

Villas at Cattail Creek



Owner's Manual ***2017***

Villas at Cattail Creek

Owner's Manual

We need an owner's manual for our cars, appliances and even our homes, so it's not unusual that we could use one for our neighborhood, too. The Villas at Cattail Creek (VCC) is one of the premier 55-and-older communities in Maryland in a sought-after location in Howard County.

Those of us who live here are fortunate, indeed. We live in lovely, spacious homes convenient to the best that two major metropolitan areas have to offer, while still enjoying the beauty and serenity of this still mostly rural location.

This guide, prepared by the VCC Board of Directors, provides residents with information and advice about our community and its environs. Whether you're planning to add a deck or just looking for a neighborhood card game, the VCC Owner's Manual will tell you what you need to know and point you in the right direction for additional information. We hope you'll keep it handy for future reference.

We welcome your comments, questions, and suggestions. You can send them to Board Vice President Bill Rados. His contact information is on page 12.



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Rules to Live By

Any organization needs some rules to function effectively and the Villas at Cattail Creek is no different. We try to keep our “Do’s and Don’ts” to a minimum, trusting that common sense, courtesy and a sense of community will help us all be good neighbors and thoughtful stewards of our shared property. Our By-laws and Declaration of Covenants, Conditions, and Restrictions are the final word on the legal rights and responsibilities of the unit owners and the community association and all owners should read those documents.¹ But here are some of the highlights in non-legalese. References to the pertinent sections of our governing documents are included for anyone looking for complete details.

Additions, Alterations, Landscaping And Other Improvements

Most changes to the outside of your unit or the area around it (the “limited common element(s)”) require prior approval by the VCC Board. This includes new or expanded decks, patios, landscaping, awnings, windows, doors, exterior lighting, and other changes, whether structural or non-structural. An Application for Architectural Modification form, along with the community plats, is available on the VCC Google Group website: <https://drive.google.com/drive/>. (See page 12 for instructions on accessing the Google Group website.)

Here are a few guidelines to help in planning and preparing an application for approval.

Awnings

Awnings must be retractable and of a color that complements the colors of the house or matches the siding.

Decks

Decks must extend no more than 16 feet from the house and be no wider than the rear of the house. An exception is made for an end unit near-ground-level

deck, which may extend up to four feet beyond the side of the house. If a deck extends more than 12 feet from the back of the house, a privacy fence is required. (A 6-foot privacy fence is required on the side of the deck adjacent to another villa (builder practice), with two 6-foot sections required if the deck extends beyond 12 feet. (*Architecture Guidelines, updated 10/19/2013*))

Decks should be made of a gray or reddish brown composite material, such as Trex. Fascia, railings, balusters, and other trim should be made of white composite.

Support columns for second-story decks on homes with rear basement walkouts must be brick-wrapped to match the color and texture of existing brick on the home.

Displaying the Flag

Residents are encouraged to display our country’s flag, especially on national holidays. Residents are reminded, however, that flags should be displayed in accordance with state and federal law as found, for example, on the web at <http://www.senate.gov/reference/resources/pdf/RL30243.pdf>. The Freedom to Display the American Flag Act forbids a condominium association from prohibiting residents from



¹The Declaration of CC&Rs is the legal document prepared by the developer that lays out the guidelines for the planned community. The CC&Rs are recorded in the county records and are legally binding. Basically, the CC&Rs are the rules of your neighborhood. They govern what you can, cannot, or must do with respect to your home. For example, the CC&Rs may re-

quire you to keep your garage door closed or prohibit certain types of landscaping. Bylaws govern how the condominium association operates and contain the information needed to run the association as a business. For example, the Bylaws cover matters such as how often the association holds meetings, how the meetings are conducted and member voting rights.

displaying the flag in accordance with the Federal Flag Code but it does allow for limitations on the manner of display.

In the Villas at Cattail Creek, residents may mount flag brackets on their own structures (houses, garages, porches, decks) without going through the architectural approval process. However, free-standing poles, brackets, fixtures, etc. on condominium property, including limited common property, are not permitted. (Two free-standing flagpoles were approved before the community established its current rules.)

Bylaws, Article XIII, Section 3; Architectural Guidelines (Updated 10/19/2013).

Exterior Painting

Painting of home exteriors is the responsibility of the association. Owners who are planning an exterior modification (e.g., deck) and want to match colors with their home's exterior can find a list of the colors used by the community on the VCC Google Group at <https://drive.google.com/drive/>. Look under "Useful Information."

Fences

No fences of any kind, including electronic pet-restraint systems, are permitted.

Landscaping

Any new landscaping installed by an owner, including expansion of original beds, is that owner's responsibility to maintain. This includes weeding, pruning, trimming, mulching, edging, insect and disease control, fertilizing and dead-heading of flowering perennials throughout the growing season, in a manner similar to that provided by the association's landscaper.

Landscaping may not extend into the general common element, as indicated on the Condominium plans. (Plans are available on the VCC Google website.)

Also see *Declaration, Article V, Limited Common Elements*.)

However, homeowners may request approval from the Board to plant bushes or trees in the general common area, adjacent to their limited common area. The proposed plantings may not encroach on a neighbor's property, either when they are planted or as they

grow. At this time, all requests of this nature are being denied due to the large number of trees already planted in the community.



The Association is responsible for replacing original trees and bushes if the bush or tree is dead or dying, or if the Board otherwise chooses to do so.

Any new landscaping must not hinder grass cutting.

When a unit is sold, the owner should advise the buyer in writing of any landscape areas that were not installed by the builder. It will be the new owner's responsibility to maintain those areas.

Patios

A patio, with surrounding landscaping, may not extend into the general common area, which is usually about 30 feet from the back of the house. The patio must be no larger than 600 square feet. Seating walls should not exceed 24 inches in height.

The patio should be made of brick pavers, stamped concrete or stone, of a color to complement the brick on the house and consistent with existing brick pavers in the community.

For single-family homes, the original concrete patio may be covered with brick or pavers that match the brick of the house or existing pavers.

Railings (Single-family Homes)

The style, color and material should closely resemble railings of the Villas.

In-Ground Garden Sprinkler Systems

Because of their potential impact on our community water supply, garden in-ground sprinkler systems are not permitted except for two units which are “grandfathered in” due to approval several years ago.

Storm Doors

If you wish to replace your storm door, you can use the Andersen Series 2500 and 3000 or equivalent 36” self-storing screen and full view/length glass storm doors in almond color without the need for approval from the Architectural Committee. These doors (available at Home Depot and other stores) have a three-inch frame, solid brass inside and outside handles and brass-finish sweeps.

If you want to use any other storm door you’ll need to get approval first. Replacement storm doors must be of equal or better quality than the original Andersen doors. They must be full-length glass, almond color, and otherwise comparable to the original Anderson doors.

Age-Restriction

In order to be a 55-and-over community, we must comply with the terms of the Federal Fair Housing Act. That means at least one resident of each unit must be at least 55 years old. Also, with very limited exceptions for the handicapped, no one under 18 may live here. Of course, overnight visits by children under 18 are permitted, up to 60 days a year.

Declaration, Article II (c); Bylaws attachment “Villas at Cattail Creek Condominium – Age Restrictions and Leasing Requirements”

Businesses

VCC is a residential community, thus running a business from your home is not permitted, with a limited exception for a professional home office. Professional means a recognized profession, such as doctors, dentists, lawyers, accountants, architects, writers and the like. But the exception does not include medical or dental clinics, and the home office can’t be the business’s primary office. Day-care businesses are not permitted. And no business is allowed that would interfere with the peace and quiet of neighbors.

*Declaration, Article X (a), (b) and (c)
Declaration, Article X (a) (xiii-xiv)*

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Pets

VCC is a pet-friendly community. But, like people, our dogs and cats need to follow a few rules to get along well together:

Each residence may have up to two pets, with a combined weight of no more than 60 pounds.

Pets must be on a leash or held whenever they’re outside the house. Pets may not be left outside unattended.

Always clean up after your pets.

Declaration, Article X (a) (xii); Bylaws attachment “Rules and Regulations Regarding Pets”; Howard County Animal Control Laws Section 17.300



Cars, Parking and Driving

Our speed limit is 20 miles per hour. We have a lot of walkers (and a few runners) and many visiting grandchildren; their safety is paramount, so please drive slowly and remind your visitors.

Each home may have up to two vehicles. A request for a third vehicle may be made to the Board. The requests will be considered on a case-by-case basis and according to need. To make this request your garage and driveway must be able to accommodate three vehicles.

Park your vehicles in your garage or on your driveway. The parking pads are for visitor parking only. Exceptions can be granted for residents with disabilities whose vehicles are larger than normal to accommodate special equipment, such as chair lifts.

There is no parking on the streets or on the grass at any time by anyone – residents or visitors.

No “junk” (i.e., without current license plates) or commercial vehicles are permitted in any common area (which includes driveways).

Please keep your garage doors closed except when you’re coming in or going out.

Rentals

Leasing your unit is permitted but only for periods of six months or longer. A signed copy of the lease must be provided to the VCC Board. The lease should state that tenants must follow the association’s rules and regulations. No part of a home may be sublet.

Declaration, Article X (a) (viii)

Signs and Other Outdoor Displays

No advertisements, signs or posters of any kind may be placed outside or in the window of your unit, with two exceptions. Signs advertising a unit for sale or for rent may be placed in the limited common element (front yard) in front of the unit. Such signs should be removed promptly after the property has been sold or leased. Election signs are permitted but only inside the unit’s windows, not in the yard. They can be displayed up to 30 days before the election and must be removed within seven days after the election.

No outside antennas are allowed. Satellite dishes are okay if they’re no more than one meter in diameter.

Declaration, Article X (a) (vii, xv, xviii, xix)

Trash

Trash pick-up by our private contractor is twice weekly, on Tuesdays and Fridays. Recycling materials (use your county-supplied blue bin) are picked up once a week, on Thursdays.

Place your trash and recycling containers at the end of your driveway after dark the evening before pick-up and return them to your garage as soon as possible after pick-up. On windy days, make sure the container lids and any loose trash won’t blow away and wait till the morning of the pick-up to place the containers outside.

If Howard County’s trash collection is moved or cancelled due to a holiday or the weather, and the County landfill is closed, our trash also will not be collected until our next regular scheduled date. When a recycle day is missed the pick-up will move to the next day.

To join a Howard County e-mail list to get announcements about changes to their trash and recycling schedules, and for more information about recycling, visit the Howard County website at <https://www.howardcountymd.gov/Departments/Public-Works/Bureau-Of-Environmental-Services>.

Declaration, Article X (a) (xi)

Repairs, Replacement and Maintenance: Who's Responsible for What?

Questions arise from time to time over whether the homeowner or the condo association is responsible for repairing, replacing or maintaining various items. Here's a list of the most frequently asked-about items, with an explanation of who does what. The VCC Board referred to several documents in preparing this list, including the association's by-laws, the Maryland Condominium Act and the VCC Reserve Study.

Each item includes not only a determination of responsibility but also the date of the scheduled replacement, which is based on the estimated useful life of the item. Scheduled replacement dates may be adjusted due to finances or conditions of wear and tear. Repairs will be scheduled as needed. In order to keep our costs under control, the Board plans to do replacements at the scheduled time instead of on a one-by-one basis. If homeowners want to make replacements sooner, they may do so at their expense.

Roofs and Gutters -- The association is responsible for the maintenance and replacement of roofs and gutters. Cleaning is the responsibility of the homeowner except when the units are being painted. Then, the association is responsible for pressure-washing the outside of the gutters and downspouts to remove mold and dirt. Scheduled replacement, if required – 2032.

Outside Lights -- The homeowner is responsible for replacing the outside light fixtures on garages and front and back porches. The replacement fixtures should be similar to the originals. If not, an architectural request is required.

Light Poles and Pole Fixtures (single-family houses only) -- The association is responsible for replacing poles and light fixtures. The fixtures will be replaced with standard fixtures, similar to the originals. If a homeowner wants a non-standard fixture, it is his or her responsibility and may require an architectural request if the style is significantly different from what is being replaced. Scheduled replacement, if required – 2028.

Exterior Unit Siding -- The association is responsible for cleaning (pressure-washing prior to painting) and painting the siding and window and door trim, as well as making any needed repairs or replacements of the siding. Painting, repairing and replacing doors, including garage doors, are the responsibility of the homeowner. Next scheduled painting, if required – 2025.

Wall Masonry, Brick Work and Walkways -- The association is responsible for repairs as needed.

Vinyl Privacy Fence -- The association is responsible for replacing privacy fences, as needed. The fences will be pressure-washed when homes are painted. Scheduled replacement, if required – 2021.

Mail Boxes (single-family houses only) -- The association is responsible for replacing the mail boxes. Scheduled replacement, if required – 2023.

Porch Railing (front of house) -- The association is responsible for replacement. The homeowner is responsible for any cleaning and paint touch-up as needed. Scheduled replacement, if required – 2040.

Other Railings and Outside Basement Stairs -- The homeowner is responsible for maintenance and replacement.

Windows, Exterior Doors and Garage Doors -- The homeowner is responsible for maintenance and replacement.

Window and Exterior Door Trim, Porch Ceilings and Columns -- The association is responsible for painting when the units are painted. (Garage doors are not included in the painting.) The maintenance and replacement of window and door trim, porch ceiling and columns are the responsibility of the homeowner. This includes any bay windows and window wells. Scheduled painting, if required – 2025.

Decks and Patios -- The homeowner is responsible for the maintenance, repair and replacement of any deck or patio.

Streets and Driveways -- The association is responsible for repairing and resurfacing streets and driveways. Damage that is a safety hazard will be repaired as needed. Driveways that need repair will be fixed when any road work is scheduled and the proper equipment is in the community. (This will reduce our cost by combining projects.) Scheduled resurfacing, if required – 2020.

Lawn Care -- The association is responsible for the care of lawns. This includes: cutting, treating and reseedling as needed.

Trees and Other Plants -- The association is re-

sponsible for trimming and mulching trees and other plants located in the front of the units and in the general common areas (i.e., builder-installed). The association will replace, in the general common areas only, any plant or tree that dies with another plant, tree or grass.

For homeowners who replace shrubs, whether living or dead, the replacements should be of similar height, size, etc. If a significant change is desired to the previous layout, an architectural request should be submitted to the association.

Homeowners are responsible for any landscaping installed by the homeowner (or by a previous owner) in any landscaping bed not installed by the builder. The association will not replace or pay for replacement of plantings in the original (builder-installed) areas in front of the home. (Approved by the Board on Sept. 8, 2008)

Snow Removal -- The association is responsible for removing snow on the streets, driveways and walk-



ways up to the front door of the unit when the depth exceeds two inches.

Trash Removal -- The association is responsible for pickup and removal of trash when placed in the proper containers at the end of the driveway. If trash placed in containers has been gotten into by animals or scattered by the wind, the homeowner is responsible for picking it up. Recycling pickup is provided by Howard County.

Community Water and Wastewater Treatment --

The association is responsible for providing safe, clean drinking water to the community, as well as treating wastewater and dispersing it after treatment.

Insurance -- Our community has a Condominium Master Insurance Policy that provides liability, property and casualty coverage for a variety of losses and damages. The master policy provides homeowners a savings that is approximately half of what they would pay without it. But unit owners should still have their own condominium insurance to cover what the Master Policy does not, such as belongings and improvements to the interior of the home.

If you have a mortgage, your lender will probably require you to have your own policy and may ask for a copy of the Master Policy declaration page. Our master policy agent, Gary Carpenter of State Farm Insurance, can provide the document. Contact his office at 410-721-7474.

When you're getting your insurance, inform the agent that the Glenwood Fire Station is less than three miles away. This may help lower your premium.

For more information about insurance coverage in the community, see *Bylaws, Article XI "Insurance," Article XII "Casualty Damages,"* and *Letter to Unit Owners from Property Manager Elizabeth Hagerty, July 27, 2016 (attached to Bylaws).*

Club House -- The association is responsible for the Club House, including interior decorating, furnishings and the repair and replacement of all appliances, including air conditioning, heating systems and the alarm system.

For a complete list of the maintenance responsibilities of homeowners and those of the association, please see the Bylaws, Article XIII "Maintenance, Repair and Replacement."

Home Maintenance Tips

Many of our residents have lived in this community since its inception and have gathered a wealth of knowledge about the workings of our houses and their occasional idiosyncrasies. All of the following advice is based on the direct experience of one or more of our homeowners.

However, if you use any of these tips, please do so carefully, remembering that any problems that might result are your responsibility. Because our community was built by two different builders (NVR for the villas; Ryan for the single-family homes), some of these tips will not apply to all homes.



Contractors

When you hire plumbers, electricians or other contractors for repairs or home improvement projects, be sure they have the required permits and are licensed and insured. This will help protect not only your investment but also that of your neighbors. And, should anything go wrong with the work, this will eliminate your exposure to personal liability for any resulting damage.

A list of contractors who have been recommended by our homeowners is available on the VCC Google Group website at <https://drive.google.com/drive/>. Click on “Useful Info,” then select “Recommended Vendor Contact List.”

Electrical

If you lose power to some, but not all, of your electri-

cal wall outlets, the cause may be that a Ground Fault Circuit Interrupter (GFCI) has been “tripped”. Your home has several GFCI outlets, above the kitchen counters, in the bathrooms, wet bar, certain appliances, unfinished basement, garage, outside and elsewhere. If a GFCI outlet is tripped it may cut power to not only that outlet but possibly others elsewhere in the house. Most GFCI breakers have a light that comes on when the breaker is tripped, otherwise it may be a process of trial and error to find the one that controls the outlet that has lost power. Many times, it will be a GFCI outlet in the basement or garage. To reset the outlet and restore power, press the “reset” button on the front of the failed GFCI outlet.

Unit owners may want to consider installing a whole-house surge protector to safeguard electrical, cable and phone systems from electrical surges. This device detects transient voltage surges at the main electrical panel and diverts them into a grounding conductor. It’s a good first line of defense against line surges and spikes which occasionally occur and are typically unavoidable.

Fire Suppression (Sprinkler) System

The villa homes in our community are equipped with a fire suppression (sprinkler) system. (The single-family detached homes do not have these systems.) There is no required maintenance, flushing or periodic testing for the systems but it is recommended that the back-flow device should be replaced every seven to ten years to make sure it’s operating properly. This device prevents sprinkler system water from backing up into the drinking water. Hire a certified plumber with expertise in fire suppression sprinkler systems.

Fireplaces

To save energy, you can turn off your gas fireplaces during the warm part of the year. However, some service companies recommend leaving the pilot on all year since it uses very little gas and helps prevent rust and helps keep pests from coming into the fire box.

Fireplaces should be inspected periodically. Refer to the manufacturer’s instructions, which are inside the fireplace or in the folder of instruction manuals you may have received at closing.

House (Attic) Fans

Our homes are equipped with whole-house fans, located in the attic. The fans help cool the house during warm weather.

The fans have a thermostat so that they turn on at the set temperature. Electricity to the fans is controlled by a wall switch in one of the upstairs bedrooms. When the fan is operating you should be able to hear a soft whirring noise coming from the attic.

The fans are nearing the end of their expected life and may need to be replaced soon. This is the owner's responsibility.

Power Outages

When the power goes off, all is not lost: Our water system has a backup generator and our water heaters are gas-fired, so you will still have hot and cold water. Also, the switches to the fireplace will still work so you can still have some heat. However, if you have a remote control to operate your fireplace, it will not work.

Smoke and carbon-monoxide detectors will still function because they have battery backups. (However, after a few minutes, the alarms will start to beep, as a warning that they are relying solely on battery power. While this can be pretty annoying during a lengthy outage, it's not prudent to remove the batteries since this renders the alarms inoperable.)

Preparing Your Home for an Extended Absence

If you're a snowbird, there are additional things you'll want to do to make sure your home survives the winter without you.

Our Bylaws (Article XIII, Section 1 (A)) require residents to maintain their home's temperature at 62 degrees or higher at all times. Also, to minimize water damage to your and your neighbors' homes if your water pipes or water heater should fail while you're away, the Bylaws also require that you shut off all water to the house, except for the fire suppression sprinkler system, if you'll be away for more than five days. Here's how:

There are two shut-off valves in the basement. Both

have straight handles, rather than the round ones found on the outside-faucet shut-off valves. The lower one shuts off water to the entire house, *including the sprinklers*. *Don't turn off that one!* Use the upper one, which turns off everything *except* the sprinklers. You should also turn off your outside faucets (see "Preventing Frozen Pipes," below).

Turn the gas valve on the water heater to the pilot position and close the water heater's cold water intake valve.

If you have a humidifier attached to your furnace, close the water valve and turn the humidifier off. Turn off the ice maker in the refrigerator.

If one of your neighbors will be checking on your home while you're away, ask them to do so every day during cold spells, not only to minimize any water damage that might occur if pipes freeze and burst but also because the furnace could quit at any time. If the furnace does go off, a service professional should be called immediately to fix the problem to keep pipes from freezing.



Preventing Frozen Pipes

In the Severn units, the water pipes to the utility sink and washer are inside a wall that separates the laundry room from the garage. The insulation inside this wall is minimal, so in very cold weather (below freezing) leave the door from the laundry room to the dining room open, even though there is a heat vent in the laundry room. The heat from the rest of the house will help to keep the laundry room warmer and prevent the pipes from freezing.

In the Bella Villa homes, which have two heating systems, in very cold weather it's important to keep the upstairs unit on and the doors to the bedrooms and

bathroom open, as they are right over the (minimally insulated) garage. On especially cold nights, it's also a good idea to open the upstairs bathroom vanity doors to allow heated air in.

In all units, it's wise to turn off the water to the outside faucets when winter approaches. Each has a round, red shut-off valve in the basement. First, turn off the valves to the outside faucets in the basement. Then disconnect any hoses and open the outside faucets. Finally, open the small brass screw (bleeder) valves located on the side of the shut-off valves in the basement. This will drain any water in the pipe between the valve and the faucet.

Leave the faucets open all winter but don't forget to turn them off and shut the bleeder valves before you open the shut-off valves in the spring.

Smoke and Fire Detectors

Be alert for the high-pitch beep that means the batteries in your smoke/fire detectors need replacing. While the devices primarily run on house current, they rely on their batteries in case of a power outage. After you replace the battery or batteries, you may need to press a reset button on the detector to stop the beeping.

Smoke and fire detectors wear out after eight to ten years, which means that the ones installed when our homes were built are nearing, or have already exceeded, their useful life and need to be replaced. Consider installing dual ion/photoelectric detectors that better detect smoke and smoldering fires. For the villas, one recommended model is First Alert BRK 3120B 120V Photo/Ion Smoke Alarm with Battery Backup. (They're available from Amazon for about \$95 for a 3-pack.) The electrical connector is the same as that used by our original detectors, but you'll need to install new bases (which come with the devices). These detectors use two AA batteries that are easier to replace than the 9-volt batteries in the original detectors.

Another option for the villas is the First Alert Model 9120B, which costs about \$69.00 for six from Amazon. This model uses a 9-Volt battery and is virtually identical to the original detectors installed by the builder. They, too, can be installed without changing wiring or the backplate but they use only ionization technology, not photoelectric.

A different model was installed in the single-family

homes: a Kidde #1275. It has since been replaced with model #12040A.

Follow the manufacturer's instructions for periodic maintenance.

Water and Sewer

Our community contracts with Maryland Environmental Service (MES), a self-supporting, independent state agency, to operate our wastewater treatment system and water supply system. Because our water comes from wells, we all need to be careful with how much we use. And because our sewage treatment is a septic-field based system, we need to watch what we put down our drains to avoid undue wear and tear on the treatment facility. Here are some tips.

Many household products and waste items can harm our sewage treatment system. The following items should not be put in your garbage disposal or down any drain. Dispose of them in the trash or recycling, as appropriate.

- Animal fats, such as bacon grease or other oils, egg shells, onion skins, banana skins, melon rinds or coffee grounds
- Old medicines. These should be taken to a pharmacy for proper disposal.
- Harsh chemicals or toxins such as floor-stripping waste, paints, solvents, thinners and pesticides.
- Drain cleaners. First try vinegar and baking soda to unclog a drain. If that fails, use only drain cleaners specifically designed for septic systems; they won't kill the bacteria that are essential to the system's operation. There are also enzyme treatments that not only clean drains but also actually increase bacterial growth in the septic system.
- Pine oil cleaners and toilet bowl tablets. Use disinfectants and bleaches sparingly.
- Liquid fabric softeners.
- Detergents should be low-suds, low-phosphate and biodegradable.
- Scrape food scraps from dishes into a trash can (not into the disposal) before placing dishes in the dishwasher.
- Overall, please use your disposal as little as possible to save our septic system.

Finally, please be conservative with the use of water, especially washing cars or watering gardens. To avoid excess water runoff into the storm sewers, don't leave running hoses or sprinklers unattended.

Windows

Some of the windows in our homes have turned out to have broken seals, which can cause condensation or fog between the double panes and, if the weather is cold enough, cracked panes. If you've not had your windows inspected for broken seals, you may want to

do so. One contractor who has been used by many residents is Marc Smith, the owner of Widow Wiz, at 410-848-0540 (office) or 410-916-6126 (cell). If Mark discovers any broken seals, he will determine if the window should be replaced or resealed.

You can have Mark install the windows or you can do it yourself. Some of the double hung windows are very easy to install but fixed windows need a professional.

Bylaws attachment: "Rules and Regulations Regarding Window Repairs"

Social Scene

Our community is quite active with a variety of social functions and all neighbors are welcome. Most events take place in the community clubhouse. Keep an eye out for e-mails from the VCC Social Group announcing upcoming events.

- On the first Friday or Saturday of most months, there's a pot luck BYOB happy hour. Mixers are provided.
- Movie night is held monthly, usually on the third Friday, showing either a new release or a classic. Contact Matt Boratenski.
- There's a Souper Bowl party, usually in late January, where residents bring their favorite home-made soup. Contact Jeannie Lohmeyer or Marilyn Hummer.
- A contemporary book discussion group meets monthly. Contact Evelyn Wandell for more information.
- A canasta group meets weekly. Contact Renee Parcover. (New card and game groups are welcome. Contact the Social Committee.)
- A Mah-Jongg group meets Mondays at 6:30 p.m. Contact Joan Moskowitz.
- A craft circle also meets weekly. Contact Sandy Stern.
- The clubhouse has a self-service library. Feel free to borrow a book or donate your used books. For more information, or if you wish to donate books, contact Sandy Stern.

The Social Group has also sponsored trips to theatres, museums and other local places of interest. We also support a local charity during the winter holiday season.

Clubhouse Availability for Private Functions

Not only is the VCC clubhouse used for community-wide functions such as those listed above, it's also available for residents to host their own functions.

The clubhouse is available from 8 a.m. until midnight daily. Hours may be extended with the prior written

approval of the property manager, Liz Hagerty of Brodie Management.

If a resident wants to use the clubhouse for a community-wide event, there's no charge. For a private function, there is a rental fee of \$150 (for up to six hours; additional fees may apply for longer events) as well as a security deposit of \$250.

Board, committee and community meetings, and community-wide social functions may be scheduled up to one year in advance. No application for approval is required for these meetings. For private functions, the clubhouse can be reserved up to three months in advance; a written request must be submitted. To ensure availability, it's wise to make your reservation as early as possible.

Residents wishing to reserve the clubhouse need to contact Liz Hagerty by e-mail or telephone to tentatively reserve the date. (See "Contact Information" below.) Liz will provide you with a Private Function Reservation Application, which must be completed and returned to her, with an insurance certificate/indemnification and a check for all fees, at least two weeks before the function. The resident will receive a written confirmation upon approval. Residents must be current in their condominium fees to reserve the clubhouse.

Food cannot be prepared in the clubhouse's kitchen but residents can bring in food prepared elsewhere. Resident can use the clubhouse's kitchen equipment (e.g., coffee pots, microwave, garbage cans/bags), and cleaning supplies and equipment (e.g., detergent, floor mop, carpet and leather cleaner) for a private function but not any of the clubhouse's paper goods, consumables and silverware.

Residents may bring beer, wine or liquor for their own consumption and to share with other residents and invited guests.

After the event, residents must collect and remove all their trash from the clubhouse, return all furniture to its original position and leave the clubhouse neat and clean, as they found it.

For more information about rental and use of the VCC clubhouse, see "Villas at Cattail Creek Clubhouse Policies," dated Feb. 22, 2010, available on the VCC Google Group website under Condo Docs.

Communications and Contact Information

VCC Websites

The community has three websites:

- The first is for the public, including potential homebuyers, to learn about VCC. The web address is villasatcattailcreek.tk/.
- The second site is for VCC homeowners. It contains the association's governing documents, policy statements, plats, a community member directory, a list of recommended contractors and other useful information. To access this site, you must be a member of Google Drive. You can sign up (it's free) at google.com/drive.
- The third site is also for VCC homeowners. It contains online "conversations" about community-related topics. You must be a member of Yahoo Groups to access this site. To sign up (it's free, too), go to groups.yahoo.com and click on "Sign In", then follow the prompts to create an account.

The association also has an e-mail distribution list that's our main way of communicating with residents and for residents to send out community-wide e-mails. New residents are automatically added to this list once their contact information is received by the VCC Secretary (catvillasec@gmail.com). Just address your e-mails to VCC55@yahoogroups.com and they will go out to all residents. Jack Moskowitz is the contact for help with the Google Group, the Yahoo Group, and the e-mail list.

Board of Directors

The five members of the VCC Board of Directors are elected by the owners to 3-year terms. The board has a president, vice president, treasurer, secretary and member-at-large. Board meetings are held on the third Tuesday of the month at 7 p.m. in the club house.

Members of the Board – 2017

President

Lynn Nulton
15255 Callaway Ct.
410-489-9918
lpnulton1@verizon.net

Vice President

Bill Rados
15201 Callaway CT.
301-253-0134
wrados@verizon.net

Secretary

Paul Ulrich
15122 Players Way
410-489-5326
catvillasec@gmail.com

Treasurer

Paul Casner
15237 Callaway Ct.
410-489-0512
pgcjr12@aol.com

Member-at-Large

Bob Kendezejeski
15253 Callaway Ct.
410-988-9282
mrbobk1943@verizon.net

Committees

Architectural Review
Budget and Audit
Clubhouse
Contracts
Country Club
Grounds/Landscaping
Legal
Social Group
Water & Wastewater
Management
Welcoming

Chairperson

Alan Kurland
Paul Casner
Karl Buhlman & Knut Ellenes
Mike Lewis
Knut Ellenes
Eleanore Ellenes
John Bagileo
Carol Fanta & Melony Nicoli
Mike Lewis
Melony Nicoli & Carol Fanta

VCC Management Company

Brodie Management, Inc.
P.O. Box 529
Timonium, MD 21094
Fax: 410-296-1289

For any service request or other property management issues, questions or problems, please contact our property manager, Liz Hagerty:
Monday – Friday 9 a.m. to 5 p.m. -- 410-825-6060
After-hours emergencies only -- 410-377-1605.

Area Information

Travel Times to Nearby Cities (approx.)

Annapolis	55 minutes
Baltimore	35 minutes
Frederick	30 minutes
Washington	60 minutes

Nearby Hospitals

Howard Co. General Hospital, Cedar Lane at Little Patuxent Parkway, Columbia (twenty-two minutes, 11 miles). 410-740-7890.
http://www.hopkinsmedicine.org/howard_county_general_hospital/.

MedStar Montgomery Medical Center, 18101 Prince Philip Dr, Olney, MD 20832 (seventeen minutes, 10 miles). 301-774-8882.
<http://www.medstar Montgomery.org>.

If you call 911 for an ambulance, you can request to be taken to either Howard County General or Montgomery General but the decision is up to the Emergency Medical team.

Community Services

Glenwood Fire Dept. Carrs Mill Rd. 5 min. 3 miles

Gary Arthur Comm'ty Ctr. Glenwood 5 min. 3 miles

Howard Co. Library Glenwood 5 min. 3 miles

Alpha Ridge Landfill Marriottsville 16 min. 12 miles

Pharmacies

Ten Oaks Phar.	Glenelg	10 min.	4 miles
Walgreens	Clarksville	16 min.	10 miles
CVS	Olney	18 min.	10 miles
Rite-Aid	Olney	18 min.	10 miles
CVS	Mt. Airy	18 min.	14 miles

Most supermarkets also have pharmacy departments.

Grocery Stores

BJ's	Columbia	25 min.	17 miles
Costco	Elkridge	28 min.	19 miles
Food Lion	Woodbine	13 min.	8 miles
Giant	Olney	18 min.	10 miles
Giant	Clarksville	16 min.	10 miles
Harris Teeter	Ellicott City	12 min.	11 miles
Harris Teeter	Olney	18 min.	10 miles
Safeway	Olney	18 min.	10 miles
Shopper's FW	Olney	18 min.	10 miles
Weis	Waverly	17 min.	12 miles
Wegman's	Columbia	26 min.	18 miles

Hardware

Christopher's	Sandy Spring	19 min.	12 miles
Clark's Ace	Ellicott City	17 min.	13 miles
Home Depot	Ellicott City	20 min.	16 miles
Home Depot	Columbia	26 min.	18 miles
Kendall	Clarksville	17 min.	10 miles
Lowe's	Elkridge	29 min.	21 miles
Mt. Airy Ace	Mt. Airy	18 min.	13 miles

Other Shopping

Columbia Mall	Columbia	26 min.	13 miles
T J Maxx	Olney	18 min.	10 miles
Home Goods	Olney	18 min.	10 miles
Super Walmart	Ellicott City	24 min.	16 miles

Restaurants

A list of area restaurants is available on the VCC Google Group website under "Useful Info."

Cattail Creek Country Club

Located right next to our community, the club offers a reduced rate on their dining membership for VCC residents of \$35 a month, with a quarterly food minimum of \$300.

Contact Membership Director Gabby Forte at 410-489-4653, ext. 233.

Money Matters

The yearly operating budget for the Villas at Cattail Creek is approximately \$500,000. The budget covers such expenses as water and wastewater system operations; trash and snow removal; grounds maintenance and landscaping; repairs and general maintenance; electricity for street lighting; management, legal and tax preparation expenses, and insurance premiums.

Each year, the Board of Directors presents a proposed budget to the community. After considering any comments received from the community, the Board votes on whether to adopt the budget. The budget determines the amount of the coming year's assessment. Special assessments may be necessary to meet unforeseen expenses, but this has been very rare.

The association also has a fully-funded reserve fund

for maintenance, repair and replacement of the common elements, such as exterior painting, road repair, and new roofing.

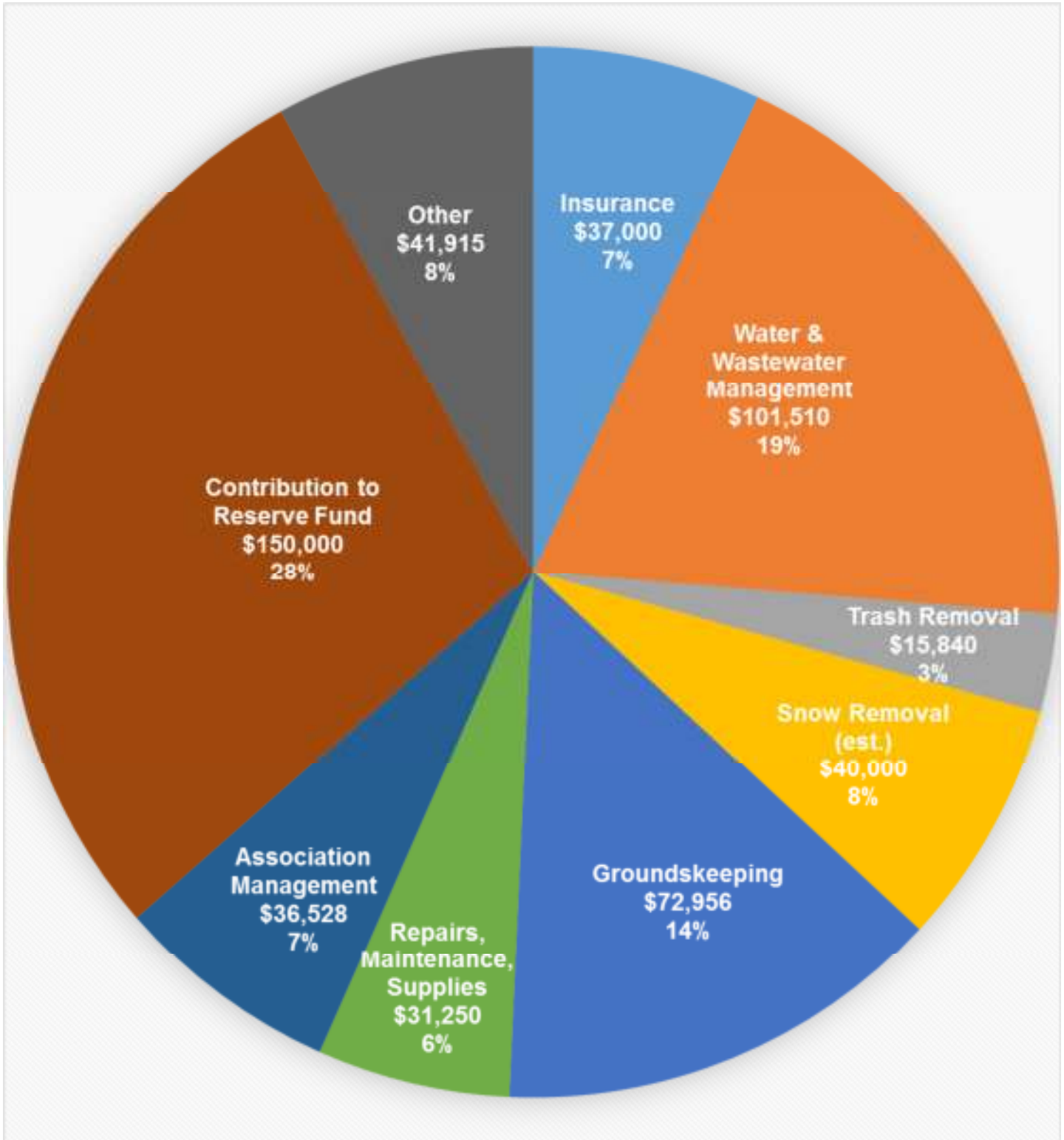
Collection Policy

Condominium assessments are due on the first of each month. Payment may be by check, direct debit, credit card, or electronic transfer from the owner's bank account. An owner with a personal or financial hardship may request a meeting with our management company to discuss other payment arrangements.

Bylaws, Article V, Section 3 (b) and (e)

Your Condo Fees at Work

Villas at Cattail Creek Operating Budget — 2017



Total: \$526,999