

REAL ESTATE

SEVERNA PARK VOICE

April 2019



David Orso of Compass Real Estate Page 8

With his deep roots and strong connections, Severna Park's No. 1 real estate agent knows firsthand why so many people want to call this community their home.

Improvements Page 3

Sidings and trim will give your house curb appeal and make it stand out from all others on the street.

Banking Page 5

Deciding how much you can afford to spend on your new home doesn't have to be a daunting process.

Interior Design Page 15

It can be difficult for people to get an objective look at a space they've lived in for a while.



Before

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After

THE FACE OF HOME IMPROVEMENT

MARK VANREUTH | BRIGHTVIEW BUILDERS, INC.
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The re-do, rehab, renovation craze sweeping the entire country has created a boom in the home improvement business. But not all contractors are created equal.

When considering professionals to work on your most valuable possession—your home—honesty, integrity and longevity are traits that should be at the top of the search list. Owner Mark vanReuth of Brightview Builders brings all of these attributes to the fixer upper party, thanks to his more than 30 years experience in the field. He's also a native of the area, went to school in Severna Park and is an active member of the community.

His well-respected firm offers

just the services most of us seek: siding, windows, porches and decks, kitchens and baths, as well as additions and remodeling.

In this age when the spotlight is so focused on Curb Appeal, Mark and his staff at Brightview are especially talented at transforming the outside of your home. We experience the whole spectrum of weather in our area—sun, winds, rain, snow—which can really take a toll, especially on older homes. Brightview's expertly installed siding includes options in vinyl, wood and cement board, in more colors than you can imagine.

What a difference this one re-do can make to your home!



Designing The Exterior Of Your House

Mark Vanreuth
Brightview Builders



With spring season in full bloom, now is the perfect time to start thinking about the exterior of your home.

In order to get your vinyl siding installation aesthetically right, one of the most important elements is the trim. Different styles of trim are available to provide a decorative finish or give your home a specific kind of architectural style. There are numerous types of trim:

- **Casings:** the trim around windows and doors that can include crossheads with crown molding.
- **Fascias:** the boards that run horizontally along the eaves of the roof (behind gutters).
- **Rakes:** the sloping boards along the roofline that can have an overhang.
- **Soffits:** the panels that run parallel to the ground underneath the fascia and/or rake overhangs (some should be ventilated).
- **Gingerbread:** skirt, band and frieze boards, along with brackets and trim details, can add character to your home.

While siding has the highest impact when it comes to boosting your home's curb appeal, the siding trim is what makes an even bigger impression, consciously and unconsciously. Decorative trim is a surefire way of increasing the value of your home. It also gives your home a fresh look while improving its quality. Your win-



dows are focal points of your home; casing trim ensures they are functioning as accents to your house instead of being an eyesore. One of the most important factors when it comes to replacing your home's siding is its trim detail.

A shabby roof is a big and obvious turn-off to potential homebuyers, not only because

it is visually unappealing but also because it is perceived as not easily replaced. There are many colors of shingles to choose from, and you can easily find a color or style that suits the other aesthetic features of your house to create a statement. Your roof can be used to contrast or complement aspects of your house, such as

the size or shape. Choosing the right roof color and material is essential to your curb appeal.

Most homeowners also try to incorporate energy efficiency into their home. Siding underlays can help lower your home's energy cost.

In its standard form, neither vinyl siding nor fiber cement does much to insulate your home. What they do provide is protection from both weather and critters. Well-installed vinyl or Hardiplank siding will keep your home sealed tight and well protected.

However, for those who want to increase their home's energy efficiency, there are vinyl siding options that come with a layer of insulation. While most homes in the Mid-Atlantic are insulated between their interior and exterior walls, an additional layer between the exterior walls and the siding will greatly increase your home's insulating ability, or R-value.

Keep in mind that this insulated siding will keep warm air inside your home during the winter and keep the heat of the sun outside during the summer. All siding absorbs heat during the summer, and an insulation layer will prevent that heat from transferring into your home.

Brightview Builders is an expert siding contractor with a team of skilled professionals to help guide you through your home improvement project each step of the way from start to finish. The professionals at Brightview Builders have more than 50 years of combined experience. Named Best of Houzz 2019, a James Hardie Elite siding contractor, and Certified Master CertainTeed roofing and siding contractor, Brightview Builders can be trusted with your home contracting needs. For more information, call 410-647-3100. ■



What Is Home Staging?

Sarah White and Linda Chapman

Clover Oak Co.



Home staging is a proven marketing tool to prepare a house for sale with the purpose of selling that house at the best price and as quickly as possible. Professional home stagers are experienced in the art of preparing a home for sale. Considering the client's time-frame and budget, home stagers work with the flow of a home, eliminate clutter, edit, add and arrange furniture along with accessories to assist in making notable first impressions. Staging a home is one of the most important steps that should be **» Continued on page 14**

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First Steps For Your Spring House Hunting!

Rick Hutchison

Arundel Federal Savings Bank



So, you have talked to your realtor and decided on the area you want to live and possibly the house design you prefer. Then, just like the television house-hunter shows, the inevitable question arises, "What is your budget?" or "How much home can you afford?" On your own, deciding affordability can be a daunting process. Your realtor may suggest that you call a bank, mortgage broker or loan officer whom you trust to get the numbers you need.

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nity for more than 100 years, but that doesn't mean that it is antiquated and stodgy. We have the employees and the technology that you need to make a home your dream home.

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When you find the home of your dreams, your realtor will submit the pre-qualification letter along with the contract you submit to a seller. If you want your offer to be taken seriously and to stand out from any competing bids, this little piece of paperwork can really give you the edge! The pre-qualification
» **Continued on page 12**



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When Selling A Home, A First Impression Is Everything!

Nathan Murray
RE/MAX Executive



The spring market is in full bloom, and if you were thinking of selling your home this year, you might want to take advantage of this excellent opportunity to make your move. You may take a quick look around and decide your place needs a little sprucing up to be ready for the market. A well-trained and experienced realtor has a keen eye for spotting projects you need to take on as well as those that will not reap rewards. Realtors are out looking at properties every day and know what the buyer of today is looking for. Contact them early in the process and let them be your guide.



Decluttering costs you nothing, but it pays big dividends. Try to leave closets

half-empty by pre-packing out-of-season clothes and extra linens. Consider install-

ing inexpensive closet organizers. Pre-pack memorabilia, knickknacks and family photos. Clear kitchen counters of small appliances.

Clean carpets and replace them only if worn, stained or outdated.

Refresh dark or marred walls with neutral paint, remove outdated wallpaper and apply fresh paint.

Remove dated window treatments and wash the windows.

Replace outdated lighting or plumbing fixtures and install new switch plate covers.

Swap out kitchen cabinet hardware and consider updating countertops and appliances.

Your first impression is your only impression! Enhance curb appeal by mowing the lawn, sweeping the walk, and adding blooming annuals. Add a new door knocker, door hardware,

» **Continued on page 12**

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Don't Downsize, Right-Size



Jennifer Yeatts

Berkshire Hathaway
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The dictionary defines retirement as “a withdrawal from one’s position or occupation or from active working life.” Picture days of leisure activities in a warm climate in

the company of other retirees. Such was the dream of retirees in the 1960s and 1970s.

If this is not your image of retired life, you are not alone. With higher life expectancies, many new retirees do not envision days of endless leisure when they think about their own retirement. Many plan to continue to work, perhaps as a consultant in their field. Some
» **Continued on page 10**

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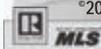
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David Orso Team Of Compass Real Estate Builds



By Dylan Roche

When buyers settle on a property, they are getting much more than just a house – they’re buying into the community, and nobody understands that better than David Orso of Compass Real Estate. As a Severna Park native and an active volunteer, philanthropist, business owner and family man, Orso knows what it means to be a part of this community, and it’s one of

the reasons he has successfully helped more than a thousand families handle their largest financial asset.

“There’s an extraordinary demand driving the market,” he said of Severna Park. “People want to live here.”

More poignantly, he sees that many of the buyers coming to Severna Park are young families. As the baby boomers sell their homes and downsize to apartments or senior living facilities,

the younger generation is coming in, attracted by what Severna Park has to offer them: safe neighborhoods, proximity to water, good schools, a thriving local business scene and excellent youth programs.

“The buyers are going to re-establish Severna Park and continue to build on a foundation of family-friendly living,” he said.

A big part of that family-friendly living in Severna Park might include water privileges

where children can learn to swim, sail, crab or kayak. Much of the area has great walkability, with families being able to go by foot or bicycle to grab coffee, lunch or ice cream. Then there are such activities as Green Hornets and Rock ‘N’ Roll Revival for kids and teens.

Orso – who discovered his passion for real estate in 2001 after he started investing in rental properties – sees his role not only as someone

s A Strong Community For Clients To Call Home



them updated or restored. “In real estate, you buy what you can’t change,” Orso said. Old homes can undergo renovations, but a good community is worth the investment.

On the other side of things, Severna Park residents who are looking to sell should consider the condition of their home and how it will attract buyers. “Do those things you’ve been putting off,” Orso said. “It’s cheaper to fix it than to reduce the price of the home.”

Orso assists his clients with help from his team of experienced professionals, including four licensed agents, a licensed appraiser, a client service manager and assistant, a lead manager, and three marketing specialists. Combined with Orso’s knowledge of the industry and his insight into what makes Severna Park special, it should come as no surprise that his listings sell on average within 57 days and for at least 95 percent of the original listing price.

But it’s not merely in the formal business operations that the team excels. Orso aims to give back to Severna Park and make it stronger, so the office at 8 Evergreen Road can often be seen at the center of community activity, whether it’s hosting one of the Greater Severna Park and Arnold Chamber of Commerce’s summer Friday cook-outs or doing a costume drive at Halloween and a toy drive at Christmas.

Ultimately, Orso aims “to leave a legacy of community involvement and good will.” By bringing together people who care about each other, he hopes Severna Park will continue to be an attractive place for those who call it home.

For more information or to schedule an appointment, call 443-372-7171 or visit www.davidorso.com. ■

who helps buyers and sellers handle a transaction but also as someone who helps build a strong community. “A real estate agent can meet a family’s needs by referring them to the right pediatrician or handyman, or tell them about the schools,” he said.

That’s not to say that Severna Park does not come with a few real estate challenges. Many of the homes are 50 or 60 years old, meaning buyers might want



Don't Downsize, Right-Size

» **Continued from page 7** embark on encore careers or start a new business. Others dream of traveling to visit family or spend time in warmer climates while still maintaining a home close to the communities and social networks they have grown to love.

This Is Not Your Parents' Retirement

Luckily, many housing options support the unique plans of today's active retirees. Here are some important questions to ask when assessing your needs for your next home:

- Do you plan to spend extended time traveling? If so, you may want to consider a condo in a secured building. Many newer units include larger dining spaces that will still accommodate family meals,

but offer security to allow for extended trips without the worry of unexpected maintenance issues while gone.

- Will you need to accommodate extended stays for adult children or grandchildren? Consider a home with a loft area or basement that includes a bedroom and full bathroom. These separate areas offer space and privacy for both owners and guests.
- Do you need space for a home-based business or hobby? Choose a home with an office, separate entrance, or basement space to accommodate the business. Be sure to check local zoning laws and homeowners association covenants for any restrictions prior to your purchase.
- Do you want to continue gardening or are you ready to give up lawn care? Opting for a smaller lot in a community that provides lawn care would be best for those who plan to gift the weed-trimmer and riding mower to their new buyers. Choosing a newer neighborhood with fewer mature trees would appeal to those with green thumbs; your vegetable garden will appreciate the full sun.
- Finally, do you plan to remain in the new home long-term? Planning ahead for future mobility needs will be an important consideration. Features such as a level entry, a main floor bedroom and bathroom, and room for a caregiver should be priorities. Smaller touches — such as a low or

no-threshold shower, lever door handles and lowered light switches — can be modified later.

While there is no “one size fits all” solution to housing needs, most retirees agree that a home with less maintenance, close to community activities, shopping, and quality medical care is ideal. From there, assessing your individual needs both now and in the near future will guide your home selection and help you find the home that is “right-sized” for you.

Jennifer Yeatts, a realtor at Berkshire Hathaway Home-Services PenFed Realty, is a Seniors Real Estate Specialist and Military Relocation Professional. To explore your home buying and selling options, contact her at www.jenniferyeatts.com.

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When Does The HOA Belong To The Homeowners?

Brian R. Fellner

Fellner Legal
Services LLC



So you have done it. You purchased that dream home. It is brand-new, and you worked with the builder for months, agonizing over each critical detail. And it is yours! Now it is time to protect that investment and turn your home into your village. How do you do that?

Declarant Control

If your home is part of a new development, the seller is known as the “declarant.” Until 75 percent of the lots are sold to homebuyers, the declarant is still in charge of the HOA. They are responsible for holding meetings, setting and enforcing



rules, maintaining common areas, collecting assessments, and other typical HOA functions.

Transition Meeting

Sixty days after the required 75 percent of lots are sold, the declarant is required to hold a “transition meeting” to allow for

the election of the new homeowner board. This meeting is essential to starting a community off on the right foot, yet time and again homebuyers are not properly schooled in what to know or ask for at that meeting. The owners are entitled to elect their own board and begin to govern themselves while the declarant

steps away. This can also be an excellent time for the new board to put into place any document provisions using the declarant’s ability to amend the covenants.

Document and Record Turnover

The declarant is required to turn over to the new homeowner board all of the records of the association, including minutes, stormwater management, deeds to common areas, insurance documents, and owner rosters. All of this must take place within 30 days of the transition meeting. But the homeowner board often does not know all of their rights, or the significance of the documents they are receiving, because the only advisers involved at this step are the ones brought in by the declarant.

» **Continued on page 13**



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First Steps For Your Spring House Hunting!

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letter is an important document for the seller. It allows the seller a certain amount of confidence in you as the prospective buyer and assures them you can afford the sales price you are offering and not back out of a contract at the last minute.

An Arundel Federal loan officer will get your permission to run your credit report. He or she will ask for your monthly income and inquire how much you have saved for your down payment. With this information, your Arundel Federal loan officer will determine how much of a sales price fits your income and your assets. If you know of any gift money or grant

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When Selling A Home, A First Impression Is Everything!

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mailbox or house numbers, and make the entry foyer inviting with a bench or a vase of flowers. Stow key and coat racks.

Consider slipcovers and new bedding to give your interior a show-home look. Arrange furniture in conversational groupings.

You may think you will miss the spring market while you are making these quick fixes. Did you know you can actually pre-market your home as "coming soon" for a limited amount of time while you tackle your honey-do list? This strategy builds excitement for your home and gives more buyers the opportunity to view

it day one on the market. More potential buyers viewing your home means more offers, and when selling a home, multiple offers means a win for you.

Besides working with an agent, buyers can visit the website www.md.comingsoonhomes.com. This exclusive site features homes that are not yet on the market but will be for sale in the near future. They can even contact the seller's agent to pre-book a home tour and be first in line when the property hits the market.

Nathan Murray is the broker/owner of RE/MAX Executive and can be reached at 443-274-1910. ■



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When Does The HOA Belong To The Homeowners?

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Cancellation of Contracts

During this same 30-day period, the new homeowner board has the right to cancel, without penalty or liability, nearly all contracts entered into by the declarant, including property management, financial management, legal, and grounds maintenance. So this is the opportune time for the new owners to band together and decide upon the contractors that they want to use for the long term, rather than those who were hand-picked by the declarant.

What Next?

Now the truly challenging portion begins — the homeowners take over gover-

nance for themselves. Some early issues to keep in mind and address:

Get an audit; make sure that all money was properly accounted for and turned over to the HOA. An auditor may determine that the declarant owes the association some additional funds.

Commission a transition study. This report will tell the new association what issues the property currently has, including warranty and defect claims to bring against the declarant. There are strict statutes of limitations on these claims, so the new board should not delay.

Commission a reserve study. This report tells the new board what issues they should look for as the property ages. How much will it

cost to replace the sign at the front of the neighborhood, or the pool lining, and when should the community expect that expense?

Hire a property manager. Up until now, the declarant (and probably its property manager) have been handling the business of the association. Now the board will need to choose the manager they want to work with.

Hire a lawyer. Note that the association will probably already have an attorney — one selected by the declarant to tell them how to keep costs down and avoid lawsuits. New legal counsel can advise the board what rights they have against the declarant, including recovery of funds and warranty claims.

Review your documents and

set clear policies where necessary. If the covenants allow the board to create architectural guidelines or leasing rules, adopt them now so that owners and buyers can be notified in advance of the rules governing the community.

The Takeaway

Remember when you purchase in a new community that the declarant wants to sell you a great product, but it is up to you to preserve it and make it your home.

Brian R. Fellner is the founding attorney of Fellner Legal Services LLC. Contact him at bfellner@flslawyer.com or call 443-906-0117. Fellner Legal Services is online at www.flslawyer.com.

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What Is Home Staging?

» Continued from page 4

encouraged to the home seller, as this can provide a considerable boost to the estimated list price. Staging is also a taxable write-off for the home seller.

What Does Home Staging Achieve?

The purpose of home staging is to prepare the home so it appeals to the highest number of potential buyers, resulting in a promptly sold property. Statistics show that buyers can form opinions within 10 seconds of arriving to a showing; therefore, first impressions are vital. Staged homes spend 85 percent less time on the market than homes that have not been staged. The National Association of Realtors (NAR) has gauged the value staging a home brings

to the selling process and NAR has found that 83 percent of buyers' agents have stated that staging makes it easier for buyers to "visualize" the property as their future home while 44 percent of buyers' agents say that staging a home increases the dollar value offered.

How The Process Works

Consultations include a home visit followed by a comprehensive written report of recommendations for the homeowner to institute in order to achieve a sale efficiently and at the best price. This takes into account all aspects of the home from outside to inside, paint recommendations, de-cluttering, furniture removal, placement of furniture/accessories and so on. The comprehensive report will provide a breakdown of each of the

property and what the homeowner will need to do in order to prepare the home for listing.

Home staging includes a pre-staging assessment, which consists of a home visit followed by a proposal for staging. The proposal typically includes the price breakdown in addition to any work that will need to be done by the homeowner before staging the home (furniture removal, professional cleaning, etc.) A home staging can range from working with the client's furniture and accessories to staging vacant homes bringing in furnishings and accessories.

Clover Oak is located at 836 Ritchie Highway, Suite 16R, in Severna Park. For more information, visit www.cloveroakco.com. ■

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As long as you or your heirs own your
- 5 NOTHING COMPARES**
Homeowners insurance and warranties protect only the structure and belongings of your home. Getting owner's title insurance ensures your family's property rights stay protected.
- 6 8 IN 10 HOMEBUYERS AGREE**
Each year, more than 80% of America's homebuyers choose to get owner's title insurance.
- 7 PEACE OF MIND**
If you're buying a home, owner's title insurance lets you rest assured, knowing that you're protected from inheriting any existing debts or legal problems, once you've closed on your new home.

Don't think it will happen to you? Think again. Unexpected title claims include:

- outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes
- pending legal action against the property that could affect you
- an unknown heir of a previous owner who is claiming ownership of the property



Start Fresh With Outdoor Design

Krista Romer

Decorating
Den Interiors



Perhaps you've given your outdoor furniture to your adult child who has moved into his or her first home. Or perhaps you just want to start over with a new look to your deck, porch or patio. In any case, starting with a completely vacant space is a great time to think anew about how to furnish it.

When it comes to designing outdoor space, the three most important words are layout, layout and layout! Do you have room for a dining table? If so, where should it go? Will a sofa or loveseat work better? Is there room for a chat group? How can you maximize the space to entertain big groups? Those are some common questions.

It can be difficult for people to get an objective look at a space they've lived in for a while. They can't envision how it could look differently than they have had it. Here are some tips.

Top Outdoor Layout Tips

Start with purpose. How do you want to use the space? If you want a casual, laid-back feel, think about an asymmetrical arrangement with less balance. For a more formal look, think symmetrically.

Traffic patterns. Make sure you leave enough space for a good flow of movement in a way that eases congestion.

Find a focal point. This is usually the area you want to look toward, or the spot with the best view. This will serve as the primary gathering point and the heart of your patio arrangement. The remaining décor and areas will build off this space.

Perfect placement. Place the longest piece of furniture along the longest wall, facing the focal point. This anchors and establishes the area. Then add individual chairs to create more seating and flexibility.

Make it homey. Bring indoor conveniences and comfort to your backyard. Use end tables, side tables and ottomans so everyone has a spot to place a drink or put their feet up. Don't forget to add bright colors to accent your outdoor area.

Kitchen confidential. If you can, set up your cooking area close to the kitchen door to make food preparation easy. Also, separate your dining area from the cooking area for safety.

Divide and conquer. Break up a large outdoor patio into smaller sections to create multifunctional areas for entertaining, dining and cooking rather than having one large patio with too much open space. By adding

occasional chairs, an outdoor fireplace or patio heater, you can create a dynamic outdoor living space.

Keep in mind that you can customize and create your own uniquely designed personal outdoor space. The current trend is to create one-of-a-kind looks that are a true reflection of personal style. You can do this by using furnishings that can be customized through design style, fabric and finishes. The use of an interior designer offering custom furnishings allows for greater personalization. If you're starting fresh or just need an update, stretch your horizon and think creatively as much as functionally.

For more information regarding home design, decoration and more contact Krista Romer from Decorating Den Interiors at 410-855-4446 or kromer@kd-designs.net. ■

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