

Villas of Cattail Creek Condominium Association

Minutes of the Annual Meeting

Tuesday, February 17, 2026

7:00 PM

Board Members Present: President, Vicki Duggan (Zoom). Vice President, Joe Long; Treasurer, Karen Engling (Zoom); Secretary, Lou DeBenedetto; Member-at-Large, Paul Azoulay

UTZ Property Management, Inc.: Theresa Baumgardner

Residents Attending in Person:

Patty DeBenedetto, Matt and Estelene Boratenski, Barbara Fish, Joanne Bryan, Ginny Driscoll, Maryann Gutierrez, Mike and Casey Backof, Susan Azoulay, Oral Folks

Residents Attending via Zoom:

Erik Engling, Dan Duggan, Helene Braun, Connie, Jan Ulrich

Call to Order: The meeting was called to order at 7:03 p.m.

Welcome Paul Azoulay to the board!

Previous Meeting Minutes Approval: Joe motioned to approve and Paul seconded the November 2025 meeting minutes. Unanimous approval.

Old Business Requiring Board Action

- a. None

New Business Requiring Board Action

- a. Reinvestment of Certificate of Deposit, November 2025 – Lou motioned to approve, and Paul seconded. Unanimous approval
- b. Reinvestment of Certificate of Deposit, January 2026 – Joe motioned to approve, and Paul seconded Unanimous approval
- c. Board Resolution: Income taxes to be expensed against the reserve investment revenues, effective 12/xx/25, retroactive to January 2025, Vicki motioned to approve, and Paul seconded, Unanimous approval

Architectural Requests

- a. Request for a removed tree and the replacement plan –15157 Players Way – Lou motioned to approve, and Paul seconded; Unanimous approval
- b. Request for new deck, backyard patio and landscaping – 15274 Callaway Court – Joe motioned to approve, and Paul seconded; Unanimous approval
- c. Request for landscaping adjustments –15151 Players Way – Lou motioned to approve, and Paul seconded; Unanimous approval

Board Reports

President's Report—Vicki Duggan

1. VCC Goals for 2026

- a. The Board is establishing a standard practice of identifying annual goals and communicating them at the start of the year, with progress updates through subsequent Board meeting. The last two years, the Board set and achieved all established annual goals. This evening in this report, I will share the 2026 VCC Board annual goals. All Board members, some committee members and some residents will be involved to help us achieve these goals.
- b. Phase II of Roof Project – In March, the Board will reach out to those residents whose roof will be replaced this year with details and any decisions to be made by the homeowner.
- c. Gutter Replacements aligned with Phase II Roof Replacements – Gutters will be installed after the new roofs are in place. Some homeowners may have already installed new gutters and prefer to keep them, which is fine.
- d. Assess Water Treatment Plant for Potential Improvements – The past few years, we have put time and resources into the operations of the WWTP. This year we plan to do a deep dive into the WTP operations.
- e. Clubhouse AV system to access Broadcast Channels
- f. Research Means to Raise Revenue – Brainstorm ways to raise revenue for VCC Capital needs. Vet ideas and determine viability. Implement viable and legally acceptable means.
- g. Review of VCC Bylaws and Declaration; potential rewrite.
- h. Board Annual Walkthrough – The Board has decided to make this an annual event. Anticipate a spring walkthrough with some improvements made to the process from last year.
- i. Digitize and Central Storage of VCC Current and Archive Documents -
 - i. Google Drive should be the central repository
 - ii. Need to assure backup and security of files once archived/stored
 - iii. An ongoing project that would benefit from a Document Retention Policy Statement (What is saved and how long it is saved; location of storage; organization of storage documents; and when, how and why to dispose of documents.)
- j. Solicit bids for VCC Contracts where improved prices or better services are desired – This is an ongoing effort to assure the contracted goods and services are professionally managed and fiscally prudent.

- k. Establish a community workgroup to recommend fresh and more current paint colors for the upcoming painting of the Hardy Board on our homes.
 - l. You will be seeing and hearing more about these goals as we progress through the year.
- 2. The Board would like to share a reminder that if you have spring landscaping projects in mind, please work with the Architectural Review process to ensure your project has been approved, before starting the work. Details on the process and information are on our website.
 - 3. Residents that want to place a work order for their home should do so through our property management company, UTZ. This is done through the UTZ website and once placed, the work order will be responded to and tracked toward its completion. Often, Board members are contacted directly about work that needs to be done rather than a work order placed through our property manager. Please help the Board members by entering any work orders directly, which will allow you visibility and updates.
 - 4. The Board introduced and welcomed new VCC resident, Maryann Guettierrez.

Vice President's Report—Joe Long

1. Roof Replacement Project:

Phase 2 of the roof replacement project will begin in early April (weather permitting). An email will be sent in early March to the homeowners affected describing the project and information needed concerning attic fans, gutter guards, etc. and anticipated dates for material delivery.

I have met with the contractor, Construction Insight, and they continue to be very hands-on and proactive to committed to making this project as minimally disruptive as possible. They are great to work with and resolve concerns quickly.

2. Maintenance Committee:

The Maintenance Committee will meet in the next few weeks and I will update our progress at the next Board meeting in April.

****Reminder if you happen to smell gas – call the fire department and BG&E. All internal repairs need to be done by certified plumbers.**

Treasurer's Report – Karen Engling

11/30/25 through 1/31/26 and 12/31/24 audited financials on-hand at the Clubhouse (also available on the [VCC website: Owner Dashboard > Board Documents > Financials](#)):

- a. 2024 December – restated financial statements reflect impact of auditor's adjustments

- a. Income statement
 - i. Sept 2024 driveway repair, paid for in April 2025, was reclassified as 2024 Reserve expense to conform to accrual accounting, as expected
 - ii. Without Board Resolution in effect for 2024, could not expense income tax against Reserve Fund revenues; had to move back to the Operating Fund – which increased the 2024 Operating Loss and the amount Due to the Reserve Fund by \$11k
- b. Balance sheet
 - i. Couple of items were adjusted or reclassified to comply with accrual accounting, including \$2.5k related to prepayment of 2025 crime and umbrella insurance
- b. 2025 October Income Statement and Balance Sheet have been restated to reflect impact of 2024 audit adjustments (e.g., additional de minimis insurance expense)
- c. 2025 November Income Statement and Balance Sheet
 - a. Expenditures of note:
 - i. Operating: MES well below budget; General maintenance over budget – payment for resolution of long-standing driveway flooding (previously discussed); Fire/Sprinkler monitoring – unbudgeted expense for required Fire Dept connection tests (5-year and 3-year tests)
 - b. Reserve: Wastewater Treatment plant - \$14k for new mixer (as anticipated)
- d. 2025 December Income Statement and Balance Sheet
 - a. Operating: Ended year with \$46k excess – significantly higher than anticipated
 - i. Major contributors – all of which have been discussed throughout 2025: Transfer of \$19k income tax expense to Reserve Fund; cost reductions of \$23k obtained subsequent to approval of 2025 budget (\$18k Insurance; \$5k Trash removal); significantly lower MES expenditures in Q4 resulting in YTD \$14k under budget; and snow removal costs \$5k under budget. Two expense categories were significantly over budget due to the identification, during the spring 2025 walk-through of needed maintenance (General Maintenance, by \$13k, and Grounds Maintenance, by \$8k)
 - b. Reserve: Ended year with \$254k decrease, primarily driven by the Dec 2025 \$450k expenditure for Phase 1 of the roof replacement project (in line with the costs quoted by the vendor and the estimates made by our contracts committee for the additional materials)
 - i. Also recorded \$29k expenditure for repair of brick walkways throughout the community
 - ii. Tax expense incurred for 2025 recorded in the Reserve Fund amounted to \$15k (vs the \$19k originally budgeted in the Operating Fund)
- e. At year-end, amount Due to Reserve Fund from the Operating Fund was \$30.6k – approximately \$10k lower than the \$40k projected when the 2026 budget was approved
- f. 2026 January Income Statement and Balance Sheet
 - a. Operating: Small loss of \$4k in January, primarily due to seasonal expenses
 - i. Significant snow removal expenses of \$21k were partially offset by a lack of \$11k in budgeted expenditures on General Maintenance, Grounds Maintenance, and Landscaping
 - ii. Note: We still have \$12k available in the 2026 snow removal budget

- b. Reserve Fund: Certificates of Deposit maturing in February, March, and April will replenish cash accounts at Morgan Stanley well before cash is needed to pay for Phase 2 of the roof replacement project

Property Manager's Report – Theresa Baumgardner

Work orders to be submitted through the Utz portal, but can call Theresa if need help

Any additions residents had done to their roofs (fans, gutter guards, etc.) will be charged and shown on the Utz portal in the next day or so.

There are a few outstanding work orders that are currently being addressed.

Committee Reports

Water Committee – Dan Duggan

Overview

- a. Water Treatment Plant Evaluation

The Water Committee is currently focused on conducting a comprehensive evaluation of the health of the Water Treatment Plant (WTP). To accomplish this, the Committee is collaborating with MES and engaging outside companies that specialize in water treatment plant operations.

The primary goal of this project is to ensure that the VCC water system remains up to date and continues to operate efficiently for years to come. While the current water supply is functioning as designed and there is no need for concern, the Committee recognizes the importance of periodic reviews, especially now that the system has been in operation for more than two decades.

Through this evaluation, experts will help determine if all pumps, tanks, controls, and the maintenance team are working cohesively and effectively. This review is considered a best practice in maintaining the reliability and performance of the water system.

- b. Project Timeline and Community Communication

The evaluation project is expected to take several months to complete. Upon conclusion, the Committee will present its findings to the Board and, if necessary, recommend any improvements. Throughout the process, the Committee will keep the community informed about progress and developments.

Motion to adjourn at 8:01pm, Joe motion, second Paul, unanimous approval to adjourn