



Fishing Creek Farm

Annual Meeting 20 FEB 2024

“We envision Fishing Creek Farm to be a community of friendly, caring and respectful neighbors who work together to achieve a higher quality of life, to increase property values and to grow friendships.

We envision a neighborhood that residents and non-residents consider to be a desirable place in which to live and enjoy the benefits of family, friends and community.”



Agenda

- Introduction (Dave Stadler)
 - Financials (Deborah Brafford)
 - Architecture Review Committee (Jim Colimore)
 - Land Use (Kirk Brafford)
 - CapEx (Lark Marie)
 - Marina (Jason Horst)
 - Tennis/Pickleball (Gary Harkins, Rick Wheeler)
 - Board Priorities (Dave Stadler)
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New Members

- Kristi & Alex Laun - 1219 Thomas Point Court
 - Terri & Will Brinkerhoff - 3688 Thomas Point Road
 - Briana Thibeau & Joel Weinshank - 3439 Thomas Point Road
 - Debora & Stephanie Schmid - 3444 Hidden River View Road
 - Donna Hrinak and Frans Boetes - 3304 Hidden River View Road
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Board Overall

- Seated 4/5 new members Nov 1
 - Thanks to Nick Lambrou
 - Thanks to Deborah Brafford
 - Thanks to Marco, Eamonn
 - Thanks to Kathy Brooks
 - Thanks to Megan (Mareidith)
 - Thanks to Committee Leaders
 - Thanks to all volunteers
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Committee Chairs

Committee	Chair	Board Liaison
Architecture Review	Jim Colimore	Nick Lambrou
Land Use	Kirk Brafford	Eamonn McGeady
Marina	Jason Horst	Dave Stadler
CapEx	Lark Marie	Eamonn McGeady
Tennis and Pickleball	Gary Harkin/Rick Wheeler	Marco Adelfio
Pool	Katie Schmitt	Deborah Brafford
Clubhouse	Ann Weins	Deborah Brafford
Beautification	Barbara Holch	Deborah Brafford
Social	Social Committee - Laura Steppe Chair of Children Events. Adult social event chairs: Barbara Holch & Ann Weins, Sunset Thursdays & Fridays; Elizabeth Keyes - May Day Baskets and December Holiday Ladies Luncheon; Kim Collins and Sarah Bernhardt - July 4th; December Holiday Party - Barbara Holch & Ann Weins	Deborah Brafford
Covenants (Inactive)	Niels Holch	Marco Adelfio



Volunteers

- Joan Pfinsgraff – Website administrator & Publications
 - Facebook Administrator - Deborah Brafford
 - Book Club - Susan Magazine/Wendy Gallo
 - Deer Management/Coast Guard Liaison – John Snedeker
 - Pet Station Patrol - Alicia and Andy Kadala
 - Summer Tennis Maggie Elehwany
 - Free Library - Chris Harkins & Susan Magazine
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2023 HOA Operating Year-End Financial Snapshot

- Expect to end the year with negative net of about \$27.9K prior to financial review by auditor and negative net of \$27K after journal entries directed by auditor
 - Assessment and other income of \$324.7K almost flat to budget of \$323.2K
 - Estimated \$100K in operating reserve
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2024 HOA Operating Budget Assumptions

- Maintained commitment to keep annual assessment of \$2606 per household in order to continue contribution to reserve fund
 - Operating assessment 68% of annual assessment vs 65% in 2023
 - Operating expenses increased 7%
 - Contribution to reserve fund 32% of annual assessment
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HOA Reserve Fund

- ▶ The FCF covenants require that a reserve fund be maintained by an amount designated from time to time by the Board of Directors.
 - ▶ These contributions have primarily been made as a portion of the annual assessment with the amount determined as part of the budget process.
 - ▶ The maximum the Board is allowed to raise the annual assessment without a community vote is 10%; there is no restriction on the amount of that assessment that must go to reserve fund.
 - ▶ The Board ensures CapEx and Land Use Committees remain active committees of the Board and work with the HOA Board as the Board prepares the capital budget in conjunction with the HOA operating budget and expenditures throughout the year.
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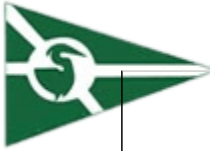
HOA Reserve Fund

Beginning 2023 balance \$410.9K

- Spent approximately \$48.1K in 2023
 - New benches at boat ramp, flag pole and courts
 - Sidewalks around pool
 - Commencement of crab pier replacement and inward ramp at Thomas Point Road Court
 - New kayak rack at boat ramp
 - Still pond analysis at Southbreeze Beach
- Contributed \$111,500 from 2023 annual assessment, or \$929 per household

Ending 2023 balance \$362.8K

2024 Budget - Annual contribution from annual assessment \$100,080, or \$834 per household, taking balance before expenditures to \$462.9K



	Approved 2023 Budget	2023 Year- end Actuals	2024 Budget
Marina Income		\$ -	
Transient Slip Income	\$ 5,000	\$ 5,450	\$ 5,000
Jet Ski Income	\$ 2,600	\$ 2,600	\$ 2,800
Slip Rental Income	\$ 65,500	\$ 65,346	\$ 67,465
Overnight Slip Rental	\$ 500	\$ 1,119	\$ 1,200
Legal referral reimbursable		\$ 50	
Interest Income - Marina	\$ -	\$ 2,462	\$ 2,400
Total Marina Income	\$ 73,600	\$ 77,027	\$ 78,865
MARINA EXPENSES			
Bank Charges/legal referal/reimb	\$ -	\$ 75	\$ 50
Office Expense	\$ -	\$ 383	\$ 500
Management Fee	\$ 3,300	\$ 3,000	\$ 3,600
Insurance Marina	\$ 2,400	\$ 3,706	\$ 3,000
Marina Electric	\$ 7,500	\$ 8,169	\$ 7,500
Marina Repairs & Maintenance	\$ 12,000	\$ 18,545	\$ 17,000
Misc Pier Expense	\$ 5,000	\$ 65	\$ 2,000
Reserve Fund Contribution	\$ 43,400	\$ 43,400	\$ 45,215
Total Marina Expenses	\$ 73,600	\$ 77,343	\$ 78,865
Net Marina	\$ -	\$ (316)	\$ -

2023 & 2024 Marina Operating Snapshot



Marina Reserve Fund

- Beginning of 2023 \$409,365
 - Added \$43,400
 - Beginning of 2024 \$452,765
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Initiatives of the Board

- Organizational Matters, including filling out and further organizing Meredith portal
 - Meeting Flow, Materials and Record (minutes)
 - Standing Committees: Charters/Scope of Responsibilities and Guidelines/Procedures
 - Liaison with legal counsel, and with Meredith on its role and on best practices
 - Implement Homeowner Agreement, including Covenants Package, Code of Ethics Policy and Document Retention Policy
 - Assistance with State and other external Funding Sources
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Architectural Review Committee

- 2023 was very active with the completion of 3 new houses and many landscape, maintenance and improvement applications. Greg Clark has volunteered to join the ARC.
 - Plans for 2024
 - Refinements to the landscape, equipment screening and solar guidelines
 - Continue to refine the Architectural Guidelines as unaddressed issues arise
 - 3 new houses under construction, followed by utility work starting in the fall.
 - ? When planning a new project, please be sure to consult the Architectural Change guidelines on the Fishing Creek Farm website
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Southbreeze Beach Shoreline Restoration Project

BOD Status Overview

February 20, 2024



SBB Restoration – Current Status

- The Land Use/Tiger Team committee has extensively reviewed the 30% design options developed by Wetland and is recommending to proceed with the Fundamental Design to achieve our objectives:
 - Protect the beach shoreline and still pond from further erosion
 - Provide improved community access to SBB
 - Do so in a fiscally responsible manner
 - Meetings have taken place with DNR, MDE, AACO, ARF, and others to gain feedback on the design and improvements to improve “grant-ability”
 - A subcommittee to study grant programs and funding options for eventual construction is underway
 - The design phase must conclude by April 30th: Funding needs and strategy will need to be determined before any implementation can take place.
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Emergency Breach Repair

- Due to the 3rd highest flooding in Annapolis history before Thanksgiving, SBB was breached
- Storms in December and early January made things worse





Emergency Breach Repair

- As a short term fix the BOD approved funds for Wetlands (engineers) and Bourn Environmental (contractor) to rebuild the berm at the breach site to prevent further water flow between the pond and river.





Other Land Use Committee Activities

- Reset the LU committee to incorporate the Tiger Team and new volunteers to lead various HOA projects
 - Common property paths maintenance and potential expansion
 - Crabbing pier access/maintenance
 - Bridge to Cherry Tree Cove maintenance and access improvement
 - Bulkhead maintenance and ownership clarification
 - “Active recreation” expansion possibilities (e.g playground, Pball)
 - Tree survey and maintenance: invasives control for tree health
 - Annual phragmites treatment program
 - Other (e.g. biannual shoreline cleanup, habitat improvement grants?)
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Fishing Creek Farm

Annual 2024 Meeting

CAPEX Committee Update

“We envision Fishing Creek Farm to be a community of friendly, caring and respectful neighbors who work together to achieve a higher quality of life, to increase property values and to grow friendships.

We envision a neighborhood that residents and non-residents consider to be a desirable place in which to live and enjoy the benefits of family, friends and community.”



Committee Members

- Lark Marie – Chair
 - Rick Dengler
 - Colleen Clark
 - Chauncey Brooks
 - Chris Caine
 - Eamonn McGeady – Board Liaison
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CAPEX Committee Update – 2023 Highlights

- Projects completed:
 - New kayak/canoe rack
 - New benches @ boat ramp, marina, flag
 - Pool toilets replaced
 - Still pond review
 - New concrete sidewalks and curb at pool/clubhouse
 - Project underway: crab pier safety and access improvements
 - Continue working on Cherry Tree lane bulkhead resolution
 - Reserve Fund plan is working: FCF able to add to reserves while accomplishing improvements
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CAPEX Suggestion Box

- 11 responses in total (some responses mentioned multiple items)
 - The following items were suggested:
 - Repairing the bridge and updating trails
 - Adding a park/playground
 - Keeping SBB recreational
 - Updating clubhouse (windows and enclose alcove)
 - Redoing / expanding tennis/pickleball court
 - Expanding marina
 - Repointing brick entry monuments
 - Given inflection point the neighborhood has with so many big-ticket items on the near term-horizon, the CAPEX committee is recommending that the Board consider the development of a strategic planning initiative to preserve and enhance all assets
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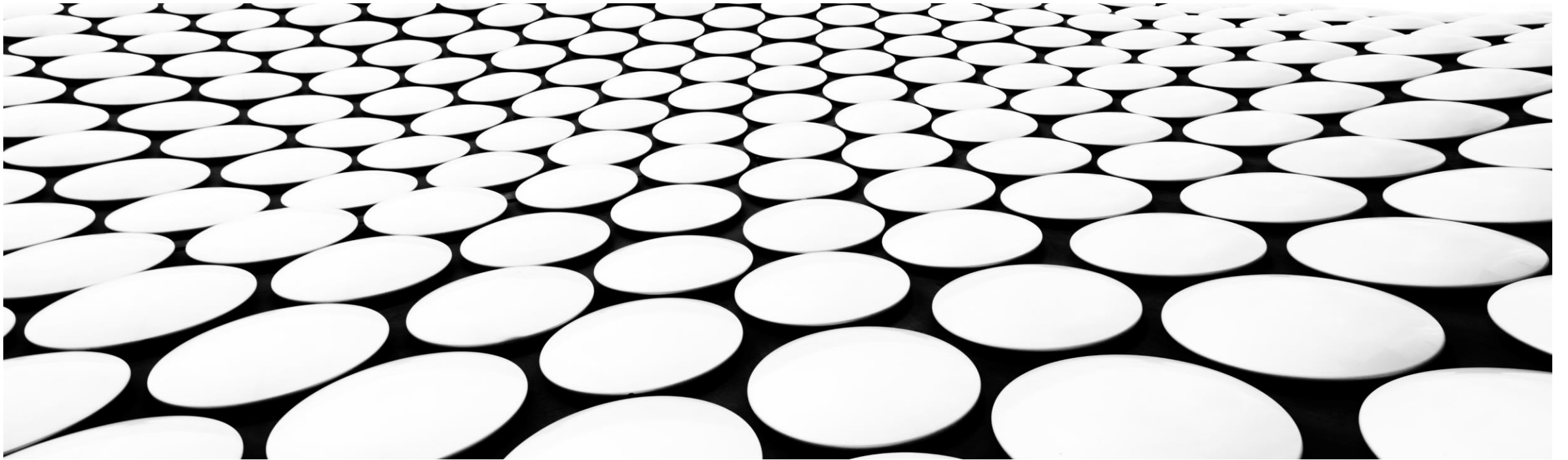
CAPEX Committee Update-2024 Goals/Items

- Crabbing pier restoration and extension
 - Monitor Duvall Creek dredging progress and coordination with FCF marina dredging
 - Coordinate implications of Duvall Creek dredging on FCF boat ramp and marina/clubhouse parking lot paving
 - Monitor playground plans when/if they progress and determine CapEx implications
 - Rising costs and inflation over past two years affecting model and future planning—committee analyzing reserve model and will make updates
 - Will update proposed capital projects (w/ input from committees, board and community) and update the reserve model accordingly
 - FCF Strategic Plan to preserve and enhance assets
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FCF MARINA UPDATE

2024 Annual HOA MEETING





Marina Committee

- Jason Horst – Chairperson
- Mike Casillo – Member
- John Snedeker - Member



2023 Improvements

- New decks boards installed
- New piling fenders installed
- Ice Breakers repaired
- Select electrical breakers replaced
- Damaged junction boxes on far end of marina (large slip area) redone and lifted above the deck





2024 “ALL-IN” Rates

Boat Size	Annual “ALL IN” Fee	Notes
16’ 0” – 19’ 11”	\$1,030.00	Side tie * marina committee may approve larger boats for side-tie. Must be a power boat with no cabin. ** 20' or greater rate applies for smaller boats if the marina committee assigns the boat a slip
20’ 0” & greater	\$47.35/ft	Minimum rate \$1,475.00 (no maximum rate)
Wave Runner	\$425.00	Includes any approved vessel utilizing the wave runner/Jet ski floating dock
Daily Rental	\$25.00	Per day (Maximum 5 days without special approval)

- Boat Size is determined by the manufacturer specifications + added platforms.
- Location of boat (slip or side tie-up shall be determined by the Marina Committee)
- Permanent Slip Holder – Full time slip holder
- Transient Slip – Full seasonal use. Side tie-up location. May require termination of slip if any requirements are newly enforced by a government agency. Prorated fees shall be returned if termination is required. Transient slip holders will be determined by the Marina Committee and will only be offered if the permanent and seasonal slips are fully occupied. Marina Committee will always attempt to accommodate a slip holder if changes are required (boat size and slip tenure shall be taken into consideration).



2024 Slip Assignments (Subject to Change)

1	Lark Marie
2	David and Jody Mugford
3	Peter and Patricia Bertrand
4	Michael and Kelly Casillo
5	Andy Kadala
6	Nicholas and Diane Lambrow
7	Peter & Debbie Larsson
8	Henry and Brenda Hudson
9	Gary and Chris Harkins
10	Ed Brickley
11	Justin and Brianne Hoover
12	Frank and Donna Decosta
13	Jim Colimore
14	Patra Wroton
15	Alan and Kathleen Richardson
16	Alex (San) and Margo Speciale
17	Joe and Laurie Bruhin
18	John and Barbara Yackus

19	Chauncey and Kathy Brooks
20	Eamonn and Patrice McGeady
21	James Cummings
22	Larry and Paula Crippen
23	John and Jeanne Mate
24	Dianne Cramer
25	David T. and Christine Evans
26	Jacques Smith
27	Dan and Missy Attridge
28	Kirk and Deborah Brafford
29	Stephen and Edythe Alexander
30	Victor and Jennifer Mizrahi
31	Jamie and Dave Stadler
32	Cliff and Heleen Walzer
33	Stephen and Kristan Dix
34	Rick and Shelly Jaklitsch
35	Jason and Erin Horst
36	Larry and Kaye Thrasher

S-1	Mark Libby
S-2	Bob and Lori McGraw
S-3	Rob Weins
S-4	Paul Dewald and Stephanie Boyd
Side Tie	Joe and Laurie Bruhin
Side Tie	Mike and Teresa Huckaby
Side Tie	George Gravilla
Side Tie	Nic Lambrou
Side Tie	Sarah Pittman
WR/JS	Greg Sher
WR/JS	Jacques Smith
WR/JS	Lark Marie
WR/JS	
WR/JS	
WR/JS	Jim Warwick
WR/JS	Jim Warwick



2024 “active” Waiting List (Subject to Change)

1	Richard Dengler
2	Neils Holch
3	Joan and Marty Pfinsgraff
4	Sarah Pittman & Chris Theoharis
5	George Gavrila
6	Christopher Caine
7	John & Tammy Snedeker
8	Anthony Gallo
9	Gregory Sher
10	Nick Lambrou
11	Marco Adelfio
12	Greg Clark
13	Stephen Hogan
14	Brian Mulhall
15	Remy & Alyssa Corvese
16	Deborah Schmid
17	Maxwell Seligmann
18	Frans Boetes & Donna Hrinak
19	Philip Rowe
Jet Dock (1)	Jason Horst (Marina Related)



2024 Initiatives, Requests & Thanks

INITIATIVES

- Replace additional deck boards
- Electrical Update (assessment under review) * expected to be a large project.
 - Update many of the old lines
 - Install GFI
 - Raise junction boxes to above the deck

REQUEST

- Make sure that your boat is properly tied to avoid damage to your vessel and the pier.
- You are responsible for any vessel (and individuals) that you invite as a guest to the marina.
- Communicate and assist other boaters. If you see anything out of the ordinary with another boat in the marina or anyone walking around that does not seem to have been invited, please communicate to the boat owner or the marina committee.
- Communicate to the marina committee if you see anything that needs to be addressed at the marina. We like to consolidate repairs so we can bring in a contractor for multiple items at once.
- Clean around the marina! If you see something that needs to be cleaned or picked-up please do your part and assist.
- As outlined in the Marina Rules and Regulations, do not leave your slip unoccupied beyond the stated period and if you occupy a slip, utilize your vessel on a regular basis.
- Do not attach anything to the marina property without the consent of the marina committee (i.e. storage boxes, cleats, etc...)

THANKS to all community members that have assisted with the marina projects!!!!



Tennis and Pickleball

- Power wash the courts in late March/early April
 - Pickleball open play Sunday 9-12
 - Tennis – Round Robin in April
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Board Priorities

Nov 1 to Feb 20

- Learning how to operate
- Covenant Modernization
- Southbreeze Beach
 - Emergency repairs
 - Long-term solution

2024

- Southbreeze Beach affordability
 - Structural repairs (Crab Pier, Bridge and Trails)
 - Strategy on Tennis/Pickleball Court
 - CTL Bulkhead ownership
 - Records Retention Implementation
 - CapEx Plan Update
 - Resolution of Some Survey Issues
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How Can You Help?

- ✓ Attend as many Board meetings as possible and read email communications to stay informed
 - ✓ Help us make it attractive for homeowners to volunteer for Board and Committee positions
-