

**Minutes of the Annual Meeting**  
**Villas of Cattail Creek Condominium Association**  
VCC Clubhouse  
October 17, 2023

**PLEASE OBSERVE THE COMMUNITY SPEED LIMIT AT 20 MPH.**

Board Members Present: President, Bob Sweetman; Treasurer, Marilyn Hummer; Member-at-Large, Mary Vogt; Vicki Duggan, Secretary

Board Members Absent: Vice President, John Bagileo

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

Residents Present: Casey Backof, Mike Backof, Mary Bagileo, Marc Charmatz, Ann Combs, Paul Cosner, Rocky Cosner, Ginny Driscoll, Dan Duggan, Knut Ellenes, Carol Fanta, Dick Fanta, Howard Feldman, Barbara Fish, Sharon Flavin, Oral Folks, Mike Horan, Robert Kiatta, Joan Malacrida, Lou Malacrida, Janet Menton, James Palmer, Allison Parsons, Mike Paulaitis, Linda Paulaitis, Jane Ross, Tom Ross, Ceil Speake, Randall Spencer, Sandy Stern, Jan Ulrich, Carmen Vaessen, Martin Vaessen, and Anthony Vogt.

The meeting was called to order by President Bob Sweetman at 7:00 p.m.

A quorum was established to begin the meeting. Nominations for an incoming new Board Member in 2024 were held and resulted in one nomination of Joe Long. Joe Long accepted his nomination; VCC residents supported his nomination for the VCC Board of Directors, beginning January 2024.

The minutes for the August 2023 meeting were approved. Marilyn Hummer moved; Mary Vogt seconded. Unanimous approval.

**Old Business Requiring Board Action**

- None

**Reports from Board Members**

- President's Report—Bob Sweetman
  - We are continuing our discussion with the Country Club involving the use of the field containing our drain field. Our recent meeting with the Club Manager was cordial and we arrived at a framework for an agreement. Some details need to be finalized, but I believe we are on the right path.

- We completed the replacement of the WWTF roof. The wood panels under the shingles had rotted in many places and all had mold buildup, due to mis-installation of the insulation during the building construction. These panels had to be replaced before the new shingles could be installed.
  - I reported at the last meeting in August that we were attempting to determine if it made fiscal sense to replace the Severn roofs at the same time the dormers were repaired. At this point, it does not appear to be fiscally prudent to do so. The Board has opted to repair the first 16 dormers on the prioritized repair list.
  - We are continuing our investigation into the cause and possible fixes as regards the recent sewer backup issues. Dan Duggan provided a comprehensive report on our current status in a recent email to the community. The Board has authorized replacement of the influent sump rail and seal assemblies. MES is currently coordinating the work.
  - Regarding the change in the Maryland Condominium Law concerning the insurance master policy, I believe we have resolved the issue. State Farm agreed to cover all 93 of our units, including the 25 detached homes, under the Condo Master Insurance policy, and has provided us with a signed letter to this effect.
  - Effective 1 October, Bill Rados has stepped down as Chair of the Landscaping Committee. The Board thanks Bill for his hard work keeping the neighborhood looking great. Jack Burk has volunteered to take on Chairmanship of the Committee and we thank Jack for stepping up to take on this important role.
- **Treasurer's Report—Marilyn Hummer**
    - In the financial area our monthly reports still have some moving parts since we changed our management company, but they continue to improve. Tonight, we will review our two most recent and adjusted financial statements, both based on year-to-date results.
    - In August, three categories were over budget:
      - Administrative & Management by \$1,216 due to an overage in the management fee.
      - Taxes & Insurance exceeded the budget by \$5,498 due to increases in both of those areas.
      - Utilities was up by \$25,233, most of which was unbudgeted MES charges relating to our recent sewer system issues.
    - Two categories were under budget:

- General Maintenance & Repairs was down by \$11,353 because repairs were down.
  - Landscaping & Grounds was under by \$23,979 thanks to snow removal savings and hopefully that category will stay under budget for the next two months and offset the MES charges.
- Expenses through August were \$288,030, compared to a budget of \$291,475, which ended up \$3,385 under budget.
- Similar to August, September's year-to-date results had the same three categories over budget and for the same reasons:
  - Administrative & Management was over by \$1,982.
  - Taxes & Insurance exceeded the budget by \$6,967.
  - Utilities were over by \$24,002 due to the MES expenses.
- Two categories remained under budget, again, for the reasons as in August:
  - General Maintenance & Repairs was under by \$14,462.
  - Landscaping & Grounds was \$22,536 under budget.
- Actual expenses through September were \$323,794, compared to a budget of \$327,842, which yielded \$4,048 under budget year-to-date.
- The September Balance Sheet for the Operating Fund listed the total of our current assets as \$1,242,047, and our Reserve Fund continues to be fully funded.
- As it relates to miscellaneous issues:
  - In September we received a 2023 Interim Reserve Analysis from Reserve Advisors that included an updated Reserves Expenditures chart and a Reserves Funding Plan, both of which run through 2053; plus, a Five-Year Outlook that we'll use as our Reserves 5-Year Plan. After this meeting, a copy will be available in the library and homeowners may peruse at their convenience.
  - VCC's first-ever 5-Year Plan for our Operating Fund will be distributed to the board shortly for their information. In conjunction with our annual budgets, and the reserve studies that include various expenditures charts, the 5-year plans will help us clarify and track our future finances and goals.
- VCC's Current Service Contracts Summary, which is a chart that lists information on all of our providers plus the annual cost of their services and contract terms, has been updated and turned over to the Contracts Committee, who will use it to oversee all future contracts.

- Last month we submitted the approvals for the release of our final 2022 audit and the processing of VCC's income taxes to UTZ and anticipate they will finalize the processing shortly. The 2022 audit confirmed a \$22,576 surplus that will be applied to our 2023 Reserves Fund.
- We're also working with UTZ to resole some of the software issues concerning the formatting of our monthly financial reports.
- Regarding the Proposed 2024 Budget, last week the Finance Committee reviewed it and recommended it be distributed to our Board members. After their preliminary approval, UTZ will email and mail a hard copy to all homeowners no later than October 20th, which meets the required 30-day notice prior to the Board's November 21 Budget Approval meeting.
- **Property Manager's Report—Theresa Baumgardner, UTZ Property Management**
  - There are currently fifteen workorders assigned to contractors that should be processed shortly.
  - There are also eight workorders in the bid process being responded to by contractors. Siding related workorders will be prioritized to prevent any upcoming seasonal weather-related damage.

### **Architectural Requests**

- 15154 Players Way: remove dead Dogwood tree and install Redbud tree. Marilyn Hummer moved; Mary Vogt seconded. Unanimous approval.
- 3702 Cattail Greens: install Crepe Myrtle trees. Marilyn Hummer moved; Mary Vogt seconded. Unanimous approval.
- 15274 Callaway Court: remove overgrown tree. Marilyn Hummer moved; Mary Vogt seconded. Unanimous approval.
- 15234 Callaway Court: front and rear landscaping modifications. Marilyn Hummer moved; Mary Vogt seconded. Unanimous approval.
- 15284 Callaway Court: install stone edging. Marilyn Hummer moved; Vicki Duggan seconded. Unanimous approval.

### **New Business Requiring Board Action**

- Accountant Contract Renewal to Strauss - Marilyn Hummer moved; Mary Vogt seconded. Unanimous approval.
- Sewer System Pump Rail Repair to Hatfield's to complete repairs - \$5,830. Marilyn Hummer moved; Mary Vogt seconded. Unanimous approval.

- Sewer Line Repairs to Hatfield's to complete repair - \$6,890. Mary Vogt moved; Marilyn Hummer seconded. Unanimous approval.
- Dormer Repairs to Columbia Roofers to complete repairs -\$17,888. Mary Vogt moved; Marilyn Hummer seconded. Unanimous approval.
- Drain Field Repairs to Hatfield's to complete repair - \$15,320. Marilyn Hummer moved; Mary Vogt seconded. Unanimous approval.

The Board Meeting was adjourned at 7:28 p.m.

Respectfully submitted,  
Vicki Duggan, Secretary

#### **PLEASE NOTE**

To maintain our water systems, do not dispose of flushable wipes or any other non-biodegradable paper products in the toilets or through our water systems. All kitchen refuse including grease should be disposed of in 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 should be 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. The Board encourages use of trash cans for securing trash from animals or other risks. Trash bags suitable for outside use are acceptable but discouraged.

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