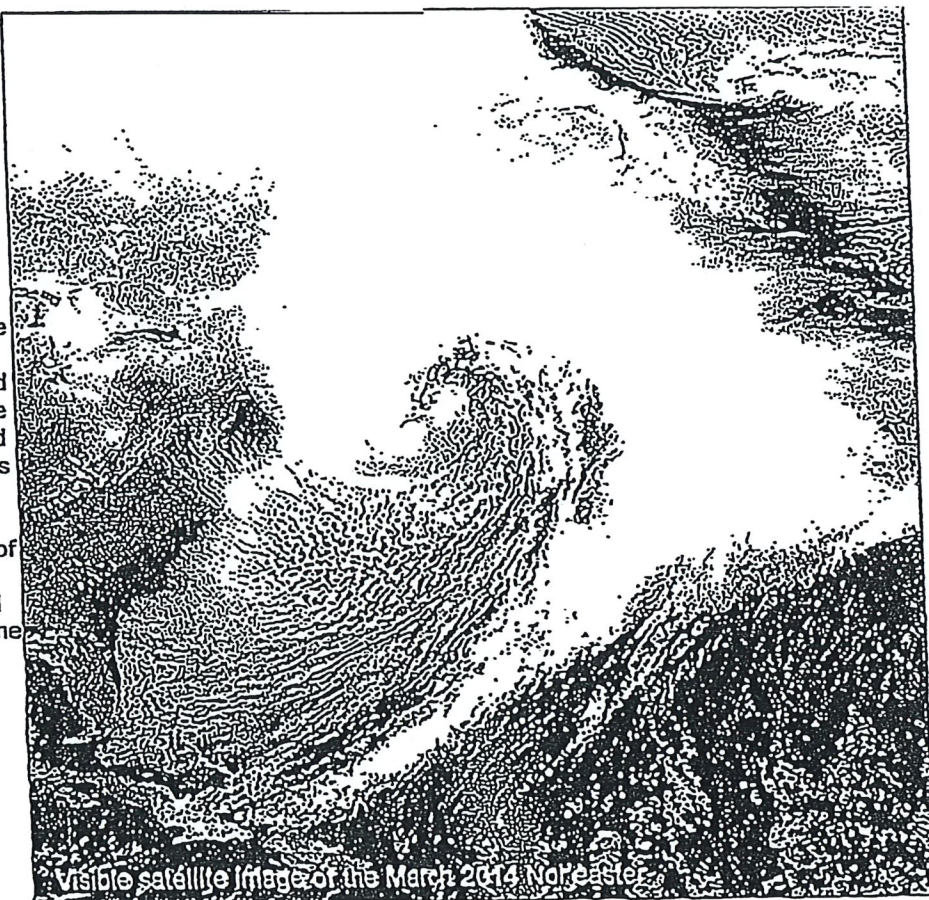
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## *What is a Nor'easter?*

A Nor'easter is a storm along the East Coast of North America, so called because the winds over the coastal area are typically from the northeast. These storms may occur at any time of year but are most frequent and most violent between September and April. Some well know Nor'easters include the notorious Blizzard of 1888, the "Ash Wednesday" storm of March 1962, the New England Blizzard of February 1978, the March 1993 "Superstorm" and the recent Boston snowstorms of January and February 2015. Past Nor'easters have been responsible for billions of dollars in damage, severe economic, transportation and human disruption, and in some cases, disastrous coastal flooding. Damage from the worst storms can exceed a billion dollars.



Visible satellite image of the March 2014 Nor'easter

Nor'easters usually develop in the latitudes between Georgia and New Jersey, within 100 miles east or west of the East Coast. These storms progress generally northeastward and typically attain maximum intensity near New England and the Maritime Provinces of Canada. They nearly always bring precipitation in the form of heavy rain or snow, as well as winds of gale force, rough seas, and, occasionally, coastal flooding to the affected regions. The heavily populated region between Washington D.C., Philadelphia, New York and Boston, the "I-95 Corridor," is especially impacted by Nor'easters.