

Villas at Cattail Creek



Welcome Manual

Revised 2023

Villas at Cattail Creek

Welcome Manual

Welcome to The Villas at Cattail Creek (VCC), one of the premier active adult communities in Maryland in a sought-after location in Howard County. Those of us who live here are fortunate. We live in lovely, spacious homes convenient to two major metropolitan areas that offer many conveniences and services.

This *Welcome Manual*, approved by the VCC Board of Directors, provides residents with information and guidance about our community and its environs. Whether you are planning to add a deck or just looking for a neighborhood social activity, the *VCC Welcome Manual* will tell you what you need to know and will point you in the right direction for additional information.

We also invite you to visit the Villas at Cattail Creek website, which has both a public page and an owner's portal available in a secure, password protected environment (available once the property manager receives your closing information). You can find the webpage at <https://villasatcattailcreek.com>.

We hope you find this easy reference manual helpful, and we welcome your comments, questions, and suggestions. You can send them to the current VCC Board secretary, whose contact information is updated yearly and posted in the owner's portal on the VCC website.



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Our Community Guidelines

Any organization needs guidelines to function effectively, and here at the Villas of Cattail Creek (VCC), we have our set of guidelines, rules, and regulations. Our *VCC Bylaws*; our *VCC Declaration of Covenants, Conditions, and Restrictions* (DCCR), and our *Rules and Regulations* (including amendments to these three documents) are the primary source regarding the legal rights and responsibilities of homeowners and of our VCC Association.

This *Welcome Manual*, written in non-legalese on the *most searched* VCC topics, is meant to be a more *user-friendly*, quick-reference guide for homeowners. Throughout this manual you will find cited references to the three governing *legal* documents, and we ask that you refer to those cited references for the more detailed information on each topic. All three legal documents can be accessed through the owner's portal on our VCC website: <https://villasatcattailcreek.com>

Courtesy, common sense, and a familiarity with the VCC Community Guidelines will help us all to be good neighbors and thoughtful stewards of our shared property which has proven to be true for us here at the Villas at Cattail Creek.

Age Restriction



In order to be a 55+ community, we have to comply with the terms of the [Federal Fair Housing Act: Housing for Older Persons](#). This means at least one resident of each unit must be at least 55 years old, unless an owner under 55 loses a spouse to assisted living, nursing home, divorce, or death. 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.

Bylaws: Article III, Section 3.

Additions, Alterations, Landscaping, and Other Improvements

Most changes to the outside of your home 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 *Architectural Request* form and instructions for filling out the form are available on our [VCC website](https://villasatcattailcreek.com): <https://villasatcattailcreek.com>

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

Awnings

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

Decks

Decks are to 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, with two 6-foot sections required if the deck extends beyond 12 feet. Refer to *Architectural Guidelines*.

Decks are to 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 and meet current Howard County requirements.



Patios

A patio, with surrounding landscaping, may not extend into the 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.

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. The [Freedom to Display the American Flag Act](#) forbids a condominium association from prohibiting residents from displaying the flag in accordance with the [Federal Flag Code, #7 Position and Manner of Display](#); however, there are 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.*

Fences

Fences of any kind, other than required privacy fences between the villas, including electronic pet-restraint systems, are not permitted.

Railings

Owners in attached villas are responsible for painting railings.

For single family homes that add railings, the style, color, and material should closely resemble railings in the attached villas.

Landscaping

Any new landscaping, including expansion of original beds installed by an owner, is that owner's responsibility to maintain. These beds must be maintained in a manner similar to that provided by the association's landscaper. This includes weeding, pruning, trimming, mulching, edging, applying insect and disease control, and fertilizing and deadheading of flowering perennials



throughout the growing season.

Landscaping may not extend into the general common element, as indicated in the *Declaration (DCCR), Article V, Limited Common Elements*. However, homeowners may fill out an *Architectural Request* form to seek 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.

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

Any new landscaping must not hinder grass cutting.

When a home is sold, the owner should advise the buyer in writing that landscape areas on the side or the back of the unit are the owner's responsibility. It will be the new owner's responsibility to maintain those areas, as stated above.

Outdoor Sprinkler Systems

Because of their potential impact on our community water supply, outdoor sprinkler systems are not permitted except for two original homes which were *grandfathered in*.

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 Review Committee. These doors 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 will need to get approval first by submitting an *Architectural Request* form.

Replacement storm doors are to be equal or better in quality than the original Andersen doors. They are to be full-length glass,

almond color, and otherwise comparable to the original Anderson doors.

Pets



VCC is a pet-friendly community with pet friendly guidelines.

Residents must first follow all Howard County Animal Control Laws, which require animals to be vaccinated, licensed with the county, and leashed when outside the owner's home. For a full list of county requirements, please review the link at the bottom of this section.

In addition to county requirements, VCC has the following restrictions:

- 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 are outside the house. Pets may not be left outside unattended.
- Owners must pick up pet waste in all VCC common areas and limited common areas. *See VCC Rules and Regulations Regarding Pets; Refer to [Howard County Animal Control Laws](#).*

Businesses

VCC is a residential community. Running a business from your home is not permitted. However, a *professional* home office *free* of any public walk-in traffic is acceptable. Therefore, medical and dental clinics are *not* permitted. A Day Care business is *not* permitted. *Professional* means a recognized profession, such as doctors, dentists, lawyers, accountants, architects, writers and the like.

Declaration (DCCR): Article X (a), (I); (b) and (c).

Trash and Recycling

VCC is responsible for the twice weekly pickup and removal of trash. Homeowners should put trash in a garbage can and place it at the end of their driveway between dusk and 7:00 a.m. on pick-up days. Although we have a private company for trash collection, residents should follow the Howard County rules for trash disposal. The Board prefers and encourages use of trash cans for securing trash from animals or other risks. Trash bags suitable for outside use are acceptable but discouraged and should be reserved for days that are extremely windy or icy or for days when an owner is leaving town on the day of the trash collection.

Trash collection days are Tuesday and Friday, but if trash collection falls on a **major** holiday, collection slides to the next weekday. However, on many holidays the trash schedule does not slide. If inclement weather prevents trash collection, the crew will be out as soon as it is safe to do so.

Recycling is provided once a week by Howard County. Homeowners should use a county-supplied recycling bin and place it at the end of their driveway between dusk and 6:00 a.m. on pick-up day, Thursday, unless there is a “slide” day, changing pickup day to Friday.



If trash has been broken into by animals or if recyclables that do not fit into the recycling bin (such as empty cardboard boxes) are scattered by the wind, the homeowner is responsible for picking it up.

Declaration (DCCR): Article X (a) (xi).

Cars, Parking and Driving

The speed limit in our community 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 keep to the 20 mph speed limit and kindly remind your visitors to do so.

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 in garages, such as chair lifts.

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

Owned or leased commercial vehicles and those vehicles without current license plates are not permitted in any of the common parking areas or in any residents' driveways.

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

Declaration (DCCR): Article X (a) (xiii-xiv).

Rentals

Leasing your home 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 VCC Association's *Bylaws, Declaration (DCCR), and Rules and Regulations*. No part of a home may be sublet.

Declaration (DCCR), Article X (a) (viii).

Signs and Outdoor Displays

No advertisements, signs, or posters of any kind may be placed outside or in the window of your home, with two exceptions. Signs advertising a home for sale or for rent may be placed in front of the home in the front yard. Such signs should be removed promptly after the property has been sold or leased.

In accordance with the [Maryland Condominium Act: Section 11-111.2](#), election signs are permitted but only inside the home'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 permissible if they are no more than one meter in diameter.

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

Home Maintenance Tips

A number of 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 tips are based on the direct experience of one or more of our homeowners. If you use any of these tips, please do so carefully, remembering that any problems that might result are your responsibility. Some of these tips will not apply to all homes.

For a complete list of the maintenance responsibilities of homeowners and those of the VCC Association, please see the Bylaws, Article XIII on the [VCC website](#).

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. Should anything go wrong with the work, this will also eliminate your exposure to personal liability for any resulting damage.

Driveways

Maintenance and repair of driveways is the responsibility of the VCC Association. Sealing the driveways is the responsibility of the owners who wish to do so.

Electrical Outlets

If you lose power to some, but not all, of your electrical wall outlets, the cause may be that a Ground Fault Circuit Interrupter (GFCI) has been *tripped*. If a GFCI outlet is tripped, it may cut power to not only that outlet but possibly to other outlets 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.

Fire Suppression System

The attached Villas in our community are equipped with a fire suppression sprinkler system. The single-family detached homes do not have these systems. The attached Villas' systems are self-contained, meaning the water supply for them is separate from our drinking water supply. There is no required maintenance, flushing or periodic testing for the systems in the Villas, but it is recommended that the back-flow device be checked every seven to ten years to make sure it is operating properly. This device prevents the sprinkler system water from backing up into the drinking water system. You can hire a certified plumber with expertise in fire suppression sprinkler systems to conduct this test. The sprinkler system water is not potable.

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 pests from coming into the fire box.

Fireplaces should be inspected periodically. Refer to the manufacturer's instructions.

Power Outages

When a power outage occurs, 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.

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 annoying during a lengthy outage, it is not prudent to remove the batteries since this renders the alarms inoperable.

Preparing Your Home for an Extended Absence

If you are a *snowbird*, there are additional things you will 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 require that you shut off all water to the house, *except* for the fire suppression sprinkler system, if you will be away for more than five days.

When shutting off the water, in some homes there are two shut-off valves in the basement. Both shut-off valves have straight handles. The lower valve shuts off water to the entire house, including the sprinklers. *Do not turn off that valve.* Turn off the upper valve which turns off everything *except* the sprinklers. Also, you should also turn off your outside faucets. See *Preventing Frozen Pipes* p.14 in this manual.

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. Also turn off the ice maker in the refrigerator.

While you are away, ask someone to check your home periodically for frozen pipes or a furnace shut down to minimize water damage. If the furnace is not working, a service professional should be called immediately.

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 is important to keep the upstairs heat on and the doors to the bedrooms and bathroom open, as they are situated over the minimally insulated garage. On especially cold nights, it's also a good idea to open the upstairs bathroom vanity doors, allowing the heated air into the vanity.

During the autumn season before freezing temperatures occur, turn off the water to the outside faucets. Each outside faucet has a corresponding red shut-off valve inside the house found in the basement and in some houses found under the kitchen sink. First, turn off the *inside* shut-off valves to the outside faucets. 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. 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-pitched beep which 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.

Smoke and fire detectors wear out after eight to ten years, which means that the ones installed when our homes were built have already exceeded their useful life and need to be replaced. Contact a professional electrician to replace smoke and fire detectors when necessary.

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 the community's wastewater treatment plant (WWTP) and the water supply systems.

In general, VCC is responsible for expenses related to maintenance and repair of our water supply system and the wastewater treatment system. However, homeowners are *personally* responsible for the water line between the shut-off valve located in the outside front area of the house to the entrance into the house. Also, homeowners are *personally* responsible for the sewer line from the house to the street clean-out location. Should those areas of the lines become damaged and need repair, unit owners are financially responsible.

Our water comes from our community well system. Therefore, we all need to be careful with how much water we use. Our waste treatment system is a septic-field based system; we need to watch what we put down our drains to avoid damaging our waste treatment system. Here are guidelines that need to be followed.

Many household products and waste items can *damage* our waste treatment system which can be highly costly to each of us; therefore, the following items **should not** be put in your garbage disposal or down any drain or toilet. Dispose of them in the trash or recycling, as appropriate.

- **No** Flushable wipes, diapers, or other personal sanitary products.
- **No** Animal fats, such as bacon grease or other oils, eggshells, onion skins, banana skins, melon rinds or coffee grounds
- **No** medicines. These should be taken to a pharmacy for proper disposal.
- **No** harsh chemicals or toxins such as floor stripping waste, paints, solvents, thinners, and pesticides.
- **No** 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.
- **No** pine oil cleaners and toilet bowl tablets.
- Use disinfectants and bleaches sparingly.
- **No** liquid fabric softeners.
- Detergents should be low suds, low phosphate, and biodegradable.
- Even though our homes are equipped with garbage disposals, we suggest to 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 waste 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, do not leave running hoses or sprinklers unattended.

Clubhouse Use



The VCC Clubhouse is used for community-wide functions, and it is also available for residents to host their own functions.

The Clubhouse is available from 8:00 a.m. until midnight daily. Hours may be extended with the prior written approval of the property manager.

If a resident wants to use the Clubhouse for a community-wide event, there is no charge. For a private function, there is a rental fee and a security deposit.

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

Residents wishing to reserve the Clubhouse need to contact the property manager by email or telephone to tentatively reserve the date. Once you have confirmed that the date is available, you should fill out the *Clubhouse Rental and Cleanup Checklist*, available on the [VCC website](#).

Residents must be current in their condominium fees to reserve the Clubhouse. Food cannot be prepared in the Clubhouse kitchen, but residents can bring in food prepared elsewhere. Residents can use the Clubhouse 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; however, residents are not to use any of the Clubhouse paper goods, consumables, or plastic flatware.

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

After the event, it is important that residents collect and remove all their trash from the Clubhouse, vacuum the floor, return all furniture to its original position, and leave the Clubhouse neat and clean as they found it.

HOA Dues, Insurance and Unit Repairs

The yearly operating budget covers such expenses as property management; water and wastewater system operations; trash and snow removal; grounds maintenance and landscaping; repairs and general maintenance; electricity for street lighting; legal and tax preparation expenses; insurance premiums; and contributions to our reserve fund (used to pay for future major projects, such as roof replacement and exterior painting).

Each year the Board of Directors presents a proposed budget to the community. After considering comments received from the community, the Board votes on whether to adopt the budget. The budget delineates our VCC Association expected expenses for the coming year. Special assessments may be necessary to meet unforeseen expenses, but to date this has been very rare. The VCC 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.

Payment (Collection) Policy

Condominium fees 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). See also "Procedure for Collection of Assessments."

Insurance

Our community has a Condominium Master Insurance Policy that provides liability, property and casualty coverage for a variety of losses and damages, but homeowners should still have their own condominium insurance policy to cover what the Master Policy does not. If you have a mortgage,

your lender will probably require you to have it and may ask for a copy of the Master Policy declaration page. The Master Policy can be found on the VCC website.

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.

Bylaws: Article XI "Insurance," Article XII "Casualty Damages." Letter to Unit Owners from Property Management Company: 2020 Condominium Master Insurance Policy Deductible, available on the [VCC website](https://villasatcattailcreek.com):

Responsibility for Repairs

In general, repairs to the exterior of the homes are covered in the VCC operating budget and repairs to the interior of the homes is the responsibility of the unit

owners. The Board of Directors has prepared a detailed list of who is financially responsible for what in a document titled *VCC Repairs Replacement and Maintenance Responsibilities 2022*, which is available in the owner's portal on the [VCC website:](https://villasatcattailcreek.com)
<https://villasatcattailcreek.com>

Replacement and maintenance that are the responsibility of VCC are planned well in advance based on reserve studies that help us anticipate future expenses. Scheduled dates of replacement and maintenance are adjusted when necessary due to financial or wear conditions. Emergency repairs are scheduled when needed. To keep our costs under control, we plan to do replacements for the community at scheduled times instead of doing replacements on an individual basis. If homeowners want to make replacements earlier, they may do so at their own expense and with prior approval from the VCC Board of Directors.

Bylaws: Article VII, Management, Section (e); Maryland Condominium Act, Section 11-108.1, Responsibility for Maintenance, Repair and Replacement; VCC Repairs Replacement and Maintenance Responsibilities 2022 (with Attachments A and B), available in the owner's portal of the [VCC website:](https://villasatcattailcreek.com)
<https://villasatcattailcreek.com>

If you have any questions or concerns, please contact the current property management company, Contact information is on the [VCC website:](https://villasatcattailcreek.com)
<https://villasatcattailcreek.com>