



February 15, 2026

[www.tanglewood2.com](http://www.tanglewood2.com)

## February Newsletter

**HOA Insurance:** Our HOA insurance premium is the community's largest expense. It renews in March and it looks like it will go up by about **26%**. This means each unit will pay roughly \$778/yr or \$65/mo.

Why? Because, as everyone knows, when you make insurance claims the premium will increase. In 2025 we had several large claims and, each claim affects us all.

Insurance companies are now requiring us to perform inspections and track the age of roofs, water heaters, HVAC systems, chimney inspections, and other major risk items as well as our claims history in order to consider insuring our buildings and determining the price we pay for insurance. This insurance is mandated by Maryland law.

To help prevent and mitigate claims everyone needs to be observant and proactive with regards to home maintenance, this includes roofs, HVAC systems, plumbing, etc. Yes, these units are aging and there will be issues which means we need to be that much more aware and consider preventative maintenance before a major event.

With regards to preventative maintenance and insurance company requirements, the HOA board is drafting changes to the By-Laws that will require, much like the annual termite and sewer inspections, routine home inspections which would include roofs, HVAC and plumbing. What are your thoughts?

**Major Winter Storm:** That was one hell of a storm. **Thanks** to everyone who helped their neighbors dig and chop out! That's what a community is all about. Please remember to move commercial vehicles back to Bay Green and Andrew Hill when the snow clears and put trash cans away, thanks.

**Termite Inspections:** The annual Termite inspections will be conducted in the third week in March. A letter will be sent to specify dates and give directions for scheduling. These inspections are mandatory.

**Parking Lot Seal Coating and Restriping:** The parking lots will be seal coated and restriped/renumbered in the spring. Everyone will be notified as to the dates.

**Purpose:** The purpose of the Monthly Newsletter is to keep all Community Members, owners and renters, up to date on what's going on in Tanglewood II.

The HOA Board meets once per month and makes decisions which affect all of us. The Board makes decisions based on the information they have and input from community members. These decisions concern insurance, maintenance, vendor contracts, HOA fees, future projects, etc. and these decisions affect us all. It is very important that community members voice their thoughts and ideas to The Board before decisions are made. Board meetings are available for all community members to attend either remotely or in person. The time and location of the meetings are listed on the community website. Please attend or log in.

The HOA Board is comprised of volunteers. Currently, they are short 1 member. Anyone who so desires should seek to be a Board member.

We all live together in Tanglewood II. We are all responsible for what happens. Our individual actions can have an impact on the other 80 residents. We must work together to keep our community attractive, safe, clean and healthy.

**Community Website: [www.tanglewood2.com](http://www.tanglewood2.com)**