

HOME & GARDEN

SEVERNA PARK VOICE

OCTOBER 2019



LANDMARK ROOFING Page 14

While the team at Landmark Roofing is getting homeowners ready for the winter, co-owners Rob Calhan (left) and Artie Hendricks are also asking people to offer nominations for Landmark's roof giveaway.

SEVERNA PARK VOICE
SERVING OUR COMMUNITY SINCE 1981

HOUSE-CLEANING Page 4

Follow these tips to get your house clean and organized.

BANKING Page 9

If you need cash, several loan programs can help.

CURB APPEAL Page 21

How do you find the right homebuilding materials?

Is Your Property Prepared For Whatever Happens?

Diane Whittles

*SERVPRO of
Pasadena/Gibson
Island/Lake Shore*



National Preparedness Month, and with the horrors of Hurricane Dorian fresh on everyone's mind, SERVPRO of Pasadena/Gibson Island/Lake Shore wants to ensure you are prepared. When disaster strikes, you can be ruined or you can be ready!

Here Are Three Tips To Help You Prepare

- 1.** Create an emergency kit. An emergency kit should include the following items:
 - Water. One gallon of water per person per day for at least three days, for drinking and



- sanitation
- Food. At least a three-day supply of nonperishable food
- Battery-powered or hand-crank radio and a NOAA weather radio with tone alert
- Flashlight
- First aid kit
- Extra batteries
- Whistle to signal for help
- Dust mask to help filter contaminated air, plastic sheeting, and duct tape to shelter in place
- Moist towelettes, garbage bags, and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Manual can opener for food

- Local maps
- Cellphone with chargers and a backup battery

- 2.** Make a plan for what you do in an emergency situation.
 - Plan in advance what you will do, and be prepared to assess the situation when the time comes.
 - Whether a disaster strikes in your home or place of business, consider developing a communications plan so you have a way to contact family members or coworkers.
 - Be sure each person knows the plan and review it ahead of time.
 - Depending on your circumstances and the nature of the disaster, the first important decision you will need to determine is whether you should

» **Continued on page 27**



September is National Preparedness Month



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Fall Is For Planting

Susan Polm

*Homestead
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My favorite season of the year has always been fall. When this wonderful, colorful season rolls around, and people are comparing the positives of each season, I will generally mention that one of fall's many fine qualities is that fall is for planting. People invariably ask me why. The answer makes sense if you stop to think about it.

Fall is generally cooler outside, so it is more pleasant to be out in the garden than during the heat of summer. The soil is still warm, so perennials, bulbs, trees and shrubs thrive when planted in this weather. Generally, the season brings enough rain that

all you need to do is plant (then water after planting) and leave it be. The plant will continue to grow its root system, and then in the spring, you will have a beautiful plant that will bring you joy year after year.

Then I am usually asked, "But how do I know what to plant, when, and where?" Those are all great questions, and for each household or business, the answer will be different, which is why it can be confusing and difficult for most people.

That's why it's great to find community resources and experts who can talk with you about a variety of subjects and skillsets.

One thing I try to look for is locally grown plants, because then I know they are already adapted to our climate. One way to do this is to look for a garden center that also has a

» **Continued on page 23**



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Discover The Best House-Cleaning Secrets

Misty Schulze
Misty Clean



The fall season is quickly approaching, and homeowners throughout Maryland are settling into their post-summer routines. Whether you're a parent of young students or a working professional with a busy schedule, it can be hard to carve out enough time to clean the house. It's important to clean quickly, efficiently and effectively. Here are some tips and recommendations for great cleaning products and house-cleaning secrets.

Go-To Products

Many over-the-counter household cleaners contain harmful chemicals, which is why I would

opt for natural solutions as much as possible. A mixture of vinegar and water can do wonders, from cleaning the windows to draining the kitchen disposal. Do you want to mop the kitchen floors or wipe down the appliances? Simply add a few drops of dish liquid to a bucket of warm water. Whether you're using the vinegar solution or the dish liquid mixture, we recommend cleaning with a microfiber cloth.

Getting Organized

The fall season can be hectic. Between juggling soccer practice, early-morning meetings and late-night homework sessions, there isn't always enough time to maintain a tidy home. One of the easiest ways that you can keep your home tidy is to get organized! Every room in your home serves a purpose, and it's important to maximize space and efficiency. By organizing your home,



you can reduce the amount of mess that piles up throughout the week. Create a command center for your family's schedules and designate a study room.

Cleaning For The Season

Every season presents unique cleaning challenges. This fall, head into the season prepared with a

cleaning checklist. The summer can take its toll on your home, especially if you have pets or young children. Welcome fall by deep-cleaning the kitchen, bathroom, bedroom, closets and more!

Every home is unique, and every homeowner requires different cleaning services. It's important to hire a professional cleaning company that can customize its services to your needs, rather than paying for services you don't need. Whether you need the carpet deep-cleaned or you're looking for the entire home to be sanitized, Misty Clean can help by tailoring its services to meet your specific needs, no matter the size of your home! If you're ready to get your home Misty Clean, call 410-255-4111 or visit www.mistyclean.com. For more cleaning tips and tricks, follow Misty Clean on Facebook and Pinterest. ■

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Carpet Cleaning 101 - What System Is The Best?

Doug Bradford

ECO Interior Maintenance



With all of the different carpet cleaning methods offered, choosing a methodology or company to perform the service can get very confusing.

Hot water, dry compound, charged water, eco-friendly, non-toxic. What do I do?

Let's take a closer look at the different methods. The Carpet and Rug Institute (CRI) tests many cleaning systems that use a variety of methods and cleaning solutions. The carpet cleaning systems tested include:

- **Deep-Cleaning Extraction Systems**

There are many approved sys-



tems rated at different levels for the amount of soil they remove. The tiers are platinum, gold, silver and bronze. The top cleaning systems are typically truck-mounted, using a combination of hot water, orbital or mechanical brush.

- **Interim Cleaning Systems**

These cleaning systems generally are used for appearance, addressing mostly

the tips of the carpet fibers. Typically portable machines, they are most commonly used commercially, not in the home. These can be mechanical-brush, dry-compound, or orbital-bonnet type cleaning machines.

The Carpet and Rug Institute also tests cleaning solutions. Cleaning Solutions that have CRI seal-of-approval environmentally

friendly labels meet strict testing protocol that conform to their own testing or one or more of the eco-friendly testing agencies. A couple of these groups are EPA's Safer Choice (www.epa.gov/saferchoice) and Clean Seal (www.cleansalapproved.com).

Carpet, rug and upholstery cleaning companies that have certifications or meet specific industry standards set by the manufacturers should be a consumer's preference. The Institute of Inspection Cleaning and Restoration Certification (IICRC) and CRI approve firms and their employees.

When Choosing A Company Or An Individual

- Look for local, homegrown companies and cleaners who

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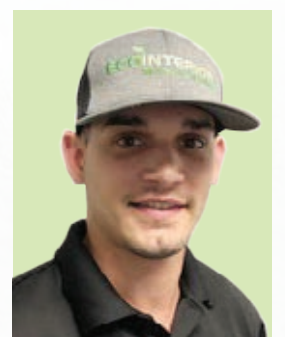


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Is It Time To Refinance Your Home Mortgage?

Tina Gobble
North Arundel
Savings Bank



You've probably heard that mortgage interest rates have fallen to three-year-low levels recently. As of September 4, 2019, according to www.bankrate.com, the Maryland average 30-year fixed mortgage rate was 3.72% and the 15-year fixed mortgage rate was 3.02%. How does your mortgage rate compare?

Even if you participated in the refinance boom a few years ago, you might want to explore refinancing options to see if it makes sense for you to do it again. After a few years of making mortgage payments, you have probably paid down your mortgage balance to a point



where you have equity that can be tapped. Depending on where you live and the condition of your house, the fair market value of your home probably also has increased.

Market conditions for mortgage refinancing opportunities don't come along often, so I encourage you to investigate if

refinancing now could benefit you. Perhaps you have some high interest rate debt that you can pay off by consolidating balances into a new first mortgage. Maybe you have a first and a second mortgage that you could combine into one new first mortgage. Or, maybe you just want to get a

lower rate.

There are plenty of mortgage calculators you can find online to compare your current mortgage situation to a new one. These tools will help you see if you should consider taking advantage of this lower rate environment. Do the research to know if it makes financial sense to explore mortgage refinancing options.

I encourage you to reach out to a local financial institution and speak with a loan officer about your current situation to find out which mortgage refinancing option will work best for you.

North Arundel Savings Bank is located at 125 Mountain Road in Pasadena. For more information, contact loan officer Tina Gobble at 410-255-6700 or tgobble@northarundelsavingsbank.com. Access the website at www.northarundelsavingsbank.com. ■



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What To Look For In A Roofing Contractor

Craig E. Charpiat

President
LKC Construction
Corporation



There are some transactions where choosing the least expensive or the most readily available option is completely acceptable, but that's not the case with a roofing contractor. The person you hire to handle your roof replacement project is going to be taking care of part of your home and keeping your family and belongings safe from outside elements. Needless to say, you want that person to be trustworthy, qualified and reliable — so how can you pick out that person from all the names and phone numbers out there?

Consider the following to be sure

your contractor has the proper licensing, insurance and reputation to work on your home:

1) Seek a legitimate contractor/business that has a tax identification number, a business address, a business website and contact number.

2) Check that the contractor has the proper business license and insurance. Different states and local areas require different business licenses, so contact the Maryland Department of Labor, Licensing and Regulation (www.dllr.state.md.us) to be sure your contractor has the one required for your area. Don't hesitate to ask for proof of insurance, including workers compensation and general liability coverage. Maryland requires a minimum \$500,000 general liability coverage, but you might want to hire someone with higher coverage.



3) Just as you would before making any other hire or big purchase, consider references and reviews. Ask your contractor for past clients you can contact to find out whether they were satisfied with their project. You can also research your contractor through the Maryland Home Improvement Commission (MHIC) at 410-767-2830 or your local Better Business Bureau at www.greatermd.bbb.org. Last but not least, don't forget about Angie's List at www.angieslist.com.

[angieslist.com](http://www.angieslist.com).

4) Don't think that just any contractor is qualified to install certain products. Your contractor should have certification through the manufacturer (think GAF Certified Roofing Contractor or CertainTeed Shingle Master), indicating he is approved to install those products. This is especially important because manufacturers like GAF or CertainTeed only offer warranties to homeowners if the contractor is

» **Continued on page 23**



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Growing Your Garden With Stone

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When remodeling your outdoor living area, creating a balance between greenery and stone construction might seem difficult. By using new hardscape products and clever installation techniques, the perfect blend of a low-maintenance, functional outdoor living area with green life can be easily achieved. Here are three simple ways to do so:

A Living Wall

The search for the perfect wall solution is often accompanied by the need for a large, strong block. Most people are familiar with the standard gray, rough-texture



block. However, this product seems best suited for a wall in a commercial parking lot rather than in backyards. The latest system in the market is likely a more favorable alternative due to its aesthetic appeal. Manufactured by Furbish Company, SmartSlope is a unique and strong retention

wall system that expands what can be done when your hardscape plan calls for a retaining wall. Designed to hold pockets of soil within each block, this wall system allows you to grow several types of plants on the face of the wall. SmartSlope has the option to integrate irrigation

tubing and can grow cascading perennials, decorative grasses, or even endless varieties of herbs. SmartSlope's ability to create a fully customized vertical garden, and its durability, provide both functionality and beauty. It is no wonder why this product has become such a popular outdoor living product selection.

The Last Raised Garden Bed You'll Need to Build

The Borealis Wall system made by Techo-Bloc is a popular permanent alternative to wood ties. Made of concrete cast to resemble a wooden railroad tie, Borealis Wall can be bought individually to completely customize the design of your next raised garden bed. This wall unit comes in several wood color tones and stacks easily to construct a

» **Continued on page 20**

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Mortgages rates are at an all-time low. Many people are pursuing refinances, but there are other options to consider if you need cash for a home improvement, college tuition or debt consolidation. If you own your home, several home loan programs may work for you.

Cash-Out Refinance

If you need cash, a cash-out refinance is the refinancing of your existing mortgage loan. The new mortgage loan is for a larger amount than the existing mortgage loan. As the borrower, you get the difference between the two loans in cash. Basically,

homeowners choose cash-out refinances so they can turn some of the equity they've built up in their home into cash.

Don't have a current mortgage on your property? Then cash-out also works if you own your home free and clear.

Be aware that there can be restrictions to cash-out refinances. A few common restrictions are a minimum credit score, a maximum loan to value, and something called a "seasoning requirement," which can mandate that you have occupied your home for a certain time period before you apply for a cash-out refinance.

Home Equity Line Of Credit (HELOC)

If cash-out refinance doesn't work for you, a home equity line of credit loan may be your answer. This product can be a first or sec-



ond lien on your home. The benefit of this type of home loan product is that cash is advanced as you need it, and you also make payments to reduce the loan. Many borrowers like having a HELOC as an emergency fund. HELOCs may also be interest-only. Interest-only may be enticing to your monthly budget, but keep in mind that if

you never put a penny to the principal balance, when you are ready to refinance or sell your home, your balance will be the same as when you took out the loan. HELOCs are typically tied to an adjustable index, so be prepared for what could be a monthly rate adjustment.
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Sarah Ditto
Fence & Deck
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Many homeowners predominantly use their deck during the spring and summer months and may not consider using it after the weather turns cold. However, not utilizing your deck through the offseason means you're not getting the most value from your investment.

Here are four ideas for taking advantage of your outdoor space regardless of the weather.

— **Add Lighting To Your Deck**

During the fall, it may feel like the days are becoming shorter, but don't let that stop you from enjoying your deck to the fullest, even when it's dark outside. By adding lighting, you can maximize the value of your outdoor space. Installing a mix of deck-lighting features, such as riser lights incorporated into deck stairs, and recessed deck lights — inserted directly into deck boards — your deck will feel

warmer and more inviting, making it the perfect setting for evening entertaining.

— **Install A Cover Over Your Deck**

One of the most common reasons a deck sits idle during the fall and winter months is due to rain and snow. Installing a cover on your deck means you'll not only be protecting it from the elements, but you'll also be able to sit outside regardless of the weather. There's nothing quite like sitting on the deck with a cup of hot cocoa, enjoying the serenity of falling snow.

— **Add Heating Elements**

Falling temperatures are another top reason why deck owners head indoors. By adding just a few portable heat lamps to your deck, you'll be able to beat the cold in no time. If you're worried about your electricity bill, consider another popular option: the chimenea. This portable fire feature is made from either metal or clay and can be loaded with small pieces of firewood. Chimeneas also retain more heat than fire pits since they are

» **Continued on page 24**

Four Ways To Turn Your Deck Into A Year-Round Escape



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Backup Sump Pumps Are Now Available

John Taylor
Alpha Plumbing



Does rainwater keep flooding your basement? Are you tired of bailing, pumping, mopping and vacuuming? Have you lost personal treasures or endured the hassle of restoring your property? Are you facing increases in your homeowners insurance because of basement flooding? Have you finally reached the point where you can't take it anymore?

After extensive research and the approval of Anne Arundel County plumbing inspectors, the latest in backup sump pumps is now available in Anne Arundel County. Many pumps require a battery that must be maintained and that only lasts for a limited amount of time when your electricity is out. However, this pump operates by using water

power generated through your public water supply, which flows virtually without interruption even when power is out.

The Basepump water-powered backup sump pump is the finest pump of this type on the market. Compared to similar products, the Basepump is capable of pumping twice the volume of water, while using the same amount of fresh water (two gallons pumped per one gallon used).

Additionally, as the Basepump has a built-in atmospheric vacuum breaker (AVB), it does not require an expensive reduced pressure zone backflow preventer (RPZ), which by code is required on the installation of competitors' pumps and requires annual testing by a licensed plumber.

During installation, a float is mounted in the sump pit above the normal high-water mark. Under normal conditions, your main elec-

tric-powered sump pump will handle all the pumping duties. When water rises higher than normal for any reason, the Basepump float in the sump is lifted and hydraulically activates the Basepump ejector in the ceiling through a pressurized plastic tube.

As municipal water rushes through the ejector, it creates a powerful suction force, which causes the PVC pipe to act like a giant straw, drawing water

up from the sump and ejecting it outdoors. As the water level falls, the float drops down and a preset timing control keeps the ejector running for about 30 to 45 seconds before shutting off the system. This allows a full pump-down of the sump, unlike some other pumps.

There are no impellers, turbines, motors or mechanical parts to wear out. There are no batteries,

wires or chargers to monitor, tend to or replace. Ever! The operation is fully automatic. We simply recommend you test it quarterly or before a major weather event to ensure it doesn't need any adjustments. It works whether you're home or away, for as long as it is needed.

Basepump can supplement the primary pump when water flow is excessive. It installs and performs independently from the primary sump pump system. It is reliable, heavy duty, and durable. There is no better pump!

Is this the answer to your basement flooding problems? If so, call Alpha Plumbing at 410-255-5998 or email service@alphaplumbing.biz. Alpha Plumbing is the authorized key dealer in the area, and will provide you peace of mind the next time rain pours into your neighborhood.

John Taylor has been the COO of Alpha Plumbing since 2003.



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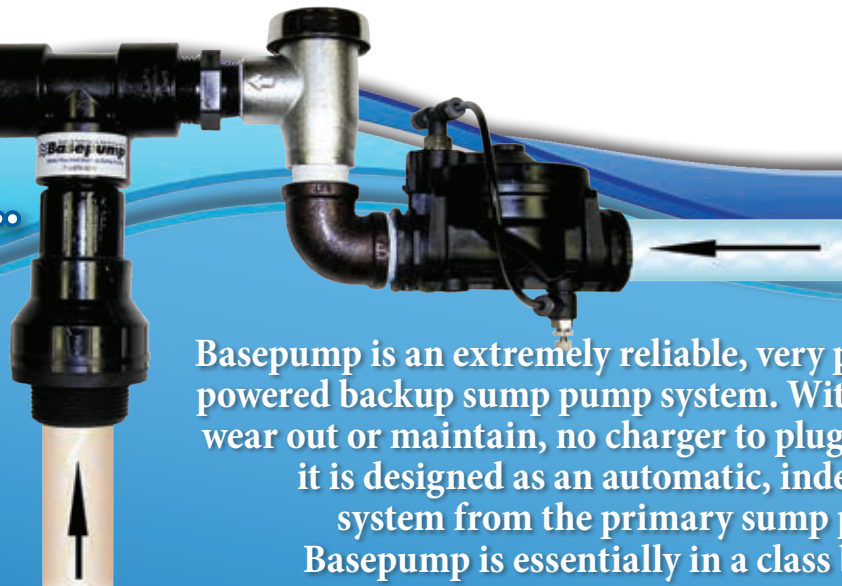
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What To Expect When Remodeling Your Kitchen

Jennifer Walker

Elements of the Home



So you love your house and you love your neighborhood, but your kitchen is beginning to become aged and less functional as your family needs have changed. Maybe entertaining is important, you have cultivated a new love for culinary arts, or your house is the teenager hangout and more room is needed. Whatever the reason, the kitchen is one of the most important areas in a home, so it is important that you spend the time to plan your kitchen remodel details meticulously.

How do you start this process? Here is a brief overview with steps you should follow to make your experience successful and exciting.



- **Do your research.** Understand the average costs of a kitchen remodel in your area. Many people are

surprised to learn that the kitchen is one of the most expensive areas of the home to remodel. However, it is

also one of the biggest values in return.

- Get referrals from friends. Get referrals by their friends. Call your local businesses and discuss the way they approach their projects.
- **Decide how you will pay for this project.** Do you need to look for a home equity loan or have you been saving for this project for a while? In Maryland, by law, a contractor can collect payments on your project in thirds — first at signing of the contract, second at start of the project and third at the end of the project.
- **Keep a photo journal** of ideas you would like to incorporate into your project. Style, colors, specific layout, etc.

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ELEMENTS of the **HOME**
KITCHEN ■ BATH ■ REMODEL

Great Design, Impeccable Build



Managing Stormwater Around Your Home

Brian R. Fellner

Fellner Legal
Services LLC



In a low-lying, coastal, developed area such as Anne Arundel County, it is vital to understand the effects, rules and rights surrounding stormwater.

Stormwater is the rain or snowmelt that flows off any hard or impermeable surface on a property. This untreated stormwater runoff ends up in nearby streams, rivers and eventually the Chesapeake Bay. Stopping polluted runoff will help to make our rivers safer for swimming and recreation. Controlling and properly accounting for stormwater can also increase the longevity and enjoyment of your home.

Runoff From Nearby Property

In Maryland, the general rule for liability from stormwater runoff states that while it is understood that higher elevation landowners will have surface water flow off their properties onto lower properties, these landowners are not permitted to increase the volume of water flowing onto lower lands. To analyze such situations, courts have adopted a "reasonableness of use" test, which considers the benefit to the higher elevation landowner and compares it to the harm to the lower elevation landowner.

For ordinary homeowners, this creates uncertainty. Wondering whether or not a court will deem certain actions by an upstream landowner "reasonable" does not resolve the case. If they really wish to have the matter fixed, that lower owner will need to file a

lawsuit. They may allege trespass, nuisance, or negligence to stop the overflow and to recover monetary damages to compensate for any damage to property.

If a stormwater management plan involves direction of some or all runoff from the site, it is the responsibility of the developer to obtain from adjacent property owners any easements or other necessary property interests concerning flowage of water. Approval of a stormwater management plan does not create or affect any right to direct runoff onto adjacent property without that property owner's permission. This is a widespread issue right now in our county, as affected homeowners do not understand their rights or are not properly protected.

County Responsibility

Anne Arundel County imposes a detailed approval process on all new developments. It sets forth


the criteria for how stormwater and grading should be handled, what inspections will take place, and how approval can be obtained. Opinions vary widely on how effective that process currently is. Additionally, the county has a reporting and inspection procedure for violations that may occur subsequent to construction.

The stormwater efforts of the county are financed in part by the revenue from the Watershed Protection and Restoration Fund (WPRF), which is funded by taxation upon property owners. It exists to provide sufficient funding for projects needed to meet pollutant-reducing goals and to provide sufficient funding to meet the stormwater management infrastructure obligations. Some of its projects include nitrogen- and phosphorus-reducing stream/wetland restoration projects; public education and outreach ac-

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Winter Is Coming: Get Assistance From



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By Zach Sparks

Before winter arrives each year, people usually rush to stockpile firewood and dust off their space heaters, but what about the rest of the home? Winter can be an unforgiving season for roofs and gutters, making the fall an ideal time to consult the professionals at Landmark Roofing.

The Landmark team is led by co-owners Rob Calhan, president of sales, and Artie Hendricks, president of operations. What started as a two-man team is now a 16-employee operation specializing in roofing, gutters, windows, siding and doors.

When people with health issues procrastinate and don't



get checked, those problems tend to linger or get worse, and Calhan said the same thing happens to a home.

"It's like going to the dentist," Calhan said of replacing a roof. "People don't love to do it, but it's important. The

longer you wait, the more issues you might have, such as plywood replacement."

And as sales manager Matt Pollard explained, "An outside job could turn into an inside job."

Landmark can also install windows to seal up the house before temperatures dip too low, and insulated siding will help with the homeowner's energy bills.

When someone calls Landmark Roofing, Latonya Lucas will answer questions and schedule a time for the crew to visit the person's home for a free, no-hassle estimate.

Shannon Dee, the general manager, will schedule a time with the homeowner and send a factory-trained expert to

determine the condition of the roof, whether it needs to be repaired or replaced, or see if the homeowners might be able to file an insurance claim for wind damage.

"A lot of homeowners don't know what siding costs or what a roof costs, so we provide that service to them," Calhan said. "It's not a high-



The Reliable Team At Landmark Roofing



pressure sale; it's a roof evaluation. If they want to use us for that work, great, but if not, that's fine too."

Production manager Scott Murchake is the onsite contact who ensures the job runs smoothly and answers questions. Also vital to the process are sales team members Donnie Krone, Marcus Perry, Christopher Bucci and Tim Jones.

"Everything is done with no money down," Calhan said. "We want to earn the homeowner's business."

Pollard said, "They dictate when the job is done, not us."

It's that approach and attention to detail that earned Landmark Roofing the title of Best Home Improvement Contractor for the last two years in

the annual Severna Park Voice "Best Of" contest, as well as Best Roofing Contractor in What's Up Media's 2019 Best Of contest.

Also taking notice was the Greater Severna Park and Arnold Chamber of Commerce, which nominated Hendricks and Calhan as the Maryland Entrepreneurial Success of the Year. The Landmark team received their award from the U.S. Small Business Administration during a ceremony in June.

"The chamber nomination was fantastic," Calhan said. "We weren't expecting to win. I think they saw us as an up-and-coming local company."

The positive response has gone beyond customers. While working on a project one day, Hendricks, Calhan and Pollard walked past an elderly woman, Frankie Hall of Millersville, who mentioned a problem with her gutter. The Landmark team knocked on the door to speak with her 86-year-old husband, who could no longer do that kind of work, so the Landmark employees got their ladder and fixed the gutter for free. Hall was so appreciative that she penned a letter of thanks in a local publication.

Asked about that day, Calhan said, "It's not just about going and doing a roof and leaving. We treat it like it's our house."

That's exactly the way Annapolis resident Toni Hess felt when Landmark was working on her 21-year-old house. She chose the company after doing extensive research and narrowing down her options to three or four companies.

"At the beginning of March, we had some strong winds, and shingles were flying off the roof," she said. "When I met Matt, there was never any pushiness. It was informative and he was pleasant to work with. Matt was very

thorough, showing me what materials they use and what other companies use. He really explained it in an easy-to-understand way."

From start to finish, Pollard, Hendricks, Calhan and the rest of the team kept her informed of their progress and were responsive to questions. They even had onsite field supervisors Austin Dodson and Armani Craig keeping the work area clean.

"Some of my neighbors used other companies to have their roofs replaced. They said, 'Your yard is going to be a mess. There will be nails and debris everywhere,'" Hess recalled. "But that wasn't the case."

That high opinion of Landmark Roofing is widespread throughout the community. Not only have they accumulated several accolades in just four years of business — a milestone they celebrated in August during a chamber-sponsored ribbon cutting — but they also have made their mark through community service.

One example is a roof giveaway. The Landmark team accepts nominations via Facebook each year and then picks the recipient of a new roof. The 2019 winner was the Keiser family, which has a daughter battling cancer.

"[The first year], I think we



were so taken aback by how happy we made them that we decided we were going to do it every year," Calhan said of the roof giveaway.

Hendricks and Calhan were both born and raised in Annapolis. Now, Calhan lives in Arnold and Hendricks lives in Severna Park, where they are both active in coaching youth sports and serving local organizations.

Landmark Roofing will also attend the chamber's upcoming Shoptoberfest event at the Park Plaza shopping center from 11:00am to 3:00pm on October 5. Attendees can view



materials and get more information about roofing options.

Different packages are offered for homeowners of varying needs and budgets. To get your roof or gutters inspected in time for winter, or to learn more about other services offered by Landmark Roofing, call 443-223-7453 or visit www.roofingbylandmark.com. The business is located at 540 Baltimore-Annapolis Boulevard in Severna Park. Hours of operation are 8:00am-5:00pm Monday through Friday and 8:00am-noon on Saturday.

"I compare it to a tire," Calhan said of a roof. "Once it goes bald, it could pop. Then you have to get it towed and get a new tire. It's best to take care of it before that happens." ■

Painting Is Still A True Craft



Michael B. McGurk Sr.
CEO
Bay Country Painters



There was a time when being a paint contractor was considered a skilled trade or a true craft. Back

when most painters took great pride in their work endeavors and strived to produce a meticulously finished product.

Unfortunately, in this current era, there are many paint contractors who have never really taken the time or effort to learn their trade or perfect their skill. Most painters don't even know where to begin to

look for help.

Well, there is an answer: the PCA or Painting Contractors Association (www.pcapainted.org). The PCA is a professional trade association that was started in 1884 with the goal of perfecting the true craft and skill of painting through training, education and standards. The PCA is one of the oldest

trade associations in America, and PCA members are truly the cream of the crop.

Bay Country Painters Inc. became members of the PCA in 1998, and it was one of the best decisions we have made. The PCA has completely transformed our business, and I am diligently recruiting other paint contractors to become members and enjoy the benefits of the top-notch training and education.

If you soon find the need to hire a painter, your due diligence goes way beyond just getting three prices. I would highly recommend making sure that any contractors you potentially hire are licensed and insured. After that verification, I would check their memberships and associations. For example, they might be members of the U.S. Chamber of Commerce, the Better Business Bureau or the Maryland Home Improvement Commis-
» **Continued on page 18**

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If you are lucky enough to live on the water in our area, you may be experiencing some anxiety due to shoreline erosion.

Is your backyard getting a bit shorter every year? This can be worrisome since you own valuable land that is essentially disappearing before your eyes, and since there is little you can do to stop the damaging forces of nature.

According to the second edition of "Shore Erosion Control Guidelines for Waterfront Property Owners," published by the Maryland Department of Environment's Water Management Administration in 2008, the Chesapeake Bay, Atlantic Coastal Bays, and their tidal tributaries include 6,659 miles of shoreline. About 68% of these shorelines are eroding. They cited the Maryland Department of Natural Resources, which said that 65% of shorelines have low to moderate erosion, which is classified as 0 to 4 feet



per year, and the rest experience moderate erosion at more than 4 feet per year.

If you are a homeowner, it is alarming to potentially lose up to 4 feet of your property per year. Property is no longer valuable if it has eroded and disappeared with no chance of replacing that land. The most effective plan is to halt the erosion to prevent more

land loss.

In the past, it was believed that a sea wall, retaining wall or riprap was a good solution, but the Maryland Department of Natural Resources, in conjunction with other agencies such as the National Oceanic and Atmospheric Administration, have conducted studies and now feel that planting native vegetation is more

effective and contributes far greater benefits to the shoreline ecosystem.

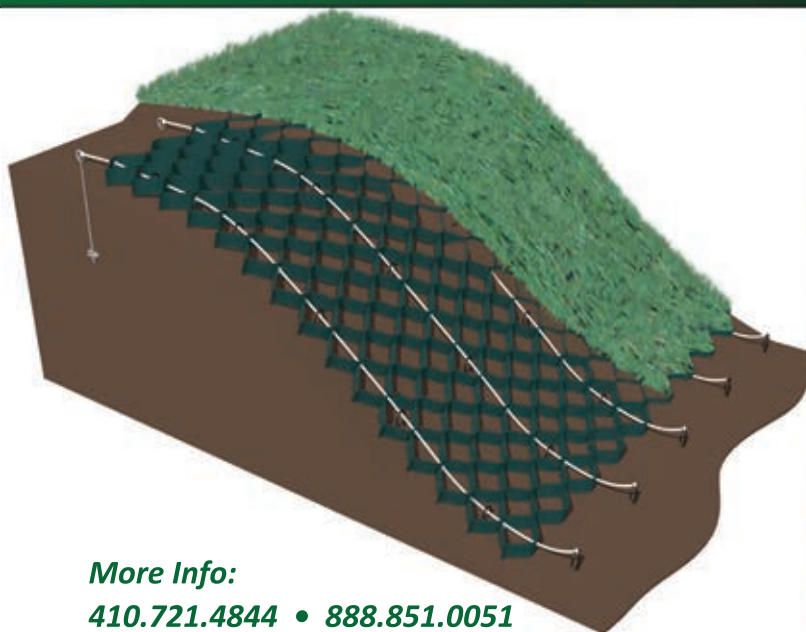
A product called SlopeGrid can enable homeowners to shore up their shoreline via a three-dimensional matrix of interconnected cells. This honeycomb-like blanket prevents erosion, soil migration, and damaging shifting forces caused by water and wind. Once SlopeGrid is installed, native vegetation can be planted and the root growth will fortify the earth, which is critical to preventing further erosion. The environment will be enhanced by the natural beauty of living plants.

SlopeGrid is available in 4- or 6-inch cell depths, and either size can be used to halt erosion, even on steep areas. Installation is easy and the product can be had at a fraction of the cost of traditional block walls.

First, the land is graded and prepped. SlopeGrid panels, which
» **Continued on page 20**

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Painting Is Still A True Craft

» **Continued from page 16**
sion (MHIC).

A list of client references is also in order. Just like proper preparation of the surface prior to painting is still the No. 1 key to a spectacular finish, doing a little homework and background-checking on the contractor who will greatly improve (or possibly ruin) your top investment is essential.

To many folks, applying paint may seem a bit elementary, but when you begin to understand the complexities of today's coatings and finishes, you realize that there is a great need for proper education. Today, the world is going "green." There are low volatile organic compounds (VOC) requirements; laws have even changed regarding

what can be legally sold and applied; and manufacturers have had to completely reformulate their product lines. This isn't your grandfather's "good old oil-based paint" anymore. Meanwhile, you as a homeowner can be held liable for having the wrong products applied to your home.

We encourage everyone — especially all legitimate paint contractors — to find out more about the PCA for their own benefit and that of our industry. We also encourage you to be careful and diligent about the paint contractors you hire and bring into your home. Above all, make sure they are a true craftsman. For more information, contact 410-544-4400 or www.bay-countrypainters.com. ■

What To Expect When Remodeling Your Kitchen

» **Continued from page 12**

• **Set up a consultation with a local MHIC licensed business.** Know your budget ahead of time. Be upfront on the amount you wish to invest in your new kitchen. Those experts will be able to show you some of their completed projects that are within your realistic budget.

• **Commit to the project** and your chosen design/build firm. You may be asked for a small good-faith deposit on the project.

• **Now comes the fun!** Work with a designer or team member to develop a plan. Once you agree on a layout, you can choose your options. Granite vs. quartz, faucet types, tile design and style, cabinet style and finishes, flooring choices, paint colors, lighting, and even down to the choice of knobs and pulls. Your choices are endless and can be confusing, but a good expert in the field will make your project beautiful and keep you within the budget you originally discussed. Variables on material can change the scope and cost of a project easily. Keeping wants vs. needs in mind is always important.

• **Receive a final budget proposal:** Once you have a plan and the components of your project, a final cost can be developed. If you are in agreement with the final

budget, then you can proceed with your project contract.

• **Meet with your project team** to discuss your project start date and finish date, schedules, communications, household access, parking and all the things that should be done to make the completion of your project more efficient and create a positive experience.

• **Your project will then begin!** Make sure you keep the communication open between you and your project team.

• **Final Walk-Through.** You and your project team should complete a walkthrough of your new space. This will be the time to make sure you are completely satisfied with your project.

When you approach your project with a process and find a professional team to implement your dream, you will be happy with the investment you made in your home for many years to come.

With over 15 years of experience and a real focus on customer satisfaction, you can rely on Elements of the Home for your next big renovation, remodel or new project. As recipient of the Severna Park Voice's reader-chosen award of 2017 Best Kitchen and Bath Remodeling Service, the company is ready to make your plans a reality. If you have any questions about what they can do for you, contact 410-844-5800 or email remodel@elementsofthehome.com. ■

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Wood Vs. Vinyl Windows, Which Is The Right Choice?

Rick Miller

*Zeskind's Door,
Window & Millwork
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The vast majority of windows sold are still vinyl or wood (including clad wood), and every project has a different answer. Consider the factors below to help decide what is right for you.

Specification/Requirements

While there is now considerable overlap in the options of both wood and vinyl windows, your neighborhood may guide the decision in a certain direction. Is the home in a historic district? Is there an homeowners association with specific requirements for the color and/or design of the window? There are excellent options in both types of materials, with many price points. Make sure



your window dealer is presenting you with multiple options to meet your specifications and understands both what you want and what you need.

Budget

In general, vinyl windows can present a lower-cost option for your replacement project. However, there are some nice premium

vinyl windows that far exceed the cost of entry-level wood windows. You should discuss your priorities with your window dealer and how best to achieve the look you want while staying within your budget. With all the options on the market, a knowledgeable window dealer can suggest several ways to achieve your goals.

Longevity

You might assume vinyl is more durable than wood. However, European companies have been working on wood-enhancing technologies for decades with results like Jeld-Wen's AuraLast pine. This process ensures wood is treated to the core, and it's guaranteed for life against rot and insect attack. Combined with an aluminum-clad exterior, it is no longer correct to say vinyl will outlast wood.

Maintenance/Repair

All windows require attention over their life to continue performing as intended. Clad-wood windows may require a coat of paint on the interior depending on each household's wear and tear. Nearly all vinyl windows have a weep system built into the sill, which must be cleaned and kept free of debris to avoid water backing up into the home. Trying to save money buying single-hung instead of
» **Continued on page 25**



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Growing Your Garden With Stone

» **Continued from page 8**
raised bed made to last. Create individual or multi-level garden beds using this easy-to-use, eye-catching wall unit.

An Organic Patio

Sometimes the idea of completely removing greenery and replacing it with a stone patio can seem like a step too far from the natural feel that a green living area provides. Using certain installation techniques, particular stone selection, and unique base material, stone can be installed with green life to achieve the perfect balance for your patio area. Irregularly shaped flagstone is one of the most popular items used to create an outdoor patio. With numerous installation techniques,

this versatile stone is generally installed to leave larger joints between pieces. When installing on certain base systems, plants can easily grow in the joints of your flagstones, softening the look of your patio area. Low-growing perennials and other plants that spread in a bushy form typically work best for this unique feature.

These simple and effective tips incorporate both stone and greenery to enhance your outdoor living space. Products and materials featured in this article can be found at The Stone Store, located in Hanover, Maryland. For additional information, visit www.thestonestore.com or call 1-888-766-4242 to speak with a hardscape specialist today. ■

The Solution For Waterfront Property Erosion

» **Continued from page 17**
are 8-by-29 feet, are expanded and staked down all throughout the slope. On steep slopes, earth anchors are installed along the crest of the slope and tendons stretch down the slope, through the cells to tether the cellular blanket to the earth. Cells can be filled with soil and then planted with native vegetation. As a final step, it is wise to cover the area with a biodegradable coconut fiber mat to keep topsoil in place until plants have a chance to take root and expand. The end result is a secure, vegetated slope.

Many people wonder, "How long will it last?" SlopeGrid is nearly indestructible because it is made of HDPE, high-density polyethylene, which is the

same material used to make plastic water and juice bottles. Some studies show that HDPE, in the form of a much thinner plastic such as a water bottle, takes about 450 years in landfills to degrade. SlopeGrid is manufactured of the same material but many times thicker than a bottle, giving it a longevity that far exceeds bottles in landfills. Therefore, HDPE is the ideal material for this application. SlopeGrid is the most durable and economical long-term solution for any slope that is experiencing erosion.

For more information, contact Cell-Tek Geosynthetics at 410-721-4844 or toll free at 888-851-0051, or visit www.celltek-direct.com. ■

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Curb Appeal Is Huge!



Mark Vanreuth
Brightview Builders

The curb appeal of your home is important; there is just no denying it! The outside of your home is the first thing people see and the first thing you see when you get home. You'll want it to be something that you are proud of. Whether you choose natural or synthetic materials, your exterior should also complement the interior design of your home. Just like all homebuilding products, the materials used on the exterior of your home are subject to the latest trends. Here are some exterior products that continue to remain trendy and stylish because of their durability, sustainability

and beauty.

Vinyl Siding — Because it is cost-effective, low-maintenance and available in a variety of styles and colors, vinyl siding is a favorite exterior finish. The latest styles in vinyl siding are perfect for any home design, even Victorian-style homes. Most siding companies are able to produce a wide range of vinyl siding products, including realistic-looking clapboard panels, half-round shingles and rectangular cedar shingles. These styles are all offered in a variety of colors that will never need repainting.

Fiber Cement Siding — Another popular house exterior is fiber cement siding, like James Hardie products. It is actually considered a "green" material because it is made primarily of cement. The latest styles in fiber cement siding include

» **Continued on page 25**



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Now Is The Time To Take On Those Projects

Elizabeth Elliott

Himmel's
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I have always wanted to be a mountain biker, but I kept finding some excuse to put it off. That is until a few weeks ago, when I decided to stop procrastinating and give it a shot.

My first time, I was so terrified of the downhill that my hands shook, and I actually wanted to cry. But I've kept at it these past few weeks and find my confidence increasing and fear of downhill turning instead to exhilaration.

My last ride was the best. The air was noticeably cooler than it has been, and fallen leaves littered the path. Those lovely harbingers of fall had

me wondering, where did the summer go? I'm sure many of you are asking the same question!

We have all experienced the sensation of time passing quickly, while thoughts of new hobbies or projects gather dust and eventually fade in favor of more practical considerations. But people are like plants, and the excitement of trying new things is the fertilizer that keeps us growing.

Take your yard, for example. Is there a project you've been thinking about but keep putting off? Perhaps you are worried about the expense or simply don't know where to start. Maybe you are planning to sell your house in a few years and don't want to spend the time worrying about a yard you will use only for a short time. Those are good excuses, but nevertheless, they are excuses.

I encourage you to love the space you're in now and take on the projects you've been dreaming of before time passes and leaves you wishing you had. Here are some ideas to get your creative juices flowing.

Try native plants

I'm certain by now you've heard about the benefits of using native plants in the landscape. Not only are natives more tolerant of local conditions, but they provide food and habitat for pollinators, birds and wildlife. Have you wanted to try some native plants in your yard? Now is the perfect time!

Freshen your landscape

Are you tired of looking at the same landscape year after year but haven't had the motivation or energy to act? Whether you have a blank canvas or just want to add a

pop of color or architectural interest, fall is a great time to freshen your landscape. A knowledgeable staff can help you choose the best plants and layout for your landscape.

Update your outdoor living space

Crisp autumn evenings are a wonderful time to enjoy the outdoors, especially when it's right in your own backyard! Have you dreamed of a beautiful outdoor living space but weren't sure where to begin? A new patio is easier to install and more affordable than you might think, even with the addition of a sitting wall, fire pit and other accents. Stop by Himmel's to inquire about hardscaping options for your backyard!

Enjoy a lovely fall season and remember — don't wait for tomorrow, because now is the perfect time! ■

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Roofing Contractor

» **Continued from page 7**
certified to install the product.

In addition to finding the right contractor, you want to be sure both you and your contractor have an understanding before he begins his project. Consider the following:

1) Your contractor likely won't work on the roof by himself. Find out how many people will be working on the project, who will supervise and how long the project will take.

2) Get a contract or detailed proposal from the contractor regarding the project. This proposal should include the length of the project; the daily start and end times; the materials to be installed; safety procedures; amount of payment; payment schedule; and cleanup methods.

3) Read the warranty information for your project in full, and check for understanding with

the roofing contractor regarding any actions or expectations that may possibly void the manufacturer warranty.

With all this in mind, you are now ready to wisely choose a contractor. Research the services, fees and warranties provided by a few different roofing contractors before you hire, and never hire contractors based solely on the lowest priced bids. They may not provide the same value as contractors with slightly higher pricing and credentials.

LKC Construction Corp. is your local affordable contractor, offering dedicated personal service, quality materials, professional installation and project management. LKC Construction is located at 8373 Piney Orchard Parkway, Suite 200, in Odenton. For more info, call 410-672-6618 or visit www.lkcconstruction.com.

Fall Is For Planting

» **Continued from page 3**
local nursery. When you are at the store, make sure to ask the experts in the store for plants that are locally grown. That plant will already have a leg up on the competition.

Another reason fall is for planting is that it is the best time to start thinking about how you want your yard and landscape to look for next year. Things you can do to increase your enjoyment and use of your outdoor space include patios, outdoor kitchens, fireplaces, pools, fountains and lighting. Fall is the best time to start thinking about this because the winter months are generally slower for landscape architects, so it can be the best time to get a good deal.

Fall is also the best time

for planting and maintaining the landscape you already have. This includes leaf-raking, lawn-mowing, seeding, fertilizing and more! I like to use a garden center with a great reputation for my lawn maintenance because the people doing the maintenance tend to be more knowledgeable about important items, such as "what is a weed?" and "what is one of my prized plants?"

Although I know why fall is for planting, I don't need to know how, when and where, because there are people who do!

Susan Polm is the marketing manager at Homestead Gardens. She looks forward to hearing about your fall and your planting experiences. Polm can be reached at 410-798-5000 ext. 2631.

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Curb Appeal Is Huge!

» **Continued from page 21**
panels made to resemble stucco, wood clapboards, and cedar shingles. Fiber cement is much more durable than wood and is fire-resistant. A huge reason for its popularity is that it is virtually maintenance-free.

Finishing touches — The finishing touches you choose will set your home apart from the rest. It might seem like a small detail but makes a grand finish. Once you've chosen your materials, don't forget about adding detail. Some options to consider are dentil trim, or crown molding. These types of trim are simple ways to transition from one surface to another. It elevates exterior class with attractive, clean geometry, creating textured depth.

Window & Door Headers — Headers add architectural flair to your home. Headers are a handsome, traditional accent that add layers of depth to your windows for outstanding visual appeal.

Door Surrounds — Door surrounds frame your entrance with a classic accent that adds a look of distinction.

Exterior Color — There are so many exterior paint colors available that you can truly customize your home's look. Don't be afraid to use more than one color. Many homeowners use four or five colors: one for the siding, one for windows and trim, one for the garage doors, and one for porches and decks. The impact of color — done right — can add amazing curb appeal and a distinctive look for your home. ■

Wood Vs. Vinyl Windows, Which Is The Right Choice?

» **Continued from page 19**
double-hung windows? You may find the cost offset the first time glass breaks in the top sash and requires a technician, instead of easily removing it yourself and having it repaired at your local hardware store.

Warranty

Warranties are used by many companies as a sales gimmick, so read the fine print. Make sure by signing for the window purchase, you are also not waiving your right to take the manufacturer to court. Try dealing with local, family-owned businesses that support their products and their customers and have close relationships with reputable window manufacturers. Ask how long the dealer has been distributing the manufacturer's prod-

uct. Is the window manufacturer a local, national or international company? Are labor costs included in the repairs? Are the windows factory labeled for tracking future warranty claims? These answers can reveal how easy (or difficult) it will be to resolve potential issues.

Zeskind's is manufacturer and wholesale distributor of millwork products based in Baltimore City, with a new showroom in Arnold, Maryland. A fourth-generation family-owned business that focuses on personal customer service, Zeskind's offers a full range from contractor grade to custom pieces in all areas of millwork products. For more information, contact 410-233-1919 or info@zeskinds.com. ■

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Managing Stormwater Around Your Home

» Continued from page 13

tivities; projects to meet existing stormwater management permit obligations; and local stormwater management planning.

Many people do not know that the Bureau of Highways is responsible for inventory, inspection, and maintenance of county culverts and drain systems; construction of new drainage systems on county-maintained property; maintenance of county-owned storm drain pipes; resolving flooding or water ponding problems that are caused by storm runoff from county-maintained roadways; repair of eroded areas caused by water coming from county property; and maintenance of all county-owned stormwater management ponds. A few well-placed calls or emails — along with patience — can often resolve issues with stormwater under the county's responsibilities.

Association Responsibility

Often after the developer has sold most or all of the lots within an association, it will transfer responsibility for stormwater facilities under its purview to the newly created homeowners association. This can be a difficult time for the association, as their untrained volunteers are taking over the management of an entity with many obligations, and they do not always receive the information, training and resources they may need. An association may hold or issue an easement or right-of-way to the county or other entities in furtherance of its stormwater maintenance obligations.

Around Your Home

Just on your own property, you may have several options

to control and manage stormwater. Rain gardens are simply low-lying, vegetated depressions that have absorbent soils that temporarily collect stormwater runoff and allow the runoff to slowly percolate into the soil. Rain barrels can also collect stormwater runoff, which may be used later to water plants. And impervious paths and driveways can often be replaced with pervious surfaces such as mulch or permeable pavers. Remember when you make any alterations to your property to check with your association guidelines to make sure you are in compliance.

Brian R. Fellner is the founding attorney of Fellner Legal Services LLC. He can be reached at bfellner@flslawyer.com or 443-906-0117. Visit www.flslawyer.com to learn more.

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Carpet Cleaning 101 - What System Is The Best?

- » **Continued from page 5**
- are involved with these organizations, writing the standards, or volunteering to improve certification classes and exams.
- Ask for a free estimate by a cleaner who visits your home or business.
 - Ask for recent reviews. Beware that some companies fabricate or pay for reviews.
 - Make sure that you understand what the price includes. Verify that there are no hidden charges or up-sells.
 - Make sure that either you or the cleaner does a thorough vacuuming prior to cleaning. This step is important in achieving maximum soil removal.

- Make sure there is a satisfaction guarantee.

Remember, if you chose to clean your carpets yourself, take your time. Do research on the machine you are renting, never use more cleaning solution than specified, and make extra-dry passes with the machine to remove as much residual moisture as possible.

Doug Bradford is the chair of IICRC ANSI S100 international carpet cleaning standard from 2006-2016. He is a committee member for the development of The Carpet & Rug Institute's 2019 commercial and residential carpet cleaning standards, and a Master Textile Cleaner/Senior Carpet Inspector since 1993. US-GBC LEED AP.

Is Your Property Prepared For Whatever Happens?

- » **Continued from page 2**
- stay in place or evacuate. It is recommended you have a plan in place for both possibilities.
- 3.** Know what is happening in Anne Arundel County. Connect with the following local resources:
- Watch hurricane preparedness tips from the City of Annapolis (www.aacounty.org).
 - Register for Alert Annapolis. Alert Annapolis will deliver customized general or emergency messages directly to your businesses via email (www.alertannapolis.civileady.com).
 - Attend the Emergency Preparedness Expo on

September 21 to learn more valuable information (www.aacounty.org).

No one plans on a disaster, but you can plan to be ready for whatever happens. The most common catastrophe we run into is water damage. It's the water you don't see that causes the most damage. Our SERVPRO of Pasadena/Gibson Island/Lake Shore team is trained and equipped to quickly dry and protect your home and its contents.

If disaster strikes, will you be ready?

SERVPRO of Pasadena/Gibson Island/Lake Shore is a woman-owned, independent franchise. For more information, call 410-255-1110.

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