

REAL ESTATE

THE DAVID ORSO TEAM OF COMPASS REAL ESTATE

Page 10

David Orso relies on a tireless work ethic, his exhaustive market insight, and a professional approach to turn clients' dreams into a reality whether they are buying or selling a home.

SEVERNA PARK HISTORY

Page 4

Ray Grant explains how the real estate market has undergone big changes since his heyday from the 1950s to the 1980s.

VACATION RENTALS

Page 7

Short-term renting offers high annual income potential. Like all real estate, location is key.

HOA DISPUTES

Page 15

Keep these ideas in mind to make sure you as an owner or you as a board member keep disagreements civil.

A man with a beard, wearing a dark suit, white shirt, and patterned tie, is sitting in a black leather chair. He is smiling and looking towards the camera. Behind him is a large, round, white clock with Roman numerals. The setting appears to be an office or a professional environment.

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Long-term care is a heavy financial burden that many families shoulder out of necessity. A whopping 75% of single adults and 50% of all married adults exhaust their entire savings within one year of entering a nursing home. With long-term care facilities costing upwards of \$300 for a single day, it's easy to see how a bank account can quickly dwindle. 68% of Americans have not set any money aside for long-term care costs.

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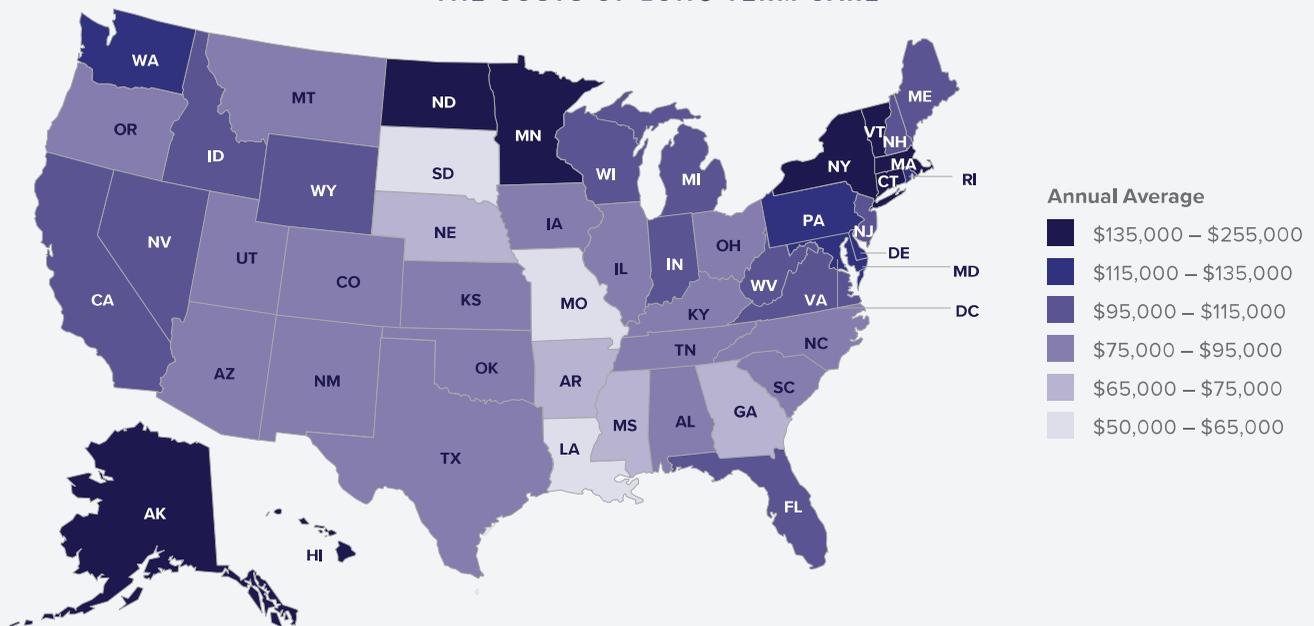
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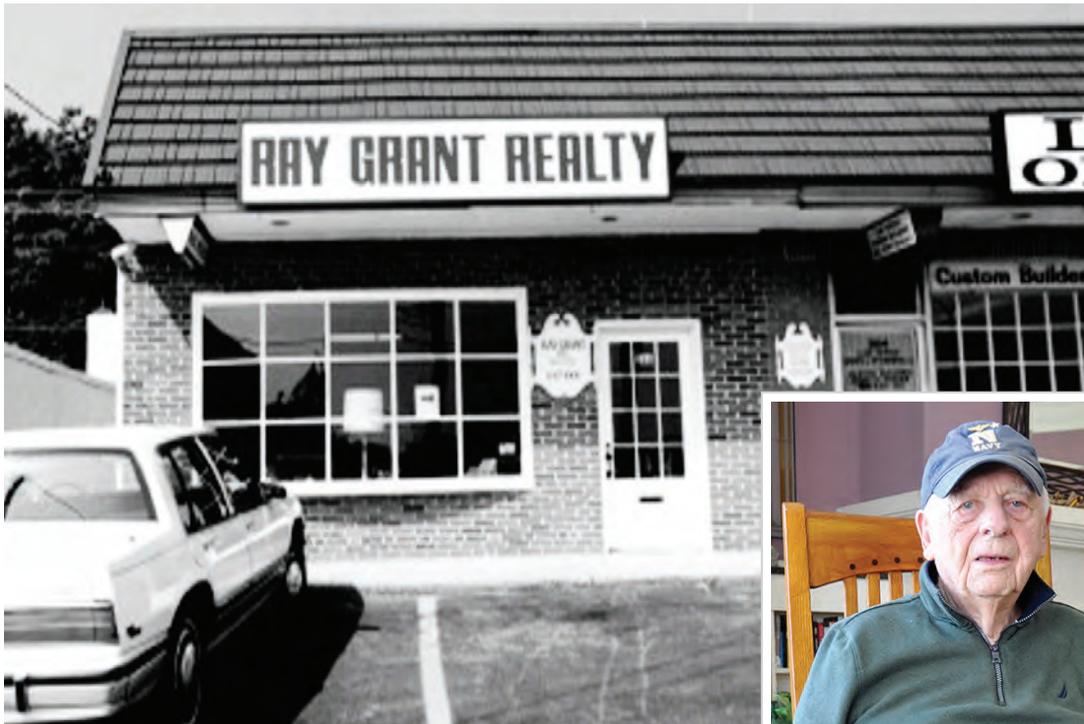
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THE COSTS OF LONG-TERM CARE



Source: John Hancock Insurance 2016 Cost of Care Calculator. Based on national average costs for a private room in a nursing home.

Ray Grant Recalls Early Real Estate Roots In Severna Park



By Zach Sparks

Ray Grant's heyday as a real estate agent looks nothing like the real estate market today. Back in the 1950s, prospective clients would walk into his office on Baltimore & Annapolis Boulevard, browse listings displayed on the wall, and finalize the deal using a two-page carbon copy contract, unlike today's 50-plus page contracts.

That was nearly 70 years ago. Ray, who turns 98 years old on April 19, still has a sharp memory of those days.

Before he joined the real estate industry, Ray flew torpedo bombers and dive bombers in the Navy. He served from April 1943 to November 1945, missing World War II. He then went to college and was selling insurance around the Washington beltway in 1945 when he received a call from his father, Raymond Grant, a Baltimore

City resident who purchased a waterfront lot for \$1,500 in Linstead on the Severn.

Raymond asked his son to move to Severna Park and buy the lot next to his for \$2,500. Ray's response? "I don't even have a girlfriend. What do I need a lot for?" That would soon change when Ray married Ruth Porter in 1947 and eventually built a home nearby in the community of Olde Severna Park.

While Ray was still in college, a Baltimore real estate broker, Colonel Rutherford, encouraged both him and his father to pursue a career in real estate. After getting their licenses in the late 1940s, Ray would take the streetcar to Baltimore to sit open houses for Colonel Rutherford for two years.

When Raymond and Ray opened Arundel Realty together in 1951, they settled on downtown Severna Park, in the strip that is now occu-



In 1951, Ray Grant and his father, Raymond, opened Arundel Realty on B&A Boulevard in downtown Severna Park. After Raymond's death in 1962, Ray renamed the business Ray Grant Realty, a name that stood strong in the local area until 1990. Grant is turning 98 this month, but his memories of selling real estate in Severna Park have not faded.

said. "I don't think it was \$40,000." Per Ray's ad-

pied by Sofi's Crepes, The Big Bean and Pedal Pushers.

After Raymond Grant died in 1962, his son changed the business' name to Ray Grant Realty. Ray started building the business as his agents were the only Realtors representing the builders in the new construction communities of Severna Gardens, and later, Severna Forest.

"When we came to Severna Park, there was no new construction," Ray said. "You had to find a builder."

Later, as Severna Park began to be developed, he represented builders in new construction sales in sections of Oakleigh Forest, Fair Oaks on the Magothy, Westridge and Ulmstead Estates (in Arnold).

"There was one Cape Cod [in Fair Oaks] with a large dining room, two bathrooms, maybe four bedrooms," Ray

advertisement that ran in the Baltimore Sun, starting prices were \$33,500 in 1961. According to Ray's grandson and local Realtor Matt Wyble, the Fair Oaks community regularly sees list prices over \$800,000 these days.

Decades before the internet arrived and multiple listing services became common practice in Maryland, Ray and other real estate agents relied on walk-ins and referrals. Another notable practice was that agents could represent both a buyer and seller in the same transaction. "It was perfectly legal, and I didn't feel like I was being favorable to the buyer or seller," Ray said.

Agents would show their listings first, but if clients wanted to see a property listed by another broker, Ray

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Take Advantage Of The Sellers' Market

Jean Andrews and Christine Joyce
Long & Foster
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Wow! What a hot real estate market this is – if you are a seller: a seller who is downsizing or moving to a less expensive area or moving in with friends or family, because buying a house has become a challenging experience!

For buyers or sellers, it is in their best interests to enlist the services of local, professional, experienced Realtors. Why? Because Realtors know the communities where they live; they know which neighbors and friends have properties that may be coming up for sale in the near future; they are already working with clients who are ready, willing and able to purchase the right homes when they do become available; they understand the reasons

for comparable home sales in the area that will help determine the list price of a house and they are knowledgeable in the nuances of negotiation. It's their job to help buyers and sellers be successful!

Almost any properly listed house is selling quickly now in this frenzied market. If you tried unsuccessfully in the past to have your house sold, now might be the right time. In fact, since we became Realtors in Severna Park in 1988 and 2005, respectively, we have never seen such a strong

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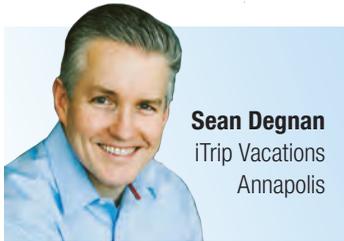
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Short-Term Vacation Rentals

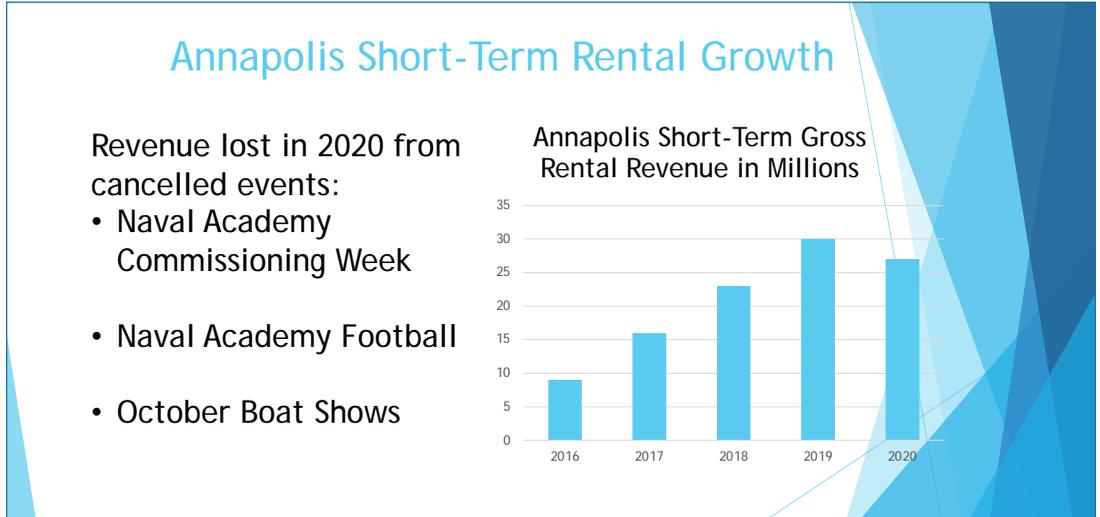


Sean Degnan
iTrip Vacations
Annapolis

We have all heard so much about the “sellers’ market” in real estate, mostly due to way too much demand and extremely limited supply. Where’s the demand coming from? According to Redfin, demand for second and vacation homes has risen 84% year-over-year — more than double the demand for a primary home!

Short-term vacation rentals are a hot topic these days:

- Airbnb went public recently and its market capitalization is now higher than Marriott, Hyatt,



Hilton and Intercontinental Group combined.

- Bookings for vacation rentals this summer in the U.S. are already up by 27% year-over-year, according to HomeToGo.
- Locally, the growth has been robust.

- Annapolis-area short-term gross rental revenue has climbed steadily from roughly \$9 million in 2016 to \$30 million in 2019, with a surprisingly small pullback in 2020, despite large event cancellations, including Commissioning Week and October boat shows.

- The greater Annapolis area attracts over 2 million unique visitors per year, and thanks to big events year-round, we do not have a strictly seasonal market here like beach or ski markets.

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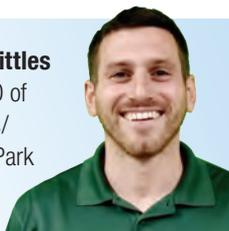


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April Showers Bring ... Flooded Basements

Nick Whittles
SERVPRO of
Annapolis/
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April showers bring May flowers, but for many Anne Arundel County residents, heavy April rainstorms will bring numerous problems to their homes. Anne Arundel County has many waterfront com-

munities as well as some areas that are predisposed to floods because of poor drainage and improper grading. There are many ways homeowners can secure their homes from water intrusion.

Areas that a homeowner can check are:

Clogged gutters, downspouts and storm drains — Now that fall and winter have passed, clear all of your gutters and exterior drains of leaves and debris. This will prevent the rain from going over the gutters and “ponding or pooling” next to the house, causing water to seep into the house.

Leaky windows — Leaky windows can be the result of clogged gutters, and water can enter a window that may not have tight seals. Deterioration of

Continued on page 18



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The David Orso Team Of Compass Real Estate

By Zach Sparks

Buying or selling a home is a major financial decision. Helping people with that decision is a responsibility that is not taken lightly by the David Orso Team of Compass Real Estate.

Orso relies on a tireless work ethic, his exhaustive market insight, and a straightforward, professional approach to help turn clients' dreams into a reality.

"We're finding that our job as a connector is more important than ever," Orso said. "When moving here, people want to be connected to a marina, a boat dealer, a pediatrician. It's more than real estate for us. We're a guide."

Orso is a lifelong Arnold resident who knows the area intimately. Both of his parents were Anne Arundel County school teachers and Woods Memorial Presbyterian Church parishioners, and he feels fortunate to raise his three kids here with his wife, Dawn.

He views Severna Park and Arnold as premier, sought-after communities, with amenities like the B&A Trail, proximity to Washington, D.C. and local traditions like the Severna Park Fourth of July parade and Severna Park High School's Rock 'N' Roll Revival.

Right now, it's a sellers' market, and it's no surprise people are attracted to Anne Arundel County when considering all it has to offer.

"Buyers want lifestyle," Orso said. "They not only want a home but also a gym and a school. It has to be the total package."

Baby boomers who established the area are moving, as Orso has seen an influx of Washingtonians and millennials coming to Anne Arundel County.

"COVID has moved more people out of urban settings and into suburbia," Orso said.

Sellers and buyers of real estate should consult Orso if they want a plan tailored to their specific needs and if they want a full-service, personalized experience.

"Even though the market is good for sellers, it's still paramount to use a professional," Orso said. "There are landmines everywhere. You might have the desire to sell your home yourself, but the highest and best price comes from competition, which is created from a strategic marketing plan."

Orso is ruthlessly committed to being the absolute best professional so that his clients have every advantage in the marketplace. Readers of the Severna Park Voice have voted him Best Real Estate Agent or runner-up nine times. What's Up? Media readers voted Orso's team as the "Best Of" in 2016, 2017, 2018, 2019 and 2020. Orso was also voted one of the top 10 real estate agents in America in 2019 and 2020 by the American Institute of Real Estate Professionals.

To date, Orso has represented 985 clients and sold more than \$587 million in real estate, demonstrating a proven track record of success. Helping him are three licensed agents, a client service manager and dedicated marketing specialists.

His firm follows four core values: do your very best, do the right thing, show people you care and have fun.

The David Orso Team of Compass Real Estate is also active in the community, supporting Sarah's House and partnering with Anne Arundel Medical Center to hold blood drives. During the holidays, the firm gathers toys from clients and the community, which they deliver to AAMC's pediatric emergency department. Orso is also the immediate past chairman of the board for the Severna Park Community Center, which he served from 2014 to 2020.

To get started on the journey of buying or selling your home, contact the David Orso Team of Compass Real Estate at 443-372-7171 or david@davidorso.com. Learn more by visiting www.davidorso.com.

"I'm lucky enough to have a job where I introduce people to this wonderful, vibrant and thriving community, which I love with all my heart!" Orso said. ■



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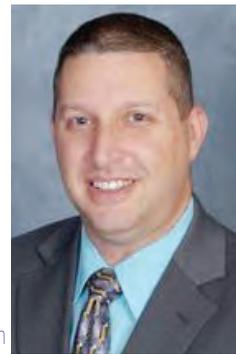


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Short-Term Vacation Rentals

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Why Short-Term Vacation Rentals?

One big advantage of short-term vs long-term renting is significantly higher annual income potential (full disclosure: it's also significantly more work). Another great benefit: the homeowner can stay at the property anytime they want. Like all real estate, location is key. A luxury or waterfront home is going to earn a pretty penny, but it might surprise many to learn how much a nice Annapolis or suburban home with a backyard and plenty of sleeping capacity will garner in weekend rent, too. Many Annapolis-area residents rent their homes out just for Commissioning Week (earning upward of \$5,000 to \$20,000 for that week alone and often booking out two to four years in advance). Renting

your home for up to 14 days annually does not require a short-term rental license, nor incur occupancy taxes.

Speaking of Taxes and Regulations

In January 2020, Annapolis passed a series of fairly reasonable and sensible rules for regulating and taxing short-term rental properties. Just one year later, the City Council is back at it. Led by Alderwoman Elly Tierney, Annapolis has placed a three-month moratorium on new and renewal short-term rental licenses in Historic Districts C1, C1A and R2 while the council crafts additional legislation designed to seriously limit the number of short-term rental licenses that are granted in these zones, which include the Naval Academy, the Harbor area and even parts of Eastport.

Many homeowners bought in these areas after the 2020 legislation passed, feeling secure that the issues had been worked out and with the sole intention of renting them out short-term (perhaps downsizing to these homes in retirement). Then this moratorium came along and crushed their chance to invest in the Annapolis economy and finance their retirement dreams. The goal of the legislation now being considered is to require a special exception approval for a new or renewal non-owner-occupied short-term rental license in these three zones. The application/hearing/approval process is slow and painful, and likely to be unsuccessful for the homeowner applying. If you're interested in buying a property for short-term vacation rental purposes, you must instruct your real estate agent

to avoid those areas during your property search.

If you're interested in buying a property for short-term vacation rental purposes, don't go it alone! There is more involved that you may think. Consult with your real estate and short-term vacation rental professionals!

Sean Degnan and his wife, Jennifer, own the Annapolis-area franchise for iTrip, a national property management company for short-term vacation rental homes. Sean and Jennifer can run a Rental Income Projection report based on three years of rental data from Airbnb/VRBO for any property upon request. Sean and Jen currently manage 17 short-term vacation rentals in Annapolis, Severna Park and Kent Island. They live in the Round Bay neighborhood of Severna Park with their three children and two dogs. ■

Triton Commons

by



15

New

Construction homesites



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Flipping The Script In HOA Disputes



you as an owner or you as a board member keep disagreements civil and manageable.

Do Not Assume The Worst

Few entities inspire more immediate disdain than the HOA: the IRS, the “Star Wars” prequels, political parties, Boston sports fans, lawyers (and yes, as an HOA lawyer, “enormously popular” may not be a realistic goal for me). But the problem with these broad statements about the evil and overreaching HOA — and jokes like GEICO HOA president Cynthia — is that they engender and deepen a stereotype that creates immediate friction. If an owner comes to the board with that expectation

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Brian R. Fellner
Fellner Legal Services LLC



Yes, I have the internet. Like you, I am aware that occasionally what seem to be trivial homeowners association (HOA) fights get escalated to overly dramatic degrees, and massive legal disputes arise out of seemingly

innocuous neighborhood matters. Unfortunately, I have even been involved in a few on behalf of clients. However, the most important thing I can tell you about these issues boils down to two main ideas:

1) those crazy can-you-believe-this news-making cases are the extremely rare exceptions and 2) every one of those cases was probably avoidable. Here are some ideas to keep in mind to make sure

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Flipping The Script In HOA Disputes

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already in mind, “spoiling for a fight,” things are much more likely to go poorly. So when you go to deal with your association, remember that they are your neighbors, and that they are volunteers, and at least at the outset, give them the benefit of the doubt that they have the best interests of the association at heart. Conversely, if you are an association board member, keep in mind that you are a steward for the community, and that the owners you are dealing with all have their own positions and

points of view. Remember to listen; do not assume they have bad intentions, and do not make it your job to antagonize people.

It Is Better To Ask For Permission Than Forgiveness

Um, do I have that backward? No! The old adage that people often use to mean “do what you want and then get the OK afterward” is a terrible strategy in the HOA context. There is nothing I enjoy less than having to write to an owner and tell them to very slightly alter the work they have already done. Fence a few feet off the line. Shed not situated in the proper place. Door not an approved style. There are so many little issues that could have been avoided, and costs dramatically reduced, by simply checking with

the association up front. And board members — this goes for you too! Too often I get the question from the board: we passed this resolution or cited this violation; please enforce it. And what happens: the resolution is illegal, or violates the bylaws, or is just plain unpopular with owners; perhaps the violation was not actually even barred by the documents. Checking with an attorney, or a professional community association manager, or even just the membership, might have led to the adoption of a better policy and saved time and resources.

It Is Nothing Personal

Wait a minute, you say. It is my home and my neighborhood. What could be *more* personal? The problem with that line of thinking is this: it is personal to you. However, the association is an entity, and the obligations between owner and association are a contract. All of these are governed by statutes and case law, and in almost none of those cases does it say, “And be sure to take Jim’s feelings into account.” So whether you think the association is right or wrong, or whether your board believes it has the power to do something because that is the way it has always been done around here, the truth is

almost certainly much less personal than you are making it. So take the time to get, or at least consider, the objective reality: is there a document, or a case, or a statute that tells us how to proceed here? If so, we need not quarrel over opinion; let the law lead the way.

The Takeaway

There are mountains of case law regarding community association disputes, and many “laughable” instances of fights that got out of hand. What nearly every one of those litigants has in common is this: if they could go back and avoid the lengthy and unpleasant dispute, they probably would. So learn from their mistakes. Whether you are an owner or a board member, be sure to go in with an open mind, keep the lines of communication open, and check some of your opinions at the door. You may be surprised how smoothly things go.

Brian R. Fellner practices community association law at Fellner Legal Services LLC. His legal opinion is, “It depends.”

For more information, contact him at bfellner@flslawyer.com or 443-906-0117, or visit www.flslawyer.com. ■

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Over 30 years

Ray Grant Recalls Early Real Estate Roots

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would need to have a co-op with that broker. Since there were no lockboxes, Ray would need to pick up the keys from the other broker's office and get permission to show the home. In contrast, today's real estate market includes automatic co-ops, instant new-listing notifications, and virtual 3D tours.

Ray's reputation helped him get referrals from Westinghouse Electric Corporation when the company transferred employees from Pittsburgh, Pennsylvania. Other people recommended Ray after meeting him through the Severna Park Kiwanis Club or Chartwell Golf and Country Club,

where Ray joined 60 years ago as a charter member. In addition, all of the families who moved to Severna Park new construction communities became repeat clients when they moved.

"He was well-liked, supportive to the community and helped raise four daughters," said his youngest daughter, Betsy Grant Wyble, who explained that her dad would always support the Severna Park community by donating when local organizations needed advertisements, sponsorships and/or fundraising.

Ray's career lasted more than 30 years, a milestone that did not come by accident as his business

survived at least two economic downturns where the real estate market was hit pretty hard.

Asked about his success, Ray said he had four good agents, a desire to help people, and a commitment to community. When you ask others, his honesty and integrity were memorable characteristics, too.

Around late 1989 or early 1990, Ray closed his office and went to work for O'Connor, Piper & Flynn, which has since been acquired by Coldwell Banker. His last sale was a waterfront home that sold for just over \$1 million, a lofty price that was rarely seen in 1997.

Real estate still runs in the family. Ray's grandson,

Matt Wyble of The Matt Wyble Team of CENTURY 21 New Millennium, is now the fourth generation to be in the real estate business.

Like Matt, Ray cites personal relationships and meeting people as his favorite aspects of real estate. He remembers taking one of his agents to Baltimore for dinner several decades ago. "At least five people came up to me and said, 'Hi Ray, you sold us a house,'" he recalled.

Ray might be turning 98 years old in April, but his fond memories of his Severna Park real estate career are still as vivid as when he started selling Severna Park almost seven decades ago. ■

SPRING HOME BUYING TIPS



Spring is the busiest time of year for new home purchases, but that doesn't mean you can't snag the perfect place. Use the following tips to help ensure your springtime homebuying success.

1. Trust Your Gut

With more buyers competing for a limited number of homes, indecision can mean losing out on a great house. If you find the right property it's best to make an offer as soon as you can.

2. Borrow Locally

Sellers generally prefer buyers with a preapproval letter underwritten by a local lender, as opposed to an online or out-of-area lender.

3. Work with a Neighborhood Expert

Real estate is all about knowing the territory, and a realtor who is used to helping buyers in your desired area and has good relationships with other local professionals can give you a major step up.

4. Pay What You Can

It's possible that you could get a better deal than the listing price for a home, but too much haggling can be risky when there are likely multiple interested parties. Starting with the strongest offer you can afford will increase your chances.

5. Sweeten the Deal

There's more to negotiation than just dollar amounts. Little things like flexibility on closing date can help make your offer stand out and increase the likelihood of a deal.

Call me with any questions!



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April Showers Bring ... Flooded Basements

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caulk can be a sign of water intrusion. Inspect your windows for water stains and/or condensation that will be a sign that moisture is getting in.

If you have a sump pump, make sure you test it occasionally. One simple trick is pouring a bucket of water into your sump pump pit to ensure water is being discharged properly.

Poor grading of your property —

Properties should be graded so the water goes away from your house. Over time, grading may not adequately drain, and the yard begins to collect water.

There are ways to improve your grading, and an exterior waterproofing compa-

ny may be your best bet to remedy the problem.

No matter how the water gets in, if undetected, the moisture can result in mold and may cause adverse health problems to the occupants. It is always best to remove water as quickly as possible.

Other maintenance tips:

Check your hot water heater — If your water heater is 10 years or older, inspect the hot water heater for rust and leaks. Many homeowners wait too long to replace the hot water heater and it may burst and cause significant problems as far as cleanup and repair of carpet and/or tile.

Leaky pipes — Check pipes for leaks.

If you see evidence of moisture or water stains, call a plumber to prevent further damage.

Hose Bibs — If your hose bibs have been properly shut off prior to winter, turn them on in the spring and check for leaks. If the water supply line to the hose bib has frozen anytime over the winter, this could create a burst pipe.

If any of these unfortunate problems occur in your home, SERVPRO of Annapolis/Severna Park has an emergency response team ready 24/7! SERV-

PRO offers highly trained technicians who lend their expertise to any request for services, including sewage and water cleanup, mold mitigation, as well as reconstruction, flooring sales and COVID clean-up. SERVPRO's goal is to make it "like it never even happened."

SERVPRO of Annapolis/Severna Park has been part of the community for over 45 years and is still a family-based business.

Its hotline for help is 410-647-8181 and there is someone to answer your call 24/7, 365 days a year. ■

Take Advantage Of The Sellers' Market

Continued from page 6

sellers' market. But in order to receive the highest possible price and the best terms for one's property, it is prudent to use the services of experienced Realtors.

Many buyers are first finding homes on the internet and then contacting a Realtor once they are ready to begin touring and trying to buy. The better an available property shows on the internet with labeled, professional photographs and detailed descriptions of recent updates, the more likely it is that there will be competing contracts written for that house. If a seller responds to a knock on the door from a potential buyer or from an agent with a buyer, that seller's opportunity for being in a competing contract situation and bettering his price and terms evaporates.

Once buyers' agents know they are competing for a property, they must start whittling away at their buyers' original

goals, using escalation clauses, inspection modifications, rent backs for sellers; even paying some of the seller's closing costs — in short, any accommodations that each competing buyer's agent believes will help their client's contract be the one accepted! Even if a buyer is fortunate enough not to be competing, there is always that fear that another contract or two are lurking with higher offered prices and better terms.

A March 22 article in the Wall Street Journal said that, nationwide, there are more real estate agents than there are houses for sale — so there are plenty from whom to choose! Jean Andrews and Christine Joyce both live in Severna Park and are Realtors at the Severna Park Long and Foster office. Together they have sold \$500 million of real estate — mostly in the greater Severna Park area. They would welcome your calls at 410-544-4000. ■



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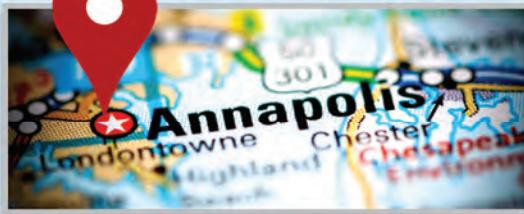
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