



October 2024



October Fun Fact:

Did you know the First Jack-o'-Lanterns were not Pumpkins? The tradition of carving originated in Ireland and were made from Turnips.

Monthly CCOC Commission Meeting Recap!

The Commission on Common Ownership Communities Monthly Meeting was held on Wednesday, October 9th at 7:00p.m.

The cases that were presented to the commission as follows:

- Case 2024-072, Bernice Shaller v. Grosvenor Park I Condominium (**Commission voted to Deny Jurisdiction**)
- Case 2024-086, Hongxia Liu v. Crescent Plaza Condominium (**Commission voted to Accept Jurisdiction**)
- Case 2024-104, Weldon Latham, et.al v. Wheaton Haven Homeowners Association (**Commission voted to Accept Jurisdiction**)
- Case 2024-106, Cathy Sherk v. Kentlands Ridge Condominium (**Commission voted to Deny Jurisdiction**)

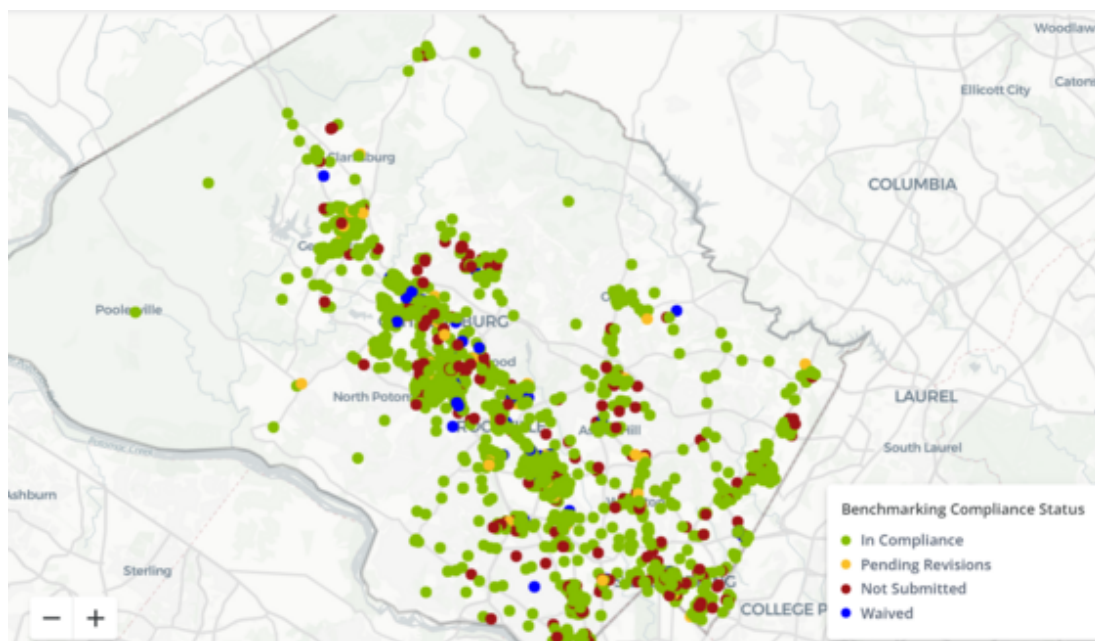
The commission meets the First Wednesday of each month. Join us at the next Commission meeting which is scheduled for **Wednesday November 6th at 7pm**. All meetings are virtual via zoom and will require you to register prior to the meeting. Register at https://us02web.zoom.us/webinar/register/WN_IeLSgIUfQyqmljCnVJVLQ

** Please note that the agenda and minutes of every CCOC meeting is posted on our website and can be found at <https://montgomerycountymd.gov/DHCA/housing/commonownership/minutes.html>

Department of Environmental Protection!

NEW BENCHMARKING & BUILDING ENERGY PERFORMANCE DATA TOOL

By: Sheena Oliver



In addition to the annual reporting, DEP has also released **two brand-new data tools** to help building owners and the public access and understand energy benchmarking data:

The [Montgomery County Building Energy Performance Map](#) provides an interactive and user-friendly tool to investigate compliance status and energy performance data for each covered building's current and historical benchmarking data. It also provides comparisons of each building's latest energy performance to proposed building energy performance standards.

Use the filters on the left to drill down by reporting year, benchmarking group, property type, or switch the map legend.

Click on any building to view building details, current energy performance, and a comparison of normalized net site EUI (weather normalized site energy use intensity less any onsite renewable energy) versus the proposed building energy performance standard for that building.

The [Performance Requirement Look-Up Tool](#) provides a more in-depth view into historically reported benchmarking for each building, provides each building's BEPS baseline (or projected baseline if only partway through the baseline period), and projects interim and final BEPS standards for each building based on proposed regulation. This tool can also be accessed by clicking "View Performance Requirements" from any building on the energy performance map.

If you have questions or feedback about these new tools, please contact Energy@MontgomeryCountyMD.gov

Common Area Fund Webinar and Application Timing Announcement!



Attention: Common Ownership Community Boards and Managers; County Council and County Departments

New Common Ownership Community Common Area Assistance Loan Fund

The county created a new fund to assist common ownership communities with critical needs in repairing or replacing common area elements. The FY2025 funding of \$1.23 million will provide maximum loans of up to \$500,000 to support common area needs related to health and safety issues that associations have difficulty financing.

DHCA has updated its website with information on loan eligibility, guidelines, and application process, including FAQ and application document checklist.

<https://www.montgomerycountymd.gov/DHCA/housing/commonownership/common-area-assistance-loan.html>

DHCA will accept and begin reviewing applications starting November 20th. The application will need to include documentation on the property conditions, project scope, and cost of rehabilitation or replacement from professional engineering,

architectural, and/or construction firms. Associations must also include current financial documentation of their capacity and efforts to fund the project.

DHCA will hold two Webinar town hall meetings for COC Association leadership, managers, and owner members to explain the availability of loan funds, the eligibility and priority for applications, and the application submission process. The Webinars will be held:

- Wednesday, November 6th, from 4:00 – 5:30, and
- Thursday, November 7th, from 6:00- 7:30.

Webinar information and links are also on the Fund webpage:

<https://www.montgomerycountymd.gov/DHCA/housing/commonownership/common-area-assistance-loan.html>



CONSUMER ADVISORY

WHY HAVE MY HOMEOWNERS INSURANCE RATES INCREASED AND WHAT CAN I DO ABOUT IT?

The Maryland Insurance Administration (MIA) has heard from consumers that their homeowners insurance rates have increased even though they have been with their insurer for a long time and have not filed any claims. Consumers want to know why this has happened. They also asked what can be done about these increases. This advisory will try to answer these questions to help you better understand the increases and offer some suggestions that might help you lower your insurance costs.

Let's take a look at some of the reasons this has happened. One reason might be that the insurer filed with the MIA for a general rate increase. These are increases that are applied to all policyholders. If your renewal notice shows your premiums are increasing but the notice does not indicate this increase is because of a claim, it is usually a general rate increase. If you have a question about the increase, you should first speak with your insurance producer (agent or broker) or insurer. If you are still unsure if the increase is proper, you may contact the MIA.



800-492-6116 Toll-free
[insurance.maryland.gov](https://www.insurance.maryland.gov)



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Consumers have told us that they have been told that the MIA required the rate increase. This is incorrect. The law requires insurance companies to file their rates, and any rate increase requests, with the MIA. The MIA reviews the filings (which include the insurer's data justifying the amount of their premiums and any proposed increase) to be certain that the increases and rates are not excessive, inadequate or unfairly discriminatory. The law also requires the MIA to make certain that insurance companies remain financially stable in order to protect their policyholders. In other words, the MIA must make sure the insurance companies have enough funds available to pay claims. We have even heard that consumers think this is unfair since insurance companies receive subsidies from the government. Again, this is not correct.



General rate increases can be necessary for a number of reasons. For example, insurers are impacted by rising costs and inflation, just like other businesses and Maryland consumers. The cost to repair a house after a loss has increased. The cost of building materials like lumber, drywall and paint have also gone up. Labor rates charged by contractors have increased. The number of homeowners claims have increased because of the increase in the number and severity of storms across the country. Business costs - from the cost of electricity to wages to the cost to mail policy documents - have increased as well.

Another factor that has caused an increase in homeowners insurance rates is home values. Many houses are worth more today than they were a year or two ago. Most homeowners insurance policies adjust the value of the home, which is reflected in the Coverage A - Dwelling portion of the policy, as home values increase. Although this is good news, as your home is worth more and your asset has increased in value, this ends up costing the policyholder more. If the insurance company is insuring a more valuable house, there is a greater risk in the event of a devastating loss. If an insurer expends more money than they receive, they could become insolvent and unable to pay claims. The MIA's responsibility is to make sure these companies stay financially strong so they are able to pay claims.



800-492-6116 Toll-free
insurance.maryland.gov



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Another factor that impacts rates is the requirement that insurers maintain reserves (funds held to pay future claims) in the event of an unanticipated or catastrophic losses, such as a hurricane. Generally, these funds are invested and the insurers earn money off these investments. If the stock market is down, the earnings from these investments are also down. Again, to remain solvent and financially strong, the insurer must increase their premium rates to offset this loss in income.

If you think your rate is being improperly increased, there are some things you can do. First, contact your insurance producer or your insurer. Ask them to review the rate increase to ensure it is correct. If your premium is being increased, you can file a complaint with the MIA. For information about how to file a complaint with the MIA, go to: <https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>.

If you file a complaint with the MIA, the MIA will review the increase to make certain that the increase complies with the law. A written determination will be issued once the MIA's investigation is complete. You will be required to pay the premium amount being billed while this investigation is being completed. If it is later determined that the increase is improper, the MIA will require the insurer to reimburse you for any overpayment.

If the premium increase is not due to a claim but a general rate increase that has been properly filed with the MIA, there may be nothing we can do to require your insurer to remove the increase. However, you certainly may file a complaint, either on the MIA's website, insurance.maryland.gov, or by writing to the MIA directly. The MIA will be glad to review the increase to make certain it complies with Maryland's insurance laws. You will receive a written determination following that investigation.

There are many factors that go into how your premium is calculated. Some of the factors that insurers use to determine the premium includes the type of house, such as single family home or townhouse, frame versus brick, location, value of the house, and claims history, to name a few factors.

Many consumers ask us what they can do to lower their rates. A few suggestions would include speaking with your insurance producer or insurance company. Ask them to recalculate the value of your home to make sure it is properly insured. If the Coverage A - Dwelling amount does not accurately reflect the value of your home and is too high, your premium will be too high. Also, check to make sure you are getting all the discounts you may qualify for. Ask about discounts for home features such as deadbolt locks, fire extinguishers, alarm system, recent updates, etc. Some insurers will offer a discount for upgrades such as a new roof.



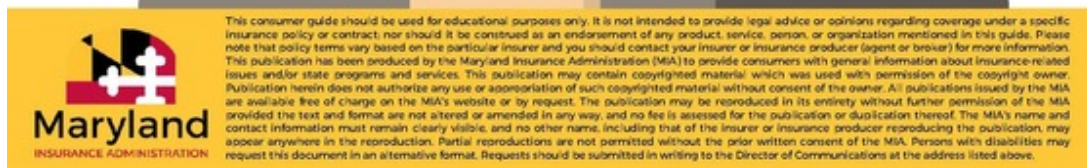
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insurance.maryland.gov



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Another way to lower your premium is to bundle multiple policies with the same insurer, called a multi-policy discount. This applies when you pair your auto insurance along with your homeowners or renters policy through the same insurer. You may also increase your deductible. If after speaking with your insurance producer or insurance company you are still not happy with your rates, there are some things you can do. A different insurer may offer more competitive rates for the same insurance coverages so you can shop around to see if you can get a better rate. When shopping, be sure you are comparing apples to apples. It is advisable to have the current copy of your policy available when speaking with other insurers so you obtain a quote with the same coverages that your current policy provides. The MIA provides a rate guide that may be viewed on our website, insurance.maryland.gov, or you may request to have one mailed to you. The rate guide has several scenarios broken down by geographic location. This allows you to compare the rates of approximately 50 different companies.

If you still have questions about this topic, or even another insurance related questions or need further assistance, please contact us at 410-468-2000 or toll free at 1-800-492-6116 or visit our website, insurance.maryland.gov.



[Annual Registration Information](#)

The Licensing & Registration Unit requires completion of the following:

- The completion of the [CCOC Registration Form](#).
- The completion and current copy of the governing documents.
- A list of the rental units in the community.
- A payment of the annual registration fee which is calculated based upon the number of units in the common ownership community.

It is the responsibility of each common ownership community to ensure compliance with this requirement.

Please feel free to contact the Licensing & Registration Department at ccocregistration@montgomerycountymd.gov with questions and/or concerns you may have.



[Saturday November 9th, 2024](#)

[Sunday November 24th, 2024](#)

UPCOMING BOARD TRAINING DATES!



The leadership of each common ownership community must register annually as a requirement as stated in Chapter 10B of the Montgomery County Code.

Mandatory Board Training



In July 2023, [amendments to the county code](#) continue to require all Board of Directors for common ownership communities to successfully complete the Commission's Board Training program, also known as Community Governance Fundamentals. The new provision requires Board members to recertify every *three (3) years*.

Therefore, if you have not completed the training after July 3, 2020, you are required to fulfill this requirement. Information on the free training program and [schedule](#) may be found on the website or [click here](#).

COC Links and Shortcuts

[Office of Common Ownership Communities | DHCA \(montgomerycountymd.gov\)](#)- General information and resources for common ownership communities and homeowners.

[Common > “Community Governance Fundamentals” Training Program | DHCA \(montgomerycountymd.gov\)](#)- Mandatory training on Community Governance Fundamentals.

[Common > Registration of Common Ownership Communities | DHCA \(montgomerycountymd.gov\)](#) – Mandatory annual registration of common ownership communities.

[Calendar | DHCA \(montgomerycountymd.gov\)](#) – Calendar of Events.

[Common > Community Information | DHCA \(montgomerycountymd.gov\)](#) – FAQ’s

Office of Common Ownership Communities

1401 Rockville Pike, 4th Floor

Rockville, MD 20852

[Email](#) or call 311 (240) 777-0311



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