

DRAFT Minutes of the Board of Directors Meeting
Villas of Cattail Creek Condominium Association
VCC Clubhouse
Tuesday, November 19, 2024

PLEASE OBSERVE THE COMMUNITY SPEED LIMIT AT 20 MPH.

Clubhouse WIFI Password: [WelcometotheClub1!](#) (One word & case sensitive as shown)

Board Members Present: President, Vicki Duggan; Vice President, John Bagileo; Treasurer, Marilyn Hummer; Secretary, Joe Long

Board Members Absent:

UTZ Property Management, Inc.: Theresa Baumgardner, Property Manager

Residents Attending: Knut Ellenes, Estelene & Matt Boratenski, Paul Casner, Pete Marcelli, Karen Engling, Barbara Fish, Dick Fanta, Oral Folks, Dan Duggan, Renee & Herb Parover, Connie Crane, Allison Parsons, Sandy Stern, Lou DeBenedetto, Bill Rados, Helene & Bob Braun, Norma & Randy Spencer, Mary & Kevin Maloney, Mike Houge, Casey & Mike Backof, Marilyn & Roger Smith, Andy Wilson, Sam & Mike Paulitis, Howard Feldman and Marc Charmitz.

Note: A total of 37 residents were in attendance however not everyone signed the attendance sheet.

Call to Order: The meeting was called to order by at 7:55 p.m.

Previous Meeting Minutes Approval: Marilyn Hummer motioned to approved and John Bagileo seconded to approve the August 2024 meeting minutes. Unanimous approval.

Old Business Requiring Board Action

- None

New Business Requiring Board Action

- Approval for 2025 Operating Budget including increasing monthly fees to \$640 per residence. Joe Long moved to approve, John Bagileo seconded. Unanimous approval.
Note: a copy of the 2025 Operations Budget is attached.
- Approval for MES to complete a Water Quality Test at a cost of \$556. Joe Long moved to approve, John Bagileo seconded. Unanimous approval.
- Approval for Creating Excellence LLC to investigate gutter and downspout clogs and present solution options for three homes at a cost of \$1000. Marilyn Hummer moved to approved, Joe Long seconded. Unanimous approval.

Architectural Approvals: None

Reports from Board Members:

President’s Report—Vicki Duggan

- A. Tonight, is the last Board meeting of 2024. For all of you who have attended the Board meetings throughout the year and engage with the Board whether in person or in writing, the Board appreciates your involvement. Your engagement, interest and feedback are critical for the VCC Board and help us to perform our responsibilities in alignment with most of the residents’ desires.

- B. Board members established goals for 2024 and I would like to briefly provide an update regarding the status of these goals as we come to the close of the year. For those of you who regularly attend the Board meetings, this will be familiar to you as we have reported on these items throughout the year.

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| 1 | Settle easement dispute between VCC and CCCC. | MOU/A, amendment to original easement and license to park on property in hands of CCCC. I am in communication with the Country Club, and we agree in principle. I expect this will be concluded shortly. |
| 2 | Resolve Driveway Ponding on most seriously impacted units. | Completed. Winter months will reveal how effective the work has been. |
| 3 | Complete the next set of dormer repairs on Severn units | Completed repairs on 17 units. Next set to commence in 2025. |
| 4 | Build a pipeline for committee volunteers and Board positions for future needs. | Progress is being made and is ongoing. We have two incoming new Board members, Karen Engling and Lou DeBenedetto and our committees are staffed. We do have one vacancy on the Board with the passing of Mary Vogt. The Board will discuss filling this vacancy when we convene in early 2025. The VCC Bylaws state that the Board may fill this position without a vote of the community until the next election cycle in 2025, where the position would be open to fill with a vote of the community. |

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| 5 | Collaborate with the Social Committee on ways to engage more people in community events. | Ladies Socials started in 2024 have been well received. A new sound system and internet in the clubhouse gives additional opportunities. |
| 6 | Complete the Federally required "Age Verification Survey." | Complete. |
| 7 | Develop documentation for Clubhouse usage and maintenance | Not completed. |

C. I would like to acknowledge and say a few words of appreciation to the two Board members who will leave the Board at the end of this calendar year, Marilyn Hummer, and John Bagileo.

1. Marilyn Hummer has been the Board Treasurer since 2021 and served on the Finance Committee. Fortunately, Marilyn plans to remain on the Finance Committee going forward. Anyone who knows Marilyn knows she gives her best to everything she does. Marilyn is an over and above type of person! She has diligently taken on her role as Treasurer with dedication, excellence, and effort. For any meeting of the Board, Marilyn came prepared with research and documentation, related reference sources and could connect all the dots to any topic over time. Marilyn, we thank you for the years you served and the hours and hours of work you have given to serve all VCC.
2. John Bagileo has been the Vice-President since 2020. As an attorney, John provided legal insight on Board matters. Also, as John is an original owner in VCC, he was able to offer history on matters which are invaluable especially for those of us newer to the community. John has also served several committees: the Law Committee, the Contract Committee, and the Insurance Committee. John, thank you for serving us admirably in multiple capacities.

3. We all have a lot of respect and admiration for both John and Marilyn and will miss them both. Best wishes with appreciation and gratitude for serving all residents of VCC.
- D. This is the last Board meeting of 2024. The next Board meeting will be in February, always the third Tuesday evening of the month, every other month, starting at 7 PM in the Clubhouse. New dates for the 2025 Board meeting will be on the VCC website and posted on the bulletin board of the Clubhouse. I hope to see you at the meetings.
- E. The VCC Holiday Party is scheduled for Saturday, December 7 at 6 PM. We have a nice, festive evening planned and hope all of you will join us for an enjoyable and fun evening. If you have yet to RSVP, please do so by November 30.

Treasurer Report – Presented by Marilyn Hummer

Tonight, I am going to review the October Financial Statement with you. The Income Statement for the Operating Fund YTD actuals showed Income was \$648,258, which included a credit of \$16,074 from the Reserve Fund to reimburse the Operating Fund for several expenditures. Total Expenses were \$509,605, and the Net was \$138,653 under budget. However, October's \$16,350 Reserve Contribution was not transferred before the Financial Statement was run. If that expense had been included, Total Expenses would have been \$525,955 and Net \$122,303. As always, our Reserve Fund continues to be fully funded.

Three expense categories were over budget in October: Audit & Tax Preparation by \$100, Federal & State Taxes by \$11,640, and Grounds Maintenance by \$286. As detailed at previous Board meetings and in the FAQ document, at the end of this year, Insurance - Liability and General Maintenance will be added to that list.

The YTD Total Expenses for Permanent Improvements that are paid out of the Reserve Fund totaled \$123,170. In October, there were expenses in 4 of the 9 categories totaling \$32,148, the most significant of which were roof repairs costing \$20,336 and sidewalk repairs \$7,700. Total Assets YTD totaled \$1,281,927, most of which represents the investments in our Morgan Stanley account. Since the next 3 financial statements will not be reviewed with you until the February Board meeting, I want to let you know about an adjustment to our Morgan Stanley account that just concluded. About a week ago, UTZ advised us that the Reserve Fund checking account turned over to them by Unlimited Property Management in March of 2023, had a balance of \$1,042 and needed an infusion. Since our Morgan Stanley investments of \$1,255,443 are comprised of both CDs and a \$246,355 savings account, we authorized Morgan Stanley to transfer \$90,000 from the savings account to the checking account, thus we replenished that account and did not have to tap into our CDs.

Lastly, since my term expires at the end of this year, this is the perfect opportunity for me to thank the Board, Committee members and UTZ for their cooperation and support the last 3 years. And, especially the Finance Committee, comprised of Chair Paul Casner, who has been a tremendous mentor and very knowledgeable resource; financially adept members Joe Long and

Dick Fanta; and, most recently, Karen Engling who has been both helping and shadowing me in preparation for the Treasurer's role starting in January – considering Karen is a CPA with extensive financial experience, VCC will be in very capable hands. It truly has been an honor to serve our community with all of you.

Property Manager's Report—Presented Theresa Baumgardner, Property Management

- A. Age verification: Five owners still need to submit the age verification forms. If you have not already completed and emailed Theresa, please do ASAP.
- B. Workorders: six workorders are currently open. Note: non-emergency workorders may be delayed due to weather.

Committee Reports

VCC Water System Committee Report -- Dan Duggan, Chair

We have one update from the Water Systems Committee:

- From our last report in October, we reported that a proposal was presented from MES to investigate the presence of manganese in the VCC water supply. A conference call was conducted on October 18th with the project team at MES to review the proposal. It was determined that the best way forward was to retest our water to determine the current level of manganese. MES six months ago conducted the original test. During the current testing process, we have asked MES to test for other elements such as iron, PH, sulfate, nitrate, and hardness. I was hoping to have those results by this meeting, but we are still a few weeks away. Once we receive the results, we will schedule another call with the MES team and report back to the Board with the results.

Insurance Committee Report – Pete Marcelli

- Pete has been diligently working on options to reduce our insurance costs. Pete has met with a large brokage firm whose business is solely Condominium Association insurance coverages. As a result, Pete on behalf of the Insurance Committee is recommending switching insurance carriers that will save the VCC \$15,000 per year and will receive better coverages. The VCC Executive Board will meet to discuss the plans to move forward with the recommendations.

Meeting Adjourned: The Board Meeting adjourned at 8:32 p.m. Marilyn Hummer moved to approved, John Bagileo seconded. Unanimous approval.

Respectfully submitted,
Joe Long, Secretary

PLEASE NOTE

To maintain our water system, do not dispose of flushable wipes or any other non-biodegradable paper products in the toilets or through our water system. All kitchen refuse including grease should be disposed of in the trash and not the sink drain.

VCC website, <https://villasatcattailcreek.com>, includes useful information for VCC residents. **Homeowner directories are available on the website.**

Please report property issues of an urgent nature to UTZ Property Management by phone at (410) 592-3325.

On-street parking is not allowed. Parking on pads is for guests only.

Trash bags should be in receptacles and placed at the curb no sooner than late evening of the day before collection. Empty trash and recycling containers should be returned to the proper place of storage promptly after collection.

Submit work order requests through the UTZ Property Management Portal at: <https://utz.cincwebaxis.com>