



Fogg Cove Homeowners Association

Information For Perry Cabin Homeowners

Updated April 2009

The following provides important information for Fogg Cove Homeowners covering the following subject areas:

- Homeowner Fees
- Property Manager
- Utilities
- Emergency Numbers and Information
- Town and County Government
- Making Repairs and Architectural Changes to Your Townhouse
- Television and Internet
- Docks, Slips and Dingy Docks
- Trash Pickup
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- Landscaping and Grounds
- Propane Fireplaces
- Annual Homeowners Meeting, Board Meetings and Annual Picnic
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Fogg Cove Homeowners Association

Homeowner Fee

The monthly homeowner fee is \$600 paid quarterly or \$2,400 a year. The fee may be paid quarterly, semi-annually, or annually. Payments are due at the beginning of the payment period. Late charges will be applied monthly and added to any amount due at the end of each month. The late charge is 12% per annum, or 1% per month on any overdue amount. Assessment payments should be mailed to: Fogg Cove Homeowners Association, Inc., P.O. Box 1108, St. Michaels, MD 21663.

What the Homeowner Fee Covers

All of the Homeowners' Association fees are used to protect, and enhance the quality of our community living. The fees cover both the community's current operating expenses and provide for funded reserves for periodic capital expenditures.

The largest percent of current expenditures is for maintenance of the landscape (42%), including frequent lawn mowing; maintaining the landscape of trees, shrubs, and plants; periodic tree fertilization and trimming; and snow removal as necessary. Administrative expenses (16%,) are primarily for the Manager, who handles the association's affairs, budgets, billing and accounting needs, and oversees the management of our cash reserves. The Manager also serves as the Association Secretary and Treasurer. Other large expenses are our facilities repair and maintenance, including our docks, roads, sidewalks and piers, docks, roads and lighting (6%); and our common electric and water utilities (4%).

Additions to our funded reserves currently total 32% of our income and are set aside for periodic major capital expenditures such as repaving the driveway, tennis court, and the docks. These reserves are based on life cycle cost analysis and are periodically updated by the Board. All operating balances and funded reserves are conservatively invested to assure their availability when needed.

Property Manager

The Property Manager for the Homeowners Association is Tom Campi who may be reached at 410-822-4144 or by email at Thomas@baywealth.com . His company, Bay Wealth Retirement & Family Advisory, LLC, provides property management services, and Tom is the primary contact for Association members.



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Utilities

Electric. Electricity is available through Choptank Electric Cooperative in St. Michaels. Their toll free number is 877-892-0001 to set up service. You may also set up electrical service for your slip by calling this number.

Water and Sewer. Water service is available through Talbot County Sanitary District, and their phone number is 410-770-8028. The charge for the sewer is billed separately by the Town of St. Michaels, and their number is 410-745-9535.

Telephone. Landline service is available through Verizon in St. Michaels. The number for ordering is 800-688-2880, and for repair is 800-275-2355. Verizon Wireless seems to offer the best coverage on the Eastern Shore.

Propane. For those homes who have set up propane service, propane is handled by Suburban Propane at 800-776-7263.

Emergency Numbers and Information

St. Michaels Police. The town of St. Michaels, while small, has its own police department. Its number is 410-745-9500.

Fire and Rescue. St. Michaels has a volunteer fire department. Its phone number is 410-745-9393, and its URL is www.stmichaelsfd.org.

MD Department of Natural Resources. The Maryland Department of Natural Resources is responsible for boat licensing and registration and dealing with problems on the water. Their URL is www.dnr.state.md.us and their emergency number is 877-620-8367.

Easton Memorial Hospital. The local hospital is Memorial Hospital at 219 S. Washington Street in Easton. Their number is 410-822-1000.

Local Government

Town of St. Michaels. The URL for the Town of St. Michaels is www.townofstmichaels.com. The town office is at 300 Mill Street, and their phone number is 410-745-9535. St. Michaels is an incorporated town governed by a five member commission. Please see the Town's website for a description of all the governmental functions.

Talbot County. St. Michaels is located in Talbot County, and information about county services and tax matters can be found at www.talbgov.org.



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Making Repairs and Architectural Changes to Your Townhouse

Please see the information located in the Architectural Guidelines section of the website. The rule of thumb is that if any change of any kind is being made to the exterior of your home, you will need to file the appropriate paperwork with and meet the requirements of the Architectural Committee.

Television and Internet

Atlantic Broadband. The local cable service provider is Atlantic Broadband through which you may obtain cable TV including high definition, broadband service, and internet protocol phone services. Their URL is: www.atlanticbroadbands.com, and their phone number is 800-559-1746. Their local office is in Grasonville at 330 Drummer Drive.

Verizon DSL. DSL is also available through Verizon in St. Michaels. The number for ordering is 800-688-2880, and for repair is 800-275-2355.

Direct TV. Some homeowners have elected to use Direct TV because the number of channels available through Direct TV, particularly the hi-def channels, is much greater than what is available through Atlantic Broadband. Their phone number is 800-494-4388. Please check with the Architectural Committee for guidelines on locating the satellite dish.

Docks and Slips

Docking boats in slips. Boats should be secured in their owner's slip in a manner which ensures the safety of people who walk on the piers, as well as to protect the piers themselves from damage, for example in the case of very low tides. Please be sure that the bowsprit of your boat does not hang over the dock. Not only does it interfere with people walking on the dock, at one of our unusual low tides your boat may be damaged by your boat hanging by its bowsprit from the dock.

Water on the dock. Each slip has a separate water faucet for that slip. The water on the dock is community water and is paid for through your Association fee. It is not separately metered for each slip. Should you see a leak in a faucet, please report it immediately to Dick Wheeden at 908-359-6532.

Keeping docks free. Crab traps, crab hand lines, fishing apparatus, ropes, hoses, etc. should also be positioned in order to ensure the safety of people and property.

Hoses. Hoses left on the piers must be white in color and of suitable quality to ensure potable water.



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Electricity on the dock. Each slip has a 50 amp power source. Unfortunately, most boats are 30 amp service, and you will need a special Marinco adapter to step the power down from 50 amp to 30 amp. Most new residents go to West Marine at least three times before they purchase the correct plug, so perhaps you can learn from all our mistakes. The correct item number is 121A , and a description can be found here:
<http://www.marinco.com/files/media/product/catalogs/Marinco%20pg25.pdf>

Powering your electrical service. The electrical outlet for each slip is separately metered, and to power the outlet you must call Choptank Electric to open an account. Their number is 877-892-0001.

Community electrical outlets. There are community electrical outlets located on the piers, but they should not be used for personal purposes. Permission to use the community outlets must be obtained from our Board.

Dingy Docks. Floating dingy docks are either privately or community owned. The Town will not allow us to create additional ones. For short-term storage of dingys and small craft, open space at no cost is available to residents and their guests only at the floating dock next to Pier C, which is the long pier farthest from the Inn at Perry Cabin. Only one space for short-term storage is available above water on this dock, but suitably small craft may also float attached to the dock. Long-term storage space may be rented when it is available, and interested residents should contact our property manager at info@foggcove.org.

Driving vehicles to the waterfront. Residents and their guests should not drive cars or trucks on the grass (*e.g.* to the piers) without permission from our Board. Community hand carts intended to aid in transporting objects to and from the piers are stored in the lattice-enclosed area which is near the entrance to Pier C.

Bubblers in the winter and care of your boat over the winter. Each winter, the Association locates bubblers throughout the docks to prevent any problems with ice buildup during the winter. Most homeowners have their boats hauled during the winter. Please check with your neighbors for suggestions on storage facilities.

Trash Pickup

Trash Pickup. The Town of St. Michaels picks up trash every Tuesday and every Friday. Trash in bags or trash cans should be placed on the curbs in the parking lot by 7 a.m. in the morning. However, please don't leave bags of trash sitting by the curb for more than a few hours if you are leaving town. There is a trash shed located near the tennis courts where trash in bags can be left. Please don't put trash in the shed unless it is bagged.



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Mid-Shore Landfill. For large amounts of trash, there is the Mid-Shore Landfill which is located 6 miles east of Easton off Barker's Landing Road. For information, see: http://www.talbotcountymd.gov/index.php?page=PW_Landfill .

Snow Removal

Snow removal for the Association falls under the responsibility of the Grounds Committee (See Landscape and Grounds) and is contracted to a local service provider. Currently this provider is Greenshore, Inc., who responds under the following guidelines:

Snowfall greater than 2" – Response is automatic and includes clearing all driveways, parking lots, sidewalks, and hand shoveling steps and landings.

Snowfall of 2" or less – Response is on a case by case basis factoring in expected conditions following the snowfall. Response may include partial clearing of roadways and lots or just sidewalks. The service provider and Grounds Committee chairperson confer on the appropriate response.

Icy Conditions – This is always an event driven decision depending on the amount of ice and expected conditions (temperature, precipitation, etc.) following the icing event. The service provider will spread a salt mixture (non-harmful to the environment) to roads and sidewalks as required. It is not always possible for the service provider or Grounds Committee to de-ice every slippery spot on sidewalks, steps, or roads whenever or wherever they occur, but will undertake appropriate actions in the event of a serious icing situation. It is recommended that homeowners keep a bag of the appropriate ice-melt material on hand, for their own landings, steps, and sidewalks, especially since they may re-ice due to building configurations and amount of sunlight available.

Landscaping and Grounds

The Landscaping and Grounds Committee is a standing committee of the Fogg Cove Homeowners Association and the Chairperson of the committee is an elected member of the Board of Directors of the Association. The committee is made up of volunteers from the Fogg Cove community, and representatives from a cross section of buildings are sought, as well as new and long standing homeowners. Please contact the current chair if you are interested in serving or want more information. The committee normally meets twice per year (spring and fall) or more often if needed.

This committee's budget is the largest portion of the overall association budget and includes expenses for the following activities: lawn maintenance (25-30 mowings per year plus required feeding and weed control); edging of sidewalks and driveways; herbicide treatment and trimming of tree, shrub, and flower beds in the common areas; snow removal; care of all the trees in the common area (trimming, removal, replacement, feeding, and spraying); waterfront foliage maintenance; and miscellaneous activities.



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The committee budget and responsibility includes grass maintenance on individual homeowner property surrounding your townhouse, but does not include maintenance of homeowners' foundation plantings or beds. Also, trees planted on homeowner property are not maintained by the association. Please note that the planting of any new tree or large shrub on home owner property should be first cleared by the Grounds Committee. This is to insure that one homeowner's action does not infringe on a neighbor's space or view.

Propane Fireplaces

The Association has installed a central propane supply system, which allows every homeowner to install a gas fireplace or other small appliance (*i.e.*, gas range or water heater). Underground tanks and supply lines were not sized to provide capacity for gas fired furnaces. At the time of installation, individual homeowners were charged a one-time infrastructure fee of \$300 to cover the cost of the underground tanks and trunk lines to each building. Only homeowners who signed up for gas installation were charged this one-time fee and are eligible to tap into the trunk gas line. Thirty-five of the 50 townhouses in Fogg Cove have paid into the infrastructure fund.

Individual homeowners are responsible for the hookup costs from the trunk line to their unit, the installation of a meter to measure gas consumption, and the purchase and installation of the desired fireplace set or appliance. In the winter season, the meter is read approximately monthly by the propane supplier and a bill is sent to each individual user. For new residents who currently have gas service installed, please call Suburban Propane of Easton to have your service entered in your name.

For new residents in townhouses without service, who now desire to have propane, it will be necessary to contact the Association Manager (Tom Campi) to arrange for a \$300 payment to the infrastructure fund. Next, contact Suburban Propane of Easton to schedule installation of the service line, meter, and appliance. Suburban Propane monitors the underground tanks and refills them as necessary during the winter season.

A chart of which homes have prepaid their propane hookup fee is shown on the following page.

Annual Homeowners Meeting, Board Meetings, and Annual Picnic

Board meetings are held on the second Saturday of January, April, July and October at 9:00 a.m. at St. Luke's Methodist Church at 304 S. Talbot Street in St. Michaels. Association members are welcome to attend. The annual homeowners meeting is held at 9:00 a.m. on the second Saturday of every June, and all homeowners are encouraged to attend. An agenda will be mailed to you prior to the meeting. The homeowners meeting is followed by a community picnic.



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Clubs and Pools

Miles River Yacht Club. Several homeowners are members of the Miles River Yacht Club which has a swimming pool and dining facilities, among other things. Their URL is www.milesriveryc.org.

Community Swimming Pool. St. Michaels has a community pool on Talbot Street directly in front of St. Michaels Middle School.



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Townhome Prepaid \$300 Propane Hookup Fee

Homeowner	Bldg	Unit
Barnes	3	244
Bedford	5	300
Berman	7	324
Bevan	4	252
Bisgaard	2	234
Bluemke/Beavan	3	238
Clark	10	346
Crawford	11	362
Dann	10	342
Doyle	6	314 (& 316 if used together)
Fox	10	344
Greco	6	310
Hecht	11	364
Hiehle	9	336
Hobbs	9	334
Jones	3	236
Landis	7	318
McGuinness	4	250
	4	256
Morgan	2	232
Nesbitt	5	308
Nicholas	1	226
Pace (co-owner)	9	340
Patterson	5	302
Peckham	9	332
Prugh & Carpenter	7	320
Reiley	9	338
Serabian	11	360
Thomas	1	224
VanBlarcom	7	322
Weber	3	242
Wolfe	4	246 (& 248 if used together)
Wood	1	230