



Continued on page 18



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Collaborating With Your Roofer On Insurance Claims



e have previously touched on the topic of how insurance companies are changing the way they deal with insurance claims for roofing. With all these changes, this topic is critical for you to know and understand.

The insurance industry's approach to handling roof damage claims has undergone significant changes in recent years. Compared to the past, insurance companies are now dealing with roof damage more stringently, driven by increasing costs, fraudulent activities, and advancements in data analytics.

Verisk, a global data analytics provider, released its April 8, 2025, U.S. Roofing Realities Trend Report revealing how roofs have become a critical element for residential property insur-

ers in assessing underwriting risk. The report revealed that in the United States, "roof repair and replacement costs have reached nearly \$31 billion in 2024, a 30% increase since 2022." The surge is attributed to more frequent and severe weather events, escalating material costs, and labor shortages. Insurance companies are responding to this increase by tightening documentation requirements, imposing higher deductibles, and demanding code-compliant repairs. This demonstrates how insurance companies are changing their approach to damage claims because of the cost increases.

Dealing with roof damage can be a stressful experience. As a homeowner, you should understand the process of working with your roofing contractor and insurance company to ensure a smooth and successful claims experience.

Before diving into the claims process, it is crucial to understand your insurance policy and what it covers. Review your policy documents to determine the extent of your coverage, including the types of damage covered, deductibles, and any exclusions. Take note of the following:

What is the coverage limit for the roof damage?

What is the deductible amount for roof-related claims?

Are there any specific requirements for filing claims, such as deadlines of documentation?

So, with all these changes by insurance companies, contacting your trusted roofer should be your first step. Why? A professional roofing contractor can provide an objective assessment of the damage, identify potential issues, and recommend repairs or replacements. They will also let you know if you have enough damage to warrant a claim or if you should repair your roof if the damage is determined to be less than your deductible (out-of-pocket expense). Your roofer can help document the damage with photos, videos, and detailed notes, which can be crucial for insurance claims. Your trusted roofer can guide you through the process, explaining what to expect and how to navigate the insurance claims process.

Additionally, your roofer will function as your advocate, working with your insurance company to ensure a fair assessment and settlement. Further, by inspecting your roof for damage before



contacting the insurance company, your roofing company can identify potential issues that might be missed by an insurance adjuster. Your roofer will also facilitate communication with your insurance company, ensuring a smoother claims experience.

You should contact your trusted roofer first. Most insurance policies have time limits for filing claims, so do not delay. Once you have consulted your roofing company, you can work together to contact your insurance company and initiate the claims process. By contacting your roofing contractor first, you can ensure a more efficient and effective claims process. Your roofer can provide expert guidance, accurate documentation, and advocacy, helping you to navigate the changing and complex world of insurance claims.

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Don't just take Landmark Roofing's word for it. Below are examples of how Landmark Roofing helped customers navigate the insurance claim process.

Severna Park resident **Jeff Gauges** recently had his roof completely replaced by Landmark Roofing. Jeff had filed an insurance claim and was left on his own to get his roof replaced. Jeff contacted Landmark Roofing and they "interceded with the insurance company on my behalf. Landmark went back to the insurance company as they found things that the adjuster did not when they inspected the roof. The insurance company gave me a skeletal claim. Landmark made sure the replacement roof was a quality job done with quality materials." Gauges added, "Landmark communicated with me through the entire process. Calling your roofing company first is key."

Another Severna Park resident, Brian Masterson, recently had his roof and skylights replaced with an insurance claim. "Monte Haussman and Rob Calhan from Landmark expertly communicated the insurance claim process to me, all the steps and what I should expect so that I understood the process and timelines," Masterson said. "Landmark has hired former insurance adjusters, and they were truly advocates on my behalf with my insurance company and knew what they were talking about." Masterson also said, "I always felt that I had someone on my side with Landmark Roofing."



Summary

Working with your roofing contractor and insurance company on claims can be a complex and time-consuming process. By understanding your insurance policy, documenting damage, and working with a reputable roofing contractor, you can ensure a smooth and successful claims experience. Remember to communicate clearly, document everything, and be patient throughout the process. With the right approach and with the guidance of a roofing contractor, you can navigate the claims process with confidence and get your roof repaired or replaced efficiently.

Landmark Roofing has served the area for over a decade. Contact Landmark Roofing for more information about assisting you with the insurance claims process.



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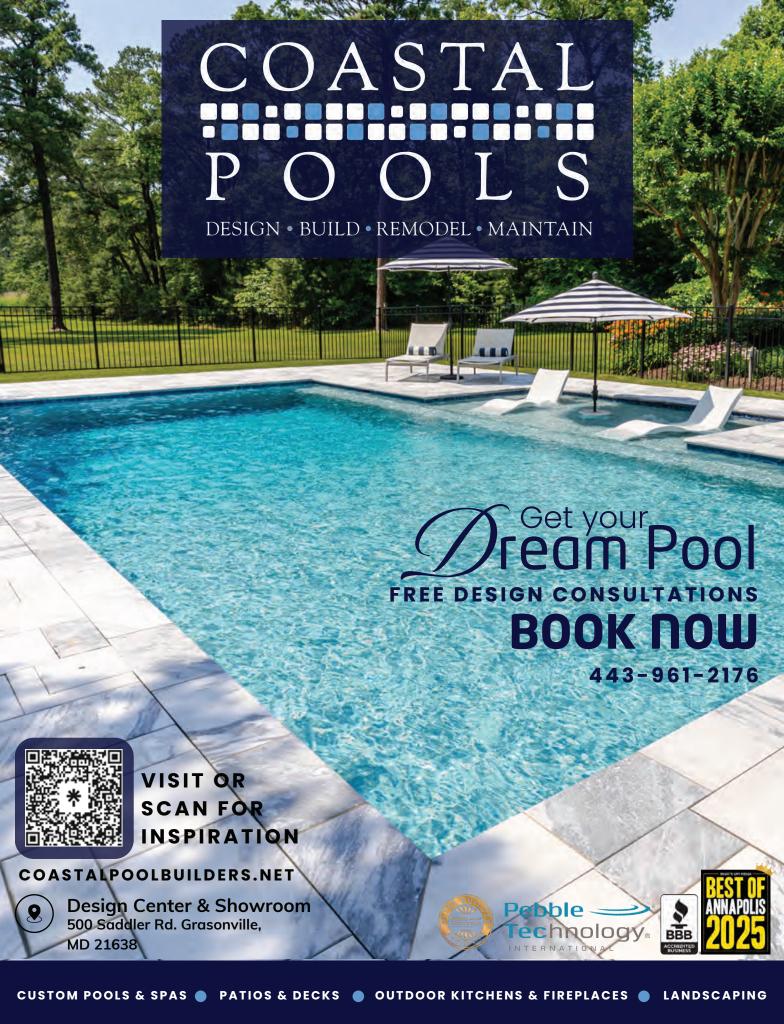
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Designing The Perfect Pool: Why Custom Matters



or many families, the backyard is more than just an outdoor space — it's where memories are made. Whether it's kids splashing after school, neighbors gathered for summer barbecues, or quiet evenings beside the water, a pool can become the centerpiece of a home. That's why, when it comes to building or remodeling a pool, design matters.

Your pool should reflect your family's lifestyle, your home's architecture, and your personal taste. No two properties are alike, and every family has a different set of wants and desires, making custom concrete pool design and construction an ideal option. The design process should begin with a pool company that listens — understanding how you want to use your pool, who will be enjoying it, and what aesthetic inspires you. From there, designers can craft a plan that blends functionality, beauty and innovation.

To help homeowners visualize their dream pool, an immersive design showroom allows them to explore tile and finish samples, walk through 3D design previews, and experience firsthand what their backyard retreat will feel like before breaking ground. This interactive process can make planning exciting, not overwhelming.

Of course, pools are more than just water. They're about the complete outdoor living experience. Integrating features such as tanning ledges, waterfalls, infinity edges, outdoor kitchens and fire features can transform your backyard into a private resort.

Your pool company's commitment doesn't have to stop once construction is completed. Pools are a long-term investment, and ongoing care matters. That's why companies including Coastal Pools offer comprehensive service and maintenance programs to keep your pool in peak condition for years to come. More importantly, taking advantage of these services gives you more time to enjoy your pool without doing the heavy lifting.

If you're considering building a new pool, remodeling your existing one, or simply curious about what's possible, explore a showroom, ask questions, and imagine the pool that perfectly fits your family's lifestyle. Pools are an investment we make in our homes and our families to create memories that last a lifetime. I always say, "The sooner you make that investment, the sooner it starts to pay you back. Every smile and every memory created in your backyard is like putting those dollars right back in your pocket."

The team at Coastal Pools is proud to be recognized across Maryland and Delaware for its craftsmanship, customer service, and attention to detail. But more importantly, the team is honored to help families bring their backyard visions to life. For more information about Coastal Pools, stop in at the new design center located at 500 Saddler Road in Grasonville or contact 443-961-2176 or info@coastal-poolbuilders.net.



Five Pro Tips For A Proper Concrete Pad Installation



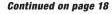
o you have an old, crumbling or just unsightly concrete walkway, patio or driveway? If the concrete is settled and cracked structurally, it is often best to forego patch products and just replace the concrete altogether. If you decide to do the work yourself, here are some tips for a successful installation to ensure a quality concrete surface that will last a lifetime.

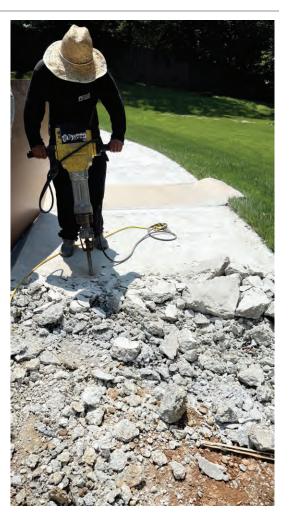
PRO TIP 1

Proper Planning Is Imperative

Are you replacing only the broken sections or the entire surface altogether? If you are only replacing sections, keep in mind the new concrete you pour will not match the existing concrete around it.

Decide whether you will use bags of concrete or have a bulk truck delivery. If pouring a smaller pad, bags may be more cost-efficient but will take longer to transport and mix. How will you transport the concrete from the road to where you are pouring? If you plan to use machines or a buggy to move the concrete, you will want to rent ground protection mats to reduce damage to your lawn (three-fourths-inch oriented strand board, or OSB, works as well).







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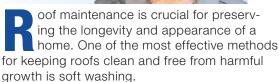




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Continued on page 20

















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Anne Arundel County Spotted Lanternfly Update

Fall Outlook And Action Steps



ey neighbors, spotted lanternflies (SLFs) seem determined to be the uninvited guests of the season, showing up on trees, decks and just about everywhere else. Here's where we are right now with SLFs, what you can expect as we move through fall, and what you can do about them.

You are probably starting to notice more of the adult SLFs. The adults tend to be more highly visible than the juveniles and can often be seen hopping and flying around as they feed. As we move into October, they will shift

their energy into laying eggs.

Spotted lanternflies lay their eggs in clusters of 30-50 eggs arranged in four to seven rows. The egg clusters usually have a mud-like substance coating them, so depending on where these eggs are laid, they can be well camouflaged. They can be found on a variety of vertical surfaces such as trees, rocks, buildings, outdoor furniture and even cars. Fresh SLF egg clusters can be found from September through December in our area.

This frenzy of egg laying is the lanternflies' way of throwing one last big party before the cold sets in. The lower temperatures that November and December typically bring are too much for the adult SLFs, which will die off once we start to get frosts. But the egg clusters that they so diligently hid can hatch into next year's infestation in the spring.

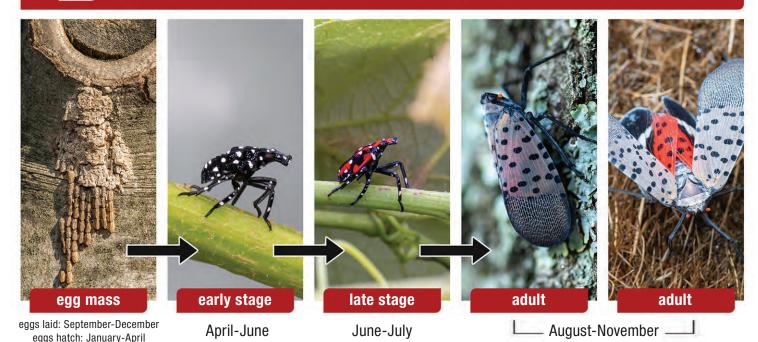
I know that this all sounds overwhelming, but don't give up. Here are some things that you can do now to reduce their numbers:

- Scrape egg clusters into a jar of rubbing alcohol or hand sanitizer. Or, if these items are not handy, just smash the clusters! This reduces the size of the population that will hatch next year.
- Check your outdoor items. SLF have been known to hitch rides to new areas on cars, grills and patio furniture.
- Consider removing Tree-of-Heaven from your landscape. This ornamental but invasive tree serves as one of the major host plants for SLF infestations, and its removal can help with long-term control.
- Sticky bands and traps can be used, but be mindful that these traps can also be harmful to birds, pollinators and other beneficial insects.
- Squash on sight! That's right, permission granted for the wholesale stomping, swatting, smashing and squishing of SLFs wherever you encounter them, although recent evidence seems to question the effectiveness of this approach.

Remember that even though it can be easy to get overwhelmed by the idea of invading SLFs, there is plenty that you can do to reduce their numbers. And by helping to slow down the spread of SLFs, we are giving native predators a chance to realize that SLFs can be delicious!

The knowledgeable staff at Homestead Gardens is here to help with all of your garden questions. Stop by anytime to chat with an associate. You can also receive timely updates and seasonal tips by following Homestead Gardens on Instagram or Facebook. Visit Homestead Gardens at 522 Ritchie Highway in Severna Park or go to www.homesteadgardens.com.

How to identify spotted lanternflies by stage





Understanding The Costs Of Investing In A Professional Bathroom Renovation



B athroom renovations are a significant undertaking for any homeowner, often coming with a hefty price tag that can surprise anyone who is not prepared for the full scope of the project. An average full bathroom remodel often costs at least \$15,000 in all, and that cost can increase

significantly depending on the design, material selections and features. This expense is largely driven by the extensive labor and materials involved, as well as several other key factors.

Although a small room compared to the rest of a home, the bathroom requires extensive labor to renovate. A bathroom renovation involves a variety of skilled tradespeople, including plumbers, electricians, tile setters and carpenters. Each professional brings specialized knowledge and tools to ensure the

Continued on page 16



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🥜 Splash Fiberglass Pool Co. Is Passionate About Quality Products And Customer Care



By Meredith Winter

f you've ever dreamed of turning your yard into a private oasis with a swimming pool, Splash Fiberglass Pool Co. is here to make that dream come true.

The Severna Park-based pool company opened in 2022, but the owners have over 40 years of construction experience under their toolbelts.

Sean Locklear, one of three owners at Splash Fiberglass Pool Co., explained that he and fellow Pasadena natives Ron and Josh Allen launched the business together after witnessing another local pool company close, which created a demand in the area.

All three had worked in construction together over the years: Ron Allen owned and operated R.S. Allen Masonry in Pasadena for roughly four decades and had worked on pool projects during his career. His son, Josh, had worked with him from a young age. Locklear also worked for Ron during the summers as a teenager.

They were more than coworkers, however: Locklear shared that from around the age of 5, he was best friends with Josh's brother, Justin, who passed away in 2024. They went to school together, ate dinners together, worked together, and attended college together. An only child, Locklear spent so much time with Justin and the Allens that they became his second family.

So, when Locklear saw the chance to open a pool company in the Severna Park area, he turned to the Allens.

"I went to them and basically said, 'Hey, look, I think there's an opportunity. Nobody's really doing fiberglass pools. Let's start looking at this. I'll build the website, I'll get the licenses for us, I'll do all that stuff if you guys will



do the installation." Locklear recalled. "And we just put it together, started selling, putting pools in all together, and now we are more managing a bigger group of employees and have a great team and a great culture, and continue to grow, and we are doing (pools in) Maryland and Delaware."

Since the three men opened their family business three years ago, Locklear has lost count of how many pools they've installed, but he knows it's over 100 and that they have grown to installing about 70 per year today.

Supported by about a dozen employ-

ees and many subcontractors, all three owners at Splash Fiberglass Pool Co. are uniquely hands-on in every pool installation. One serves customers in the office; another handles the front-end of installations; and another helps on the back end with concrete, deck pads, pavers, retaining walls and more.

Splash Fiberglass Pool Co. works exclusively with the well-established, Florida-based fiberglass pool manufacturer San Juan Pools. Locklear explained the advantages of homeowners selecting fiberglass pools over concrete or other pools.

"The biggest thing with fiberglass is it's lower maintenance," he said, adding, "Fiberglass is an insulator, just like insulation in your walls is fiberglass. So, it just holds heat better, it holds the chemical balances better, it's more efficient for your pumps."

Thus, fiberglass pools consume less electricity, require less chemicals to maintain, and are easier to clean because they are non-porous, unlike concrete. If maintained properly, fiberglass pools have been known to last 40 to 50 years or longer, Locklear said.

Pool installation is just the beginning of what Splash Fiberglass Pool Co.

> offers its clients. The team also installs hot tubs and swim spas, and they provide pool opening and closing services.

And everything they do, Locklear noted, is "white-glove service." A part of the company's promise to its customers, which includes an eight-point quarantee,

is that the pools are "stress-free, turnkey." From start to finish, Splash Fiberglass Pool Co. handles every step of the job: permits, plumbing, electrical, concrete pads, covers and more.

"One call does it all," Locklear said.

The same holds true for hot tubs and swim spas, popular lower-ticket items for customers whose yards cannot accommodate a swimming pool, or who want to enhance their pool area. Marylanders experience the full beauty of all four seasons annually, and while a pool can't be used year-round, heated hot tubs and swim spas can be enjoyed 365 days a year.

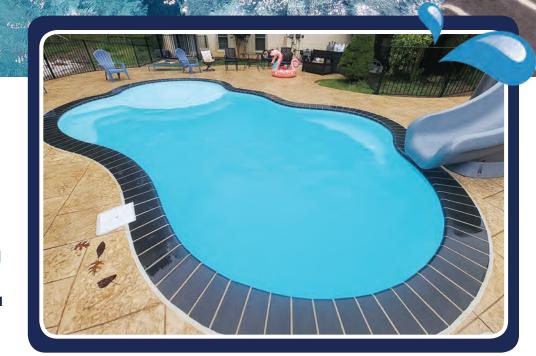


Just as they care about their customers, Locklear and the Allens care about their community, too, and give back by sponsoring local baseball teams and donating to charities and churches. They are planning a golf tournament in October to support charity as well.

The temperatures will soon drop below swimming weather as leaves fall and pool covers come out of storage, but Splash Fiberglass Pool Co. is already building its 2026 installation schedule. Through September, the company is offering a promotion for customers to lock in 2025 pricing for 2026 jobs.

Summarizing what Splash Fiberglass Pool Co. is all about, Locklear said, "We love the community, we like taking care of people, and we love pools."

For anyone considering transforming their outdoor living space into a retreat they never want to leave, the team at Splash Fiberglass Pool Co. can be contacted at 410-541-4410 or info@splashfiberglasspoolcompany. com. Learn about the many styles of pools, hot tubs, services and more that are offered at www. splashfiberglasspoolcompany.com.



Understanding The Costs Of Investing In A Professional Bathroom Renovation

Continued from page 13

project is done correctly and up to code.

For instance, a plumber is needed to relocate or install new pipes, replace valves, and replace tub and shower diverters. It can be tempting to skip valve and diverter replacements to save on cost, but it's important to address those critical components while the bathroom is being renovated to prevent potential leaks and water damage in the future.

An electrician must handle all wiring for lighting and outlets, which often involves adding new ground fault circuit interrupter (GFCI) outlets and/or circuits in older homes, a critical safety consideration and code requirement.

Before tile work can

begin, it's crucial to ensure the shower/tub and floor have been properly prepped and waterproofed. The intricate work of laying tile on floors and walls, a hallmark of many bathroom remodels, requires a high level of skill to ensure a professional finish.

These specialized services, while costly, are critical to properly completing a comprehensive bathroom renovation.

Furthermore, the materials used in a bathroom are inherently expensive. We all think of the finish fixtures like toilets, sinks and faucets, which can vary widely in price depending on the brand and features, but building materials used in a bathroom are no minor expense. Tile preparation

materials and waterproofing systems specifically are quite expensive but arguably the most vital as they ultimately ensure the durability of the bathroom.

Despite the high cost, a bathroom renovation is one of the most important investments a homeowner can make. Beyond the aesthetic upgrade, a renovated bathroom offers several tangible benefits.

First, it significantly increases the home's value. A well-executed bathroom remodel can recoup a substantial portion of its cost upon resale, making it a sound financial investment. Second, an updated bathroom improves the home's functionality and safety. Old, inefficient fixtures can be replaced with water-saving

models, and better lighting and ventilation can be installed. Modern bathrooms can also be designed with accessibility in mind, incorporating features like walkin showers and grab bars, which is particularly important for aging homeowners or those with mobility issues.

Finally, a new bathroom provides a personal sanctuary — a modern, clean and functional space that can enhance a homeowner's daily life and well-being.

Bayrise Builders has extensive experience in bathroom renovations of all sizes and styles. If a bathroom renovation is in your plans, reach out today by emailing john@bayrisebuilders.com or by calling 410-561-6203. Learn more at www.bayrisebuilders.com.

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Severna Park Voice September 2025

Two-Tone Kitchens Are Here To Stay

Kristy Wallace Severna Park Kitchen and Bath



wo-tone kitchens are here to stay, and for so many good reasons.
Unlike the traditional kitchen style of a single finish or color, two-tone refers to two distinct cabinetry colors, finishes or materials in a kitchen. If you're looking to update your kitchen and ditch the builder grade look, then consider this design choice for your home.

Why Two-Tone?

Two-tone kitchens add visual interest and personalization. If you love navy, for example,

Continued on page 22



Two-tone kitchens add visual interest and personalization.



18

Five Pro Tips For A Proper Concrete Pad Installation

Continued from page 8

PRO TIP 2

Don't Skimp On Your Prep

Once demolition is complete, it is time for excavation and base prep. Dig to a proper depth to accommodate the thickness of the concrete and stone base, and use a "crush and run" mix with three-fourths-inch stone and stone dust to achieve proper compaction. For a typical sidewalk or patio where you will have foot traffic only, 4 inches of concrete and 4 inches of stone base is sufficient. If heavier trucks will be using the concrete surface, 6 to 8 inches of concrete may be necessary.

Spread, rake and tamp your base material evenly, and install the base slightly wider and longer than the dimensions of the concrete you will be pouring. Ensure you install lumber forms that are not only square but also are properly braced with additional lumber or metal pins so they do not move out of place when you pour your concrete. Set your forms so that there is a minimum 1% slope to allow surface water to drain off the concrete.

PRO TIP 3

Add Re-Enforcement

Consider using wire mesh or rebar re-enforcement to strengthen your concrete. The type and spacing of this depend on how the new concrete surface will be used. The heavier the anticipated loads on the concrete will be, the shorter the rebar spacing should be. Tie intersecting pieces of rebar together with tie wire. Wire mesh is typically sufficient for foot-traffic surfaces; be sure to ask about the plan for "fiber reinforcement" into the concrete mix for your delivery.



PRO TIP 4

Finishing The Concrete

Pour the concrete and use a level piece of wood to "screed" the concrete across the top of your forms to ensure there are no dips/low areas. Use a hammer to "tap" the outside of your form work lightly; this allows the concrete to fill in along the edges and reduce voids. Lastly, if the new surface will be outside, consider a broom finish to ensure it will be a less slippery surface.



PRO TIP 5

Seal It!

Wait a few days at minimum to allow the fresh concrete to begin to cure. Use a penetrating siloxane or silane sealer (typically water or solvent based) that will chemically bond to the concrete substrate. Tape off any adjacent surfaces that you do not want to receive the sealer. Working in sections, use a pump sprayer to liberally apply it "until rejection," or until you notice the sealer no longer soaks into the concrete.

For more information, contact TruSeal Asphalt & Concrete at 443-740-2485 or visit www.truseal-asphalt.com.

Planting For A Beautiful Tomorrow

Continued from page 2

and daffodils, serves as a reminder that winter is over and warmer days are near. Grape hyacinth and crocus are usually the first bulbs to appear in the spring. They are not only beautiful but also beneficial for early pollinators and bees.

The warm days and cool nights of fall create a more forgiving and less stressful environment for plants, helping them better withstand the rigors of summer. Planting trees, shrubs and perennials in the fall gives them an extra growing season before the heat and drought of summer. This provides some peace of mind, as your work is more likely to take hold, allowing you to focus on the

creative design and placement of your plants without the intense pressure of summer heat.

Consider planting flowering trees like redbud, cherry and crepe myrtle, as there are so many colors and varieties to choose from. One of my absolute favorite trees is the little gem magnolia. It's an evergreen and a repeat bloomer with wonderfully fragrant flowers. Planting these trees in the fall helps them develop a deeper root system, which will aid in the success of your garden.

Fall planting also allows you to select plants that complement the season's natural palette. The rich hues of mums, asters and ornamental grasses can be arranged to create a tapestry of deep reds, purples, golds and browns. This is an opportunity to design a garden that feels harmonious with the surrounding landscape.

Don't wait all winter dreaming of warmer days to get new plants into the garden. Plant in the fall so you can enjoy the awakening of spring, as your plants will be ready to flourish and bloom with the changing seasons.

Evergreen Gene's Landscaping & Garden Center can help you design, plant, install and maintain your new or existing landscape. Request an estimate online at www.evergreengenes.com, call 410-766-6877, or stop by the garden center to talk to a knowledgeable staff member.

I Purchased A Home With Maintenance-Free Materials, So "I'm Good!"



ver the past few decades, more homes in our area have been built using so-called "maintenance-free" materials — vinyl siding, aluminum trim, composite decking, PVC railings, and factory-finished fiber cement boards. These products are marketed as solutions that reduce the need for routine upkeep and painting. While these materials certainly last longer and require less attention than

traditional wood, brick or stucco, "maintenance-free" does not mean "paint-free." Homeowners are often surprised to learn that professional painting services are still a vital part of keeping these homes attractive, protected and up to date.

Fading And Weathering

Even factory-finished materials eventually fade under exposure to sun, wind and rain. Vinyl siding, for example, can lose its original richness of color after years of ultraviolet exposure, leaving the home looking dull or outdated. Your vinyl siding can be painted, using vinyl-safe colors. Similarly, aluminum siding and trim items may last longer than

you and I will on the face of this planet, but chalking and fading can occur over time. While these materials don't usually fail structurally, their appearance does decline. Professional painters can restore vibrancy with coatings designed specifically to adhere to these surfaces, giving the home a fresh, like-new look.

Color Updates And Curb Appeal

One limitation of "maintenance-free" materials is the lack of color flexibility after installation. Vinyl siding, PVC trim and metal cladding are typically chosen in a factory color that cannot be changed without painting. For homeowners who want to update the style of their home, match new additions, or follow current design trends, painting offers an affordable way to dramatically change curb appeal. High-quality exterior paints formulated for low-porosity materials allow for safe and long-lasting transformations.

Protecting Exposed Wood And Details

Even in homes marketed as maintenance-free, there are usually small areas of exposed wood or materials that still need protection. Porch ceilings, fascia boards, window sashes or entry doors often require

Continued on page 24

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Keep Your Roof Clean With Soft Washing

Continued from page 9

Understanding Soft Washing

Soft washing is a cleaning technique that employs a gentle spray at 300 pounds per square inch (PSI), which is safe for most roof types. The method utilizes biodegradable cleaning solutions that penetrate and break down stains and organic growth at the cellular level. This ensures that contaminants are not merely washed away but are eliminated completely, thus preventing rapid regrowth.

Advantages Of Soft Washing Over Pressure Washing

1 Prevents Damage. Traditional pressure washing can be too aggressive for certain roofing materials, potentially leading to damage, like dislodged shingles or water intrusion (this can void a warranty). Soft washing maintains the integrity of your roof while still achieving a deep clean.

2 Long-Lasting Results. The cleaning solutions used in soft washing not only clean the roof surfaces but also inhibit the growth of moss, algae, and lichens for lon-

ger periods, often lasting several years. This means homeowners won't need to clean their roofs as often.

3 Eco-Friendly. The biodegradable solutions are safe for the environment, plants and animals. This makes soft washing a responsible choice for homeowners who are mindful of their ecological footprint.

4 Improved Aesthetics. A clean roof enhances the overall curb appeal of a home. Soft washing can restore the roof's color and brightness, making it look new and well-maintained.

5 Cost-Effective. Regular maintenance through soft washing can help homeowners avoid costly repairs that may arise from unchecked growth or damage caused by neglect. Soft washing is a sound investment.

The Soft Washing Process

The soft washing process typically involves several steps:

Inspection. A professional will inspect your roof to identify areas of concern and determine the proper cleaning method.

Preparation. Surrounding areas, including plants and structures, are protected to prevent any chemical runoff from causing damage.

3 Application. The biodegradable cleaning solution is applied to the roof using a low-pressure sprayer.

4 Rinsing. Typically, the roof is not rinsed; the solution is left on, and Mother Nature does the rinsing. In some situations, the roof is manually rinsed.

5 Final Inspection. A thorough check is performed to ensure that the roof has been adequately cleaned and that no damage has occurred.

Conclusion

Soft washing is a highly effective and safe method for maintaining a clean roof. Its gentle approach ensures that your roofing materials remain undamaged while providing long-lasting results. If you're looking to enhance your home's curb appeal and protect your roof investment, consider scheduling a soft washing service. Regular maintenance not only improves appearance but also extends the lifespan of your roof, ensuring that it remains a strong and protective hat for your home.

To learn about CheckMark Power Washing's free estimates and inspections, go to www.checkmarkpowerwash.com.





Schedule your complimentary consultation today!

Architectural Vs. Tab Shingles

What's The Difference?

Travis Wells Wells Home Improvements LLC



hen it comes to roofing, not all shingles are created equal. Architectural shingles (also known as dimensional shingles) are a premium option, offering a layered, 3D appearance and enhanced durability - often lasting 30 years or more. They're thicker, heavier, and better at withstanding harsh weather, making them a long-term investment in both performance and curb

On the other hand, tab shingles (commonly called three-tab shingles) are the

Continued on page 24





Two-Tone Kitchens Are Here To Stay



Continued from page 17

but aren't ready to dive into an all-navy kitchen, then dip your toes in by adding navy to the island cabinetry. Mixing finishes also adds texture and depth to the space. We often include simple design elements like white oak trim around a white range hood, or natural walnut floating shelves next to painted cabinetry. If you have a large kitchen, two-tone cabinetry adds warmth and dimension. Small kitchens benefit too when the right pairing adds charm and luxury.

How To Choose The Finishes

When choosing materials for a twotone kitchen, select darker finishes for the base or island cabinetry and lighter finishes for the upper or perimeter cabinetry. This allows you to anchor the space with weight in the lower cabinets. In conjunction with dark base cabinets, the lighter perimeter and wall cabinets give the illusion of taller ceilings and a larger space. The only exception to this would be a focal point like a range hood or a special hutch or niche in the kitchen; there you can add darker tones to create visual interest. We often bring wood tones to architectural elements like beams and then echo those in island or hood selections.

Ideas For Two-Tone Combinations

Here are some winning combinations when it comes to kitchen colors:

- Earthy green and white
- Matte black and lacquered wood grain
- White and graphite gray
- Mushroom and cream
- Cool blue and white oak
- Walnut and cream

With more and more clients wanting Personalized designs, the team at Severna Park Kitchen and Bath finds a two-tone kitchen is an easy and effective way to create a captivating and custom space. For more information, contact Severna Park Kitchen and Bath at 410-777-9526 or visit www.spkitchenandbath.com.







The Fence & Deck Buyer's Regret List — And How To Avoid It



Building a new fence or deck is a significant investment that can dramatically enhance your home's value and enjoyment of your home's outdoor space. However, when planning for their project, many homeowners make common mistakes that lead to costly regrets down the line. By taking the time to plan properly and work with a trusted local professional, you can avoid these pitfalls and ensure your project is a success.

Skimping On Material Quality

The biggest regret many homeowners face is choosing low-quality materials to save money upfront. While a cheaper material

Continued on page 24



The Fence & Deck Buyer's Regret List

Continued from page 23

might seem like a good deal, it often leads to a shorter lifespan for a fence or deck and more frequent, expensive repairs. A deck built with lower-grade woods may seem cost-effective, but wood requires regular staining, sealing, and maintenance to prevent rotting and warping.

Not Measuring For Future Yard Use

It's easy to get caught up in the current location and design of your fence or deck, but a common mistake is not considering how your family might use the space in the future. A small deck that perfectly fits your current outdoor furniture might feel cramped when you want to host a large gathering. A fence that is see-through, too short, or one that encloses a small area might not be suitable for a new garden, a larger playset. or a new four-legged friend down the road. When planning your project, think about your lifestyle five, 10 or even 20 years from now. Consider the flow of foot traffic, potential for a hot tub, or the possibility of an outdoor kitchen.

Forgetting Gate Placement

Well-placed gates are crucial for both convenience and safety. Homeowners often regret placing a gate in a difficult-to-reach area, choosing only one entryway instead of two, or neglecting to install a gate at all. Consider all the ways you'll use your yard. Do you need easy access to the side of the house for garbage cans or yard work? Will your kids need a direct path from the deck to a playset? Do you need an

extra-wide gate to maneuver larger equipment like a ride-on lawnmower? A well-placed gate or double gate can make yard maintenance and outdoor living much more enjoyable.

Not Accounting For HOA/Permit Requirements

When beginning your fence or deck project, local regulations and homeowners association rules can be a real pain if you aren't prepared. Building a fence that's a few inches too tall, or a deck that's too close to a property line, can result in fines or even require you to tear it down. It is essential to check with county regulations and your HOA, if necessary, before any work begins. Better yet, a reputable company will handle this for you! Why bother dealing with all the red tape alone?

Fall is the perfect time to upgrade your outdoor space. The summer busy season is winding down, which means quicker installation times for Maryland and Delaware customers.

Contact Fence & Deck
Connection at 800-222-9268
or visit www.fenceanddeckconnection.com to learn more
about the many fence, deck,
and screened porch options.

I Purchased A Home With Maintenance-Free Materials

Continued from page 19

periodic painting or staining. Neglecting these areas can lead to rot, moisture intrusion, and costly repairs. Painting contractors can identify and address these details during a comprehensive exterior project review, ensuring that every surface is protected.

Specialty Coatings For Long-Term Performance

Modern paint technology has evolved alongside maintenance-free building products. Specialty primers and coatings now exist to bond securely to vinyl, PVC, aluminum and other slick surfaces. These products expand and contract with temperature changes, preventing peeling or cracking. A professional painter knows how to select the correct system and prepare the surface properly, guaranteeing a durable finish that stands up to the elements.

Cost-Effective Refresh

Replacing siding, trim or railings simply to change the color or address fading can be prohibitively expensive. Painting offers a cost-effective alternative that can extend the life and appeal of these products for many more years. Homeowners who invest in repainting rather than replacement often achieve a dramatic improvement at a fraction of the cost.

The Bottom Line

"Maintenance-free" materials may reduce how often you need to repaint, but they don't eliminate the need entirely. Over time, weathering, fading and the desire for updated style all make painting a smart and necessary service for these homes. Partnering with a professional painting contractor ensures the right coatings are applied with the right techniques, preserving both the value and beauty of your property.

To learn more, call 443-305-9898 or email Adrian Cox at adriancox@certapro.com. CertaPro Painters of Severna Park is located at 8338 Veterans Highway, Suite 101A, in Millersville. For more information, go to www.certapro.com/severnapark.

Architectural Vs. Tab Shingles What's The Difference?

Continued from page 21

more traditional, economical choice. Their flat, uniform design gives a classic look, and while they typically come with a shorter lifespan (around 20–25 years), they're a solid option for homeowners on a tighter budget.

Though the materials differ, care is generally similar for both types. Inspect your roof twice per year, in the spring and fall. Look for curling, cracking, missing shingles or exposed nails. Clean debris by removing leaves, branches, and dirt from the roof surface and gutters. Avoid pressure washing as it can strip

protective granules from the shingles and reduce lifespan. Trimming nearby trees and checking after severe weather is especially important for three-tab shingles, which are more prone to wind damage.

Whether you're focused on style, longevity or cost, understanding the difference can help you make the best decision for your roof and for your home's future.

To learn more about Wells Home Improvements LLC, go to www.wellshomeimprovements.net.

Severna Park Voice September 2025 25

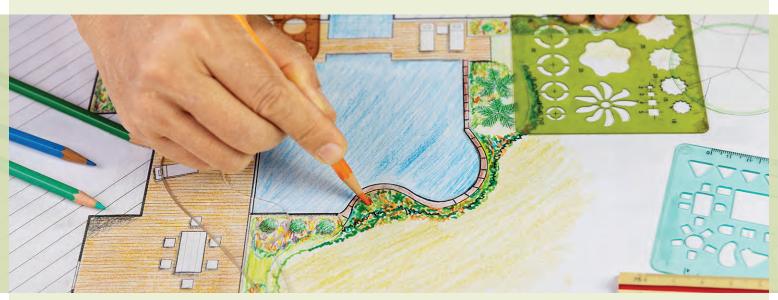
Crafting A Landscape Plan

By University of Maryland Extension

id you know that most Maryland residents live within a 15-minute walk of a water source that eventually reaches the Chesapeake Bay? The actions we take in our yards and gardens affect the natural world beyond our property lines. A sustainable

landscape's design, construction, and maintenance meet the needs of the present without compromising the ability of future generations to meet their needs for clean water, air and other natural resources.

Start with what you have. Inventory existing features. Note what you want to keep and what you want to change.



How To Design A Sustainable Landscape

Make a landscape plan

Whether you are starting with a clean slate or renovating your landscape, always have a plan. Are you a do-it-yourself type or will you hire a professional design and build firm? Always do your research. Determine your goals, but make sure they are realistic and attainable before digging up the first shovel of soil.

Do a site analysis

- Inventory property features: existing planting areas, a septic system, shed, a visual eyesore, etc.
- Start by making a copy of your plat plan.
- Overlay with tracing paper. Use a pencil to circle and label general areas to address. Remember to allow for pedestrian and vehicular traffic and access to utilities.
- Note compass direction to establish sun, shade and wind direction
- Label any features added since the plat plan was created, such as a deck, patio, pool, etc.
- Locate and label existing landscaping. Indicate items to keep, such as trees. Label items to remove.
- Identify problem areas, such as invasive plants.
- Locate and label utilities. Call Miss Utility at 800-257-7777 or www.missutility.net.
- Note significant slopes, soggy areas and hot, dry areas.

Set your landscaping objectives

Ask yourself these questions to help determine your design goals:

- Do you want to create an outdoor setting that extends your living space?
- Do you want to direct visual, pedestrian, and/or vehicular traffic?

- Do you want to create a variety of areas for casual entertaining, children's sports, growing fruits and vegetables, or ornamental gardening?
- Do you have problem areas that need to be addressed?
- Do you enjoy looking at beautiful surroundings but don't have time or desire to do the work yourself?
- Do you want to use plant material to increase your energy efficiency?
- Do you just want to give your landscape an update for reduced maintenance?

Implement your landscape design in phases

Count on phasing in the plan over time.

- Develop a strategy with priorities that include maintenance.
- Create new features and address problem areas with ecofriendly practices.
- Use plants native to your region and conditions.
- Install a rain garden to control runoff and address soggy areas.
- Identify and remove non-native invasive plants.
- Determine if a landscape feature functions properly and make adjustments before moving to the next project.
- The best sustainable design mimics nature. Work with the natural features of the property.
- Minimize construction that alters natural slopes, water flow, and soil quality.

Founded in 1914, University of Maryland Extension serves Maryland residents in all 23 counties and the City of Baltimore to deliver results for the economy, the environment, and the community through research-based education and outreach programs.

Fall Weather Tips

Preventing Water Damage To Your Home This Fall

Nick Whittles SERVPRO of Annapolis/ Severna Park

ince SERVPRO of Annapolis/Severna Park joined the community more than 45 years ago, we have noticed quite a few seasonal trends that may save your home from water damage. The changing of the seasons is here, which means it is time for necessary home maintenance. Here are some steps you can take to mitigate the potential for water damage this fall and winter.

Clear Out Sticks, Leaves And More!

Leaves, sticks and debris fall into gutter drains, causing backups and clogging issues. Having these cleaned once or twice a year can help save your home from water damage in multiple ways. If gutters are clogged, water can build up and find its way into the attic, not drain properly and affect walls, or fall straight down and affect the foundation.



Don't Forget About Your Storm Drains!

The same goes for storm drains and window wells. Storm drains should be cleared to avoid any flooding in the lowest level of the home. Window wells should also be cleared of leaves and debris. If you have a sump pump, testing it before unpredictable weather hits can mitigate potential disaster. Check your insurance policy to review your limits and make sure you have coverage for a sump pump failure.

Landscaping Can Make A Difference!

Additionally, clear the area where the water from your downspout empties onto your lawn. You will want the water to run clearly away from the foundation to avoid any water damage. On top of this, clearing and trimming the landscaping around your house will prevent moisture from building up in your foundation, which could also cause water damage. Learning the elevation level of your property and whether the land is flood prone can also help.

Winter Weather Brings Extra Challenges!

Lastly, here are tips for the next seasonal change to winter. Turn off your home's indoor water spigots that lead to your outside water spigots before wintry weather begins. Clean the area around your heating, ventilation and air conditioning unit for leaves and debris as your unit needs to have outside airflow to run more efficiently. Have your roof inspected by a professional for missing or damaged shingles, as those could lead to leaks in your home. Check for any water spots or stains around windows and doors. To prevent winter weather damage, consider taking these precautions to protect your property before the winter weather hits.



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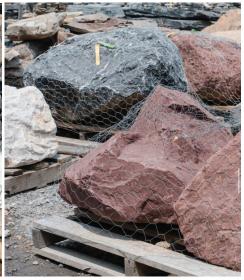


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