

# The Village Voice

February 2021, Volume 42, No. 2

Inserts: Exterior Maintenance List  
Mulch Order Form  
Document Rewrite Update

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## The Cardinal



A bird seen by some as a symbol of hope and endeavor, these are resilient birds that persevere. Among the few avian species that are monogamous, they have also been a symbol of “beauty in the midst of darkness, hope in the midst of sorrow, and renewal in the midst of winter.”

May you be fortunate enough to see a cardinal in the days ahead.



# The Village Voice

*Crestwood Village At Frederick Homeowners Association, Inc.*

February 2021

Volume 42 Number 2

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*The Village Voice* is published monthly for the residents of Crestwood Village I and II by the Crestwood Village HOA. Contributions must be received by the 15th of the month preceding publication. They may be subject to editing for space, style or clarity. Thank-you notes to groups are published. However, personal thank-you notes are not printed but can be posted on the Clubhouse bulletin board. *The Village Voice is not responsible for the factual accuracy of contributed materials.*

Please send comments, suggestions or articles by email to JLancaster@clagett.com or hand deliver them to the office.

Management Office hours are 9 to 5, Monday through Friday.

Clubhouse hours are listed on the calendar.

If you wish to place an ad or talk to a representative from the Management Office, please call 301-662-0400 or 301-662-0401.

## ARE YOU A NEW RESIDENT?

Welcome to Crestwood. Please register at the Clubhouse as soon as possible to be eligible for Clubhouse amenities, etc.

## Crestwood Village Board of Trustees

*Elected by Crestwood Village HOA Members*

**Bill Rucker** .....President,  
.....Liaison to Management  
**Jeff Baggett** ..... Vice President,  
..... Liaison to Building & Grounds  
**Paula Blundell** .....Secretary,  
..... Liaison to Clubhouse Funds  
**Doris Vierbuchen** ..... Treasurer,  
.....Liaison to Finance Committee  
**Doug Dawson** .....Trustee, Liaison to ARC  
**Sandi Naham**..... Trustee, Liaison to Hospitality  
**Therese Oseneek**..... Trustee,  
..... Liaison to Activities Committee

## HOA Staff

*Employed by Clagett Management*

### Office

**Julie Lancaster** ..... Property Manager  
**Shirley Davis** .....Assistant Manager  
**Suzanne Carney** ..... Front Desk  
**Parky Guedel**..... Front Desk  
**Betsy Reniere** ..... Front Desk  
**John Riggelman**..... Front Desk  
**Esther Roberts**..... Front Desk  
**Barbara Scarff** ..... Front Desk

### Maintenance

**David Griffin** .....Maintenance  
**Melvin Harrison**.....Maintenance

### Transportation

**Lisa Bennett**..... Bus Driver

## Disclaimer

Advertisers are not endorsed by the Crestwood Village HOA.

## Security Hours

Monday, Wednesday & Friday 9 PM - 5 AM

Tuesday, Thursday, Saturday & Sunday  
10 PM - 5 AM

Holidays – schedule of day holiday falls on

**301-748-2401**

## SUMMARY OF BOT MINUTES

As there was no BOT meeting in December, there are no unofficial minutes available for this issue.

## HOSPITALITY

Thank you to all those who sent donations to our committee. Your generosity is greatly appreciated.

During the past month, get-well cards were sent to Herbie Kanode, Sandy Detwiler, Judy Elmer and Mary Lu Hubbard. Gift baskets were delivered to Mary Lu Hubbard upon her return from the hospital as well as to Mike Sodos.

Sympathy cards were sent to Gail Pearson on the death of her sister, to Leona Facine on the death of her husband Michael, to Terry Oden on the loss of her mother Theresa and to Tammy Heicher on the death of her mother Nada Lewis.

Memorial donations were sent to the charities chosen by the families of Michael Facine, Theresa Oden and Tammy Heicher.

As a reminder, please let a committee member know if you hear of a neighbor who is ill, hospitalized or grieving the loss of a family member. That way we can continue sending cards.

Our next hospitality committee meeting will be held on February 10th at 10:00.

Therese Oseneek  
Chair, Hospitality Committee

## SUBMITTING AN ARTICLE?

If you plan to submit an article for inclusion in an issue of our newsletter, please make sure that there is an author name at the end of the article. If you are writing on behalf of an organized group, please also include your affiliation to that group, i.e., chair, secretary, member, etc.

If you wish to have an article appear in multiple issues, you need to submit that article for each intended issue, rather than asking in your email to have it done. This is the best way to avoid any confusion or unintentional omission of your submission.

Thanks for your attention.

Betsey Covell  
Chair, *The Village Voice* Committee

**February 12th is the deadline for  
submitting articles for the  
March *Village Voice*.**

## FEBRUARY MEETINGS

There will be no Community Meeting.

The BOT meeting will be on the 23rd at 9:30 but will be closed to residents.



## PROPERTY AND SENIOR TAX CREDITS FOR HOMEOWNERS

Due to COVID restrictions, the annual Senior Tax Credit seminar normally presented by Diane Fox, CPA, will not be held at the Clubhouse this February. I have been in touch with Diane, and this article contains some general information that may be of assistance to you in applying for the 2021 property and senior tax credits.

Only one application is required to apply for both the Homeowner Property Tax Credit and the Senior Tax Credit. You must apply each year. The Senior Tax Credit is available to anyone who owns their own home, is 65 years of age or older and has a gross household income of less than \$80,000. (If you rent your home, please see the article that follows for information on the property tax credit for renters.)

If you have filed an application in the past, you should receive a new 2021 application via regular mail. The new forms are scheduled to be mailed by March 1st. However, Diane Fox recommends that you file online even if you receive a paper application.

Online applications are safer and faster. Between issues with mail service and employees working virtually from home, an electronic copy is received and reviewed faster than a paper application. The online applications are expected to open around February 1st. The website is [taxcredits.sdat.maryland.gov](http://taxcredits.sdat.maryland.gov).

If you have not previously applied for a property tax credit, you can start now. In some cases, this tax credit may be applied retroactively to past years. Applications may be obtained and filed online at [taxcredits.sdat.maryland.gov](http://taxcredits.sdat.maryland.gov) or you can call the Treasury Department at 301-600-1111 and request that an application be mailed to you.

The tax credits each year are based on your previous year's income, so a copy of your completed 2020 income tax form must be filed with your application.

In summary:

- Anyone who filed an application for property and senior tax credits last year will automatically receive an application for this year. However, you are encouraged to file online. Online applications will begin around February 1st.
- Paper applications for 2021 will be sent via mail around March 1st.
- If you did not fill out an application last year, applications can be requested by calling 301-600-1111, emailing [treasuryquestions@frederickcountymd.gov](mailto:treasuryquestions@frederickcountymd.gov) or visiting [frederickcountymd.gov/treasury](http://frederickcountymd.gov/treasury).
- You must own your home.
- At least one member of the household must be at least 65 years of age.
- Total gross household income must be less than \$80,000.
- 2020 completed income tax forms must be submitted at the time of application.

Frederick County Senior Services has a video presentation by Diane Fox, CPA, talking about these tax credits. You can view it at [frederickcountymd.gov/7438/Senior-Tax-Credit](http://frederickcountymd.gov/7438/Senior-Tax-Credit).

If you have additional questions, please feel free to call me at 240-439-4386.

Bernadine Hoffman  
Member, Neighbors-Helping-Neighbors

**CRESTWOOD ACTIVITIES  
SEE THE PINK INSERT**

## PROPERTY TAX CREDIT FOR RENTERS

If you rent your home, you can apply for a property tax credit. All property tax credit forms must be completed every year. Many of the steps for renters are the same as those for homeowners. Renters may qualify for a property tax credit but do not qualify for a senior tax credit.

If you have filed an application in the past, you should receive a new 2021 application via regular mail. The new forms are scheduled to be mailed by March 1st. However, it is recommended that you file online even if you receive a paper application.

Online applications are safer and faster. Between issues with mail service and employees working virtually from home, an electronic copy is received and reviewed faster than a paper application. The online applications are expected to open around February 1st. The website is [taxcredits.sdat.maryland.gov](http://taxcredits.sdat.maryland.gov).

Guidelines for renters include:

- You must be legally responsible for the rent.
- You must submit a copy of the lease, rental agreement, cancelled checks, money order receipts or other proof of rent paid.
- Your principal residence must be in Maryland and where you reside for at least six months of the calendar year.
- You and any co-tenant(s) must have a combined net worth of less than \$200,000.
- You must be over 60 years of age.
- You must submit your completed 2020 income tax forms.
- If you did not fill out an application last year, applications can be requested by calling 301-600-1111, emailing [treasuryquestions@frederickcountymd.gov](mailto:treasuryquestions@frederickcountymd.gov) or visiting [frederickcountymd.gov/treasury](http://frederickcountymd.gov/treasury).

If you have additional questions, please feel free to call me at 240-439-4386.

Bernadine Hoffman  
Member, Neighbors-Helping-Neighbors

## CRESTWOOD VETERANS

We have worked on correcting calendar errors regarding the monthly breakfast. Currently attendance is limited to ten persons at all meetings. The next breakfast will be at 9:00 on the first Thursday, February 4th. There is no general meeting in February. The next regular monthly general meeting will be at 10:00 on the second Thursday, March 11th. At that time, we will discuss upcoming trips and any additional social events.

Stephen Meyer



### TELEPHONE DIRECTORY Additions Unless Otherwise Noted

Please update your Directory accordingly. Report any necessary changes to the Management Office.

Ronald and Carol Leigh  
6871 Snowberry Court  
Carol - 301-800-5552  
Ronald - 301-800-5554

Janet Bognaski  
6892 Arbor Court 410-491-4669

Deborah Shaff  
6983 Arbor Court

## SCAM UPDATES

Unfortunately, seniors are one of the more vulnerable groups targeted by unscrupulous scam artists...and some of them are truly artful in the way and means they use to extort money, etc. Listed below are some more cautionary items we should be aware of.

- Consider any unsolicited call purportedly from your internet service provider (or other "tech support") about your computer, internet connection or security (including offers of refunds) to be a scam. Hang up. Beware of foreign accents, as numerous scam call centers are located in India. Seniors are specifically targeted.
- Never allow anyone unsolicited remote online access to your computer to "troubleshoot." This allows the scammer full access to your computer and to your personal information (such as banking information and passwords).
- Any mention of buying gift cards is a scam.
- Never provide bank account or credit card information to anyone through an unsolicited call or in response to an email request.
- When making online purchases, use a credit card. If the purchase or service goes bad or proves to be illegitimate, you can dispute the charge with your credit card company.
- If any call, email or computer alert (popup) invokes any degree of fear or confusion, it's a scam.
- Solicit opinions from trusted friends, family, the office, Neighbors-Helping-Neighbors or the police if in any doubt about proceeding with any type of deal over the internet or telephone.

Submitted by Betsey Covel

## HORSESHOES, SPRING 2021



All residents are welcome to come out and enjoy the fresh air while playing a game of horseshoes with friends and neighbors. If you would like to sign up, please visit the front desk.

If you have any questions, contact me at [Phildockendorf@gmail.com](mailto:Phildockendorf@gmail.com).

Thank you.

Philip Dockendorf

## PRESENTATIONS ON REWRITTEN HOA DOCUMENTS

On Thursday, February 4th, the Document Rewrite Committee will hold briefings on the proposed rewritten Declarations of Covenants, Conditions and Restrictions (CCRs) and By-Laws for homeowners and residents. These final drafts include the changes from our legal review. There will be a PowerPoint presentation and time for questions and comments.

The 45-minute briefings will be held at the Clubhouse at 9:00, 10:00, 11:00, 1:00 and 2:00. Only eight (8) residents will be allowed at each briefing due to COVID restrictions. Sign-up will be at the Clubhouse.

Sally Livingston

Co-Chair, Document Rewrite Committee



**February 15th**

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from here.*



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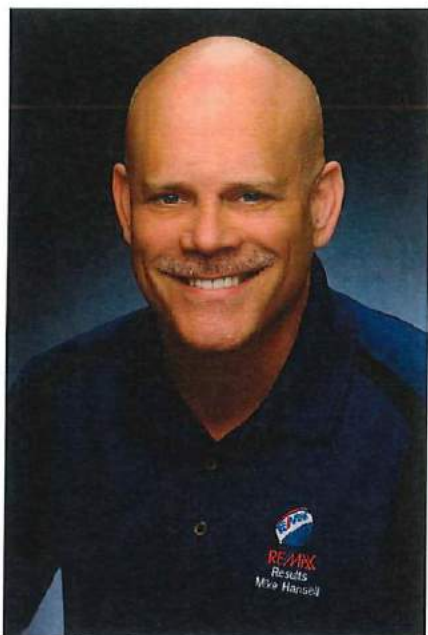
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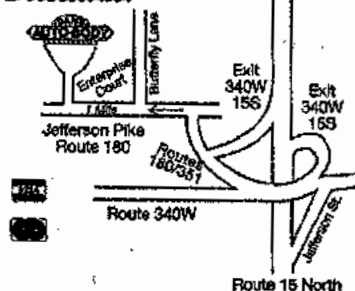
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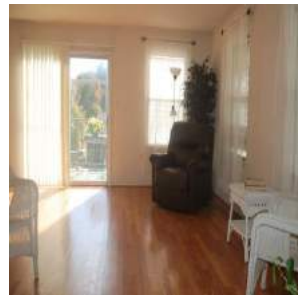


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