



Ellicott Mills Homeowners Association
P.O.Box 21125, Catonsville, MD 21228
Phone: (443) 380-0097 ; Email: boardofdirectors@ellicottmills.org
www.ellicottmills.org

HOA RESALE PACKAGE

Property Address: 12 Island Run

Owner's Name: Howard P. Stiefel

	HOA Critical Information	Details
1	Assessment Fee	\$177 for year 2025 (Due on April 1 st , 2025)
2	Late Fee	\$227 if assessment fee is received between April 1, 2025 and May 15, 2025. See attached Assessment Letter.
3	Special Assessments	No
4	Maintenance Violations	No
5	Architectural Violations	No
6	Pending Litigation	No
7	If there has been correspondence to the homeowner regarding a violation, attach / forward a copy with this form	No
8	HOA Budget	Attached
9	HOA Assessment Letter	Attached
10	HOA Bylaws, Rules, Regulations, Article of Incorporation, Declaration and all recorded covenants and restrictions	Can be found at: https://www.ellicottmills.org/homeowner-resources

Thank You

Submitted via email on date: 03/17/2026 by
Secretary: Susan Bachus
Ellicott Mills Homeowners Association
Email: Secretary@ellicottmills.org

[Additional Comments: Once closing is scheduled, closing agent is required to contact the Secretary of EMHA and provide information about the new buyer and request financial/architectural updates related to the seller]



Ellicott Mills Homeowners Association

2025 Proposed Budget

CATEGORY	2025	2024
INCOME		
Assessment Income (\$177 per household)	\$71,685.00	\$71,685.00
Transfer from Reserves for capital projects	\$17,250.00	\$3,692.00
Collections from attorney	\$500.00	\$1,000.00
Interest Income	\$250.00	\$0.00
Total Income	\$89,685	\$76,377
EXPENSES		
Maintenance		
Landscaping	\$31,432.00	\$24,300.00
Removal of Invasive Vegetation (Bamboo)	\$1,000.00	\$1,000.00
Reseeding/aeration/fertilizer	\$0.00	\$0.00
Dog Stations	\$4,500.00	\$4,125.00
Sidewalk repair	\$0.00	\$0.00
Snow/Storm Clean-up	\$2,500.00	\$2,500.00
Tree(s) Removal	\$15,000.00	\$15,000.00
EM Sign Rental/Maintenance	\$350.00	\$350.00
Utility/Electric	\$0.00	\$225.00
Total Maintenance Expenses	54,782	47,500
Operational Expenses		
General: awards, welcome kit, General mtg	\$750.00	\$750.00
Insurance	\$3,000.00	\$1,980.00
P.O.Box Rental	\$300.00	\$300.00
Mailing Service	\$750.00	\$750.00
Donations / Gifts in lieu	\$0.00	\$0.00
Newsletter	\$0.00	\$0.00
Website	\$100.00	\$336.00
Community Engagement	\$1,000.00	\$1,000.00
Total Operational Expenses	5,900	5,116
Business Expenses		
Legal	\$1,500.00	\$1,750.00
Accounting - Services	\$0.00	\$0.00
Quickbooks (accounting)	\$1,188.00	\$1,080.00
Collections	\$1,000.00	\$1,000.00
Previous year unpaid Invoices	\$0.00	\$0.00
Zoom	\$200.00	\$195.00
Document Storage/IT	\$2,400.00	\$2,136.00
Miscellaneous Supplies/Expenses	\$100.00	\$100.00
Taxes	\$0.00	\$0.00
Total Business Expenses	6,388	6,261
PROJECTS		
Bike Path Extension	\$0.00	\$15,000.00
Open space improvements	\$5,365.00	\$2,500.00
Capital Open Space Improvement carryover from 2024	\$17,250.00	
Total Project Expenses	22,615	17,500
Total Expenses	\$ 89,685	\$ 76,377



07 MARCH 2025

2025 Assessment, Owner's Portal, and Contacting the HOA

Dear Homeowner in the Ellicott Mills Community,

If you still need to pay your 2025 HOA assessment, it is **due by April 1, 2025**.

Please see below for instructions to **pay on the EasyHOA website with no fees** or by mail.

Owners Portal: Please visit: www.ellicottmills.org and choose the **OWNERS LOGIN** button.
(If your email is not on file, please contact us by a method below to update your email.)

There you can check your account balance, pay your assessment, submit requests, update your contact information or check details of an issued violation or warning notice.

Contacting Us: Our HOA is managed 100% by homeowner volunteers to keep our dues low. If you are interested in volunteering, please let us know. We appreciate your patience as volunteers work to answer emails, calls, and text messages as soon as possible in their donated time.

The best ways to contact us are:

1. Send us an email at
ellicottmills@easyhoa.email
2. Text message us at **(410) 650-0660**

Other options that may incur longer reply times:

1. Leave a voicemail at (410) 650-0660
2. Send mail to
P.O. Box 21125, Catonsville, MD, 21228

2025 Dues Payments: Please pay your \$177 assessment no later than April 1, 2025.

Electronic: www.ellicottmills.org and choose OWNERS LOGIN. **ACH/ECheck payments have zero fees.**
(Credit Card processing fees apply.) Paying online is secure, easy, and saves you postage.

Check by Mail (longer processing times): Ellicott Mills HOA, P.O. Box 21125, Catonsville, MD 21228

Late Fees: A \$50 late fee applies for payments made or postmarked after April 15, 2025. Unpaid accounts after May 15, 2025 are referred to legal collections and subject to additional \$150 legal collection fees plus 8% interest per annum.

<u>Due by April 1, 2025</u>	<u>Due after April 15, 2025</u>	<u>Due after May 15, 2025</u>
\$177	\$227	\$327 + Interest (to Attorney)

Thank you!

Ellicott Mills Homeowners Association
P.O. Box 21125 Catonsville, MD 21228
(410) 650-0660 (voicemail and text messaging only)
www.ellicottmills.org



ErieSecure Business™ Policy Declarations

New Declarations

Coverage provided by

Erie Insurance Company

100 Erie Insurance Place Erie, PA 16530

erieinsurance.com

Mailing name and address for Insured

ELLCOTT MILLS HOMEOWNERS
ASSOCIATION INC
PO BOX 21125
CATONSVILLE MD 21228-0625



BB1391

Named Insured's full name

ELLCOTT MILLS HOMEOWNERS ASSOCIATION INC.

Legal entity

Corporation

Agent

BB1472 MCCABE INSURANCE ASSOCIATES INC

Policy period

05/13/2024 to 05/13/2025

Policy number

Q61 0414456

Agent address and phone

MCCABE INSURANCE ASSOCIATES INC
5501 TWIN KNOLLS RD STE 101
COLUMBIA, MD 21045
(888) 622-2231

Policy period begins at 12:01 A.M. standard time on the effective date and ends at 12:01 A.M. standard time on the expiration date. Standard time is determined at the stated address of the Named Insured.

Agency email address

info@mccabeins.com

Agency website

http://www.mccabeins.com

The insurance applies to those premises described below. This is subject to all applicable terms of the policy and attached forms and endorsements.

Policy Discounts

Loyalty discount

Payment plan

Premium Summary

Total net premium:

\$2,357

Final premium:

\$2,357.00

(This is not a bill. Your invoice will follow in a separate mailing.)

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.
 Policy number: Q61 0414456
 Policy period: 05/13/2024 to 05/13/2025

Liability Protection

Commercial general liability coverage

Coverage	Deductible	Limit
Bodily injury and property damage		\$1,000,000 Each occurrence
Personal and advertising injury		\$1,000,000 Any one person or organization
Medical expense payments		\$5,000 Any one person
Damage to premises rented to you – Fire legal liability		\$1,000,000 Any one premises
General aggregate		\$2,000,000
Products – Completed operations aggregate		\$2,000,000
Non-owned and hired automobile liability		Included
Damage to customers autos - Legal liability	\$200	Included

Policy Optional Coverages and Exclusions

Coverage	Deductible	Limit
Additional insured - Homeowners, townhouse, or similar associations (EPP1804)		
Directors and officers liability coverage - Condominiums or homeowners association	\$1,000	\$1,000,000 Each claim/ \$2,000,000 Aggregate
Retroactive date: 05/13/2024		
Number of units: 405		

Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
 Abuse or molestation exclusion

Property Protection

Risk information for Location 1 - Building 1

Address:	UPPER MILLS CIRCLE	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 2 - Building 1

Address:	CARTERS ROCK CT	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 3 - Building 1

Address:	MARSH'S VICTORY CT	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 4 - Building 1

Address:	SIX NOTCHES CT	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 5 - Building 1

Address:	ISLAND RUN CT	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 6 - Building 1

Address:	NORTH STEAD CT.	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 7 - Building 1

Address:	BALLYMENA CT.	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 8 - Building 1

Address:	MAIN FALLS CIRCLE	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 9 - Building 1

Address:	MILL POOL CT.	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 10 - Building 1

Address:	COUNTRY MILL CT	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 11 - Building 1

Address:	THREE WILLOWS CT.	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 12 - Building 1

Address:	CROOKED WILLOW CT	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 13 - Building 1

Address:	HICKORY RIDGE CT.	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 14 - Building 1

Address:	STOUT RUN CT	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 15 - Building 1

Address:	HELMS PICK CT	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 16 - Building 1

Address:	TRON BOLT CT	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 17 - Building 1

Address:	DWELLING HOUSE CT.	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.

Policy number: Q61 0414456

Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 18 - Building 1

Address:	CROSBY RD	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Insured name: ELLICOTT MILLS HOMEOWNERS ASSOCIATION INC.
Policy number: Q61 0414456
Policy period: 05/13/2024 to 05/13/2025

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Risk information for Location 19 - Building 1

Address:	SLITTING MILL PL	Insured interest:	Condo association
City/State:	CATONSVILLE, MD		
Zip code:	21228		
County:	Baltimore		
Occupancy/Operations:	68500 Homeowners or similar association - association risk only		

Schedule of Forms

Form number	Edition date	Description
CG0001	04/13 *	Commercial General Liability Coverage Form
CG2106	05/14 *	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG2109	06/15 *	Exclusion - Unmanned Aircraft
CG2146	07/98 *	Abuse or Molestation Exclusion
CG2170	01/15 *	Cap on Losses from Certified Acts of Terrorism
CG4032	05/23 *	Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
EPP0006	10/19 *	ErieSecure Business Extra Liability Coverages
EPP0008	09/23 *	Policy Change Endorsement - Exclusions
EPP0009	10/19 *	Exclusion - Professional Liability
EPP0011MD	10/19 *	Maryland Liability Change Endorsement
EPP0029	10/19 *	Important Notice to Maryland Policyholders - ErieSecure Business
EPP1804	10/19 *	Additional Insured - Homeowners, Townhouse, or Similar Association
EPP2617	10/22 *	Directors and Officers Liability Coverage - Condominium or Homeowners Associations
EPP3208	10/19 *	Exclusion - Lead Liability
EPP4000MD	10/19 *	ErieSecure Business Policy - Maryland
EPP4001	10/19 *	Amendment of Mobile Equipment Definition
EPP4006	10/19 *	Coverage for Punitive Damages
EPP4016	10/19 *	Notice of Underwriting Period
IL985H	03/21 *	Disclosure Pursuant to Terrorism Risk Insurance Act

Home Office • Erie, PA 16530
Your Agent:



CLAIMS DIRECTORY

-- FOLD --

IN THE EVENT OF AN ACCIDENT OR LOSS

- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
- Do not discuss an accident with anyone except the police or our representative.
- Protect your auto and any property from further damage.
- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In case of "hit-and-run", you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent or ERIE of the accident or loss.

The ERIE is Above All in SERVICE®.

If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.


President and
Chief Executive Officer

CUT ON DOTTED LINE

-----CUT-ON-DOTTED-LINE-----

Home Office • Erie, PA 16530
Your Agent:



CLAIMS DIRECTORY

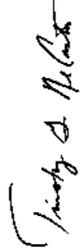
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- Help any injured. Get names, addresses, auto license plate numbers of involved, including all witnesses.
- Do not discuss an accident with anyone except the police or our representative.
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- Promptly call the police if someone is injured, damage is extensive, or in case of theft. In case of "hit-and-run", you must report the accident to the police within 24 hours or as soon as possible.
- Notify your Agent or ERIE of the accident or loss.

The ERIE is Above All in SERVICE®.

If we fail to give you this promised service, please drop us a note or call us on our toll-free number and tell us about it.


President and
Chief Executive Officer

- CLAIM SERVICE** – For claim service anywhere in U.S. or Canada, call:
- Your Agent
 - ERIE Claims Service: **1-800-FOR-ERIE (1-800-367-3743)**
 - ERIEGlassSM (Auto glass only): **1-800-552-3743**
 - FRAUD FINDERSM (To report fraud): **1-800-368-6996**

CS4ES9 10/19

CUT ON DOTTED LINE

-----3N17-93116G1N6-1193-----

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