



# The Stevenswood Connection

## Volume 7 Issue 1.1

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**The purpose of this edition is to publish to the community several issues that have materialized since the Volume 7 Issue 1 was compiled.**

**Issue 1** - A spot check survey on Wednesday, January 8, 2014 Recycling Day, brought to light that of the 205 households in the community, there were 45 households with recycling at the curb. While 22% participation is greater than the 2013 goal of 16%, we can do better. Remember, the 2014 goal is 50% participation.

**Page 2** provides information highlighting the association membership drive and its relationship to the recycle bin membership discount.

**Issue 2** – Since January 1, 2010, there have been 16 homes which have been sold in this community of 205 homes (according to Baltimore County Real Property Sales). That highlights a very low turnover rate and also brings to mind that the community demographics are aging. The state of Maryland and Baltimore County provide property tax incentives for the elderly and not so elderly. There was an effort by the association to have all resident home owners apply for the Homestead Tax Credit. As of November 1, 2013, there were still 35 households who had not applied for that credit. Even though the credit is minimal in recent times, the home values will go up and it will again become pertinent.

**Page 3** provides information highlighting the Homeowners Tax Credit program (taken from Baltimore County Website). It is a credit provided to resident homeowners who meet specific eligibility standards. These standards include resident combined gross incomes of less than \$60,000 in previous year. Keeping in mind several factors including the state of the economy (unemployment), loss of bread winners, and insufficient retirement incomes there could be those among you who could benefit looking into this credit which would limit the amount of property taxes you owe.

**Issue 3** – The guest speaker at the January 8, 2014 General Meeting provided some insight into the BGE Vegetation Program for Trimming. This is a periodic program which in our case is addressed every four years. BGE has a contractor, Lewis Tree Service, who in late March to April, will be in the area to identify vegetation which needs trimming for utility purposes, to make recommendations to homeowners, and to perform the necessary work. All homeowners will be notified prior to any work being conducted. All work performed by the contractor will be performed at no expense to the homeowner (provided there are no additional tasks requested by the homeowner). The speaker, Thomas Young, also was requested to research why in recent years this area has experienced frequent power outages of four+ hours. He recommended and contacted BGE Customer Liability Unit to handle this inquiry. The unit reported that 2012 (3) and 2013 (1) were all storm related.

**Issue 4** – The Stevenswood Connection newsletter outlined several goals to be accomplished in 2014.

**Page 4** provides information about these goals

**Issue 5** – “Every Little Bit Helps” The community has been blessed. It’s now time for the community to try to help those who are less fortunate.

**Page 5** provides information about two worthy causes

To increase recycling participation by the SIA Members, the Board has elected to extend the following promotion.

1. A \$ 15.00 credit to the 2014 \$ 25.00 membership application for any household who:
  - a. Purchases at least a 14 gal. recycle bin/container for recycling purposes; and
  - b. Provides the proof of purchase attached to their 2014 Membership Application; and
  - c. Provides the \$ 10.00 reduced Membership Fee with their 2014 Membership Application
2. The promotion period is extended to February 28, 2014
3. At the January 8, 2014 General Meeting, Mack Randolph volunteered a promotion that you can't refuse. He was able to obtain many "32" gallons recycle bins, from Home Depot, for which he is providing them for the discounted price of \$11.58. Obviously, there is a limited supply, and therefore they will be provided at a first come first served basis. You can contact Mack at 443-413-9580, as soon as possible.

**The Below chart reflects Baltimore County Statistics**

		2014 (Goal 50%)	
Area	Communities	2012	January to October 2013 (Goal 16%)
1	Baltimore Highlands	6.2	5.9
2	Lansdowne	8.3	8.2
3	Halethorpe, Arbutus	17	15.25
4	East Catonsville	22.9	23.1
5	Catonsville, Oella	27.6	24.5
6	Edmondson Heights	10.6	9.75
7	Westview	9.7	8.8
8	Woodlawn, Woodmoor	7.2	7.2
9	Holifield, Chadwick, Hernwood, Granite	24.7	21.9
10	Lochearn, Colonial Village	7.6	8.55
11	Woodbridge Valley, East Randallstown, Glyndon, Marriottsville, Twelve Trees, Owings Mills, Lansdowne, Arbutus, Catonsville	14.1	14.5

In 2012, Baltimore County residents recycled more of their household trash than in the history of the County's more than 20-year history of recycling. During the calendar year of 2012, more than 52,500 tons of material was collected for recycling from Baltimore County residents. This is an all-time County record, and approximately 1,200 tons more than what was collected for recycling in 2011.

By diverting these 52,500 tons of material from the waste stream, the County saved nearly \$3 million in avoided disposal costs of about \$57 per ton. The county collected 314,000 tons of residential trash last year as well, so there is room for improvement. The Catonsville/Oella area has one of the highest curbside recycling rates in the county, 31.7 percent in December 2012. The County Executive congratulated those residents, and thanked them for their recycling efforts, which have shown improvement over the past year from an average of 24.2 percent by weight in 2011 to an average of 27.6 percent by weight in 2012.

We know the Stevenswood Community can improve on the number of households that recycle and you know it's for the benefit of all of us. Let that Recycle Collection Truck stop at every house throughout 2014 and the coming years. Thank you to all who find the time to participate.

**Page 3 – Issue 3**  
**Homeowners' Tax Credit Program - Local Supplement**

A Homeowners Tax Credit Program - Local Supplement is available to Baltimore County residential property owners based on certain local eligibility and benefits standards. A homeowner can claim the credit on a principal residence based on the lesser of the assessed value of the dwelling (reduced by the amount of the assessment on which the Homestead Credit is granted) or \$300,000. Having an assessment over \$300,000 does not disqualify the applicant. To be eligible, the homeowner must have had a net worth less than \$200,000 and a combined income of less than \$60,000 during the preceding year.

The tax credit is based upon the amount by which the state and county real property taxes exceeded a percentage of the homeowners combined income. Under the State's formula, the first \$8,000 of income is excluded from the calculation. Baltimore County's tax credit will exclude the first \$12,000 of income from the calculation.

A new application must be filed every year if you wish to be considered for this tax credit. The following table will help you determine if it is worthwhile to apply. If the actual property taxes on your home (based on no more than \$300,000 of assessment) exceed the "Tax Limit" amount shown on the table for your 201\_ gross household income, you may be eligible for a credit and are urged to file an application.

Actual taxes eligible for this credit do not include metropolitan charges which may appear on your tax bill and do not include taxes for excess land acreage or other buildings, or portions of buildings used for business purposes. The chart is a guide only, and the exact amount of your income and property tax will be used to determine your eligibility.

**2012 Combined Gross Household Income Before Deduction**

<b>Income</b>	<b>Tax Exceeds</b>	<b>Income</b>	<b>Tax Exceeds</b>
1 to 12,000	\$ 0	22,000	800
13,000	65	23,000	890
14,000	130	24,000	980
15,000	195	25,000	1,070
16,000	260	26,000	1,160
17,000	350	27,000	1,250
18,000	440	28,000	1,340
19,000	530	29,000	1,430
20,000	620	30,000	1,520
21,000	710	a maximum of \$60,000	*

\* For each additional \$1,000 in income add \$90 to \$1,520 to find the amount that your tax must exceed. The gross household income cannot exceed \$60,000 in order to be eligible for a tax credit. Applications to the State Homeowner Tax Credit Program will also serve as applications for the Baltimore County Credit. For further information or an application form, call the State Department of Assessments and Taxation at 410-767-4433 or visit the website at [www.dat.state.md.us](http://www.dat.state.md.us). You must file each year for this credit. The deadline for filing an application is September 1, 201\_

## **The Stevenswood Improvement Association Goals for 2014.**

1. **To increase our awareness and participation in Baltimore County's Curbside Single Stream Recycling Program.** This was highlighted on Page 2.
2. **To appoint the following committees**
  - a. Nominating – This is an extremely important committee for this year because a new slate of officer candidates must be compiled and placed before the community to be voted upon.
  - b. Special Events – This committee will be involved in the activities of the 5K Run/Walk, National Night Out, Combined Communities Holiday Gala, and many more events.
  - c. Hospitality – This committee will be involved in social activities of the community
  - d. Beautification – This committee will be involved in keeping the community beautiful.
3. **To sponsor another 5K Walk/Run for Wellness Event**
  - a. This event is scheduled to occur on May 21, 2014
  - b. This event will be held at the Northwest Regional Park in Randallstown. The Owings Mills Recreation and Parks Council, which serves most of the communities within Baltimore County's designated "Owings Mills Growth Area," experienced the largest population growth (over 55 percent) of any recreation and parks council between 1990 and 2000. This population growth was not limited to Owings Mills, as the areas within the neighboring recreation councils of Reisterstown and Liberty Road grew by nearly 25 percent and more than 10 percent respectively. To help address this population boom of approximately 24,000 people, Baltimore County acquired and developed the 322.7-acre Northwest Regional Park at Lyons Mill and Deer Park Roads at the western edge of Owings Mills.
  - c. Northwest Hospital has awarded a LifeBridge Heath Community Small Grant of \$1,000 for this health and wellness event.
4. **To increase members and attendance at all SIA general meetings**
  - a. There was an average of 12 households represented at the 2013 general meetings.
  - b. In recent years there has been an average membership of 65 households of 205 in the community.
  - c. We need the community to become involved. We should not only participate when we are directly affected. Look at the present state of the country without unions to speak for the average person. If our or any community doesn't get involved, then organizations like SIA will go away. What if the NAACP had become apathetic? Why do we join? We join because it's the right thing to do! Why do we participate? We participate because we want our voices to be heard (directly or anonymously).
  - d. JOIN NOW!!! PARTICIPATE NOW! BEFORE IT'S TOO LATE!
5. **To partner with the Liberty Road Business Association in observing National Night Out Against Crime**
  - a. The community festival will be held at the Mt. Olive Methodist Church at 5115 Old Court Road, Randallstown, MD 21133.
  - b. Our \$250 Baltimore County NNO Grant will be incorporated with the LRBA funds.

## The Maryland Food Bank

Recently, the Maryland Food Bank has been in the news because of the good it does and also because of the bad economy's effect on Marylanders. Enoch Pratt is forgiving a \$1.00 overdue for every item donated.

### About the Maryland Food Bank

#### Our Mission

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*To lead the movement and nurture the belief that together we can improve the lives of Marylanders by ending hunger.*

The Maryland Food Bank, an affiliate of Feeding America, was founded in 1979 to coordinate the procurement and distribution of food donations from manufacturers, wholesalers, retailers and government agencies to organizations providing free food to the state's hungry.

The Maryland Food Bank has facilities in Baltimore, Hagerstown and Salisbury comprising more than 125,000-square-feet of warehouse, refrigerator and freezer space. Last year, the Maryland Food Bank distributed more than 26.5 million pounds of food through a network of 600 soup kitchens, pantries and shelters across the state.

### Hunger in Maryland

According to the U.S.D.A., more than 720,000 Marylanders are food insecure – uncertain of where their next meal is coming from. Of that, 460,000 live in the Maryland Food Bank's service area and they miss 79 million meals each year because they do not have consistent access to sufficient amounts of food. This is the gap that the Maryland Food Bank and other food assistance providers must bridge – beyond what we are already doing – to end hunger in our region.

### A Mission of the Stevenswood Improvement Association, for 2014, is to provide for the participation in two functions that can be of benefit to our fellow Marylanders.

1. Maryland Food Bank Virtual Food Drive – Beginning in February 2014, the association will donate \$1,000 to the Maryland Food Drive. With the participation of the community, the association will look forward to making this an annual fund drive beginning in 2015. The community will then be urged to donate additional funds to that continuing mission. Remember, each dollar can provide at least 2 meals for that hungry child. Keep in mind that with these funds the food bank can purchase needed food at less than retail prices.
2. NALC National Food Drive – On Saturday, May 10, 2014, the National Association of Letter Carriers will hold its 22<sup>nd</sup> annual food drive. The community is asked to participate in donating food as a Stevenswood Community Food Drive. During that day postal workers will collect donations from the front porch of all participating residents. Please remember to leave your items out on that day. Some of the items can be canned (meat, ham and chicken), peanut butter, boxed macaroni and cheese, canned (stews, tuna, salmon and sardines), nuts and seeds, dried canned beans, breakfast cereals, rice and rice cakes, pasta, canned (fruits, juices, vegetables, soups), evaporated milk, powdered milk, puddings and custards, toilet paper, plastic/paper plates and cups and utensils, infant and feminine hygiene items.