

Draft Agenda for February 18, 2025 OHCA Board Meeting

Notice: The board meeting will be recorded.

1. **Call to Order**
2. **Moment of Silence**
3. **Approval of Agenda** (draft sent out previously)
4. **Approval of Minutes for 1/21/26 Board Meeting** (draft sent out previously)
5. **Financial Reports for January/YTD FY2026** (sent out previously)
 - a. **SCBD Accounts: Special Tax Treasurer Carol Swan**
 - b. **Piers & Harbors Account: Association Treasurer Stephanie Orr**
6. **Special Election for Open Board Seat at Feb 24 Community Meeting**
7. **President's Report**
 - a. **Roads & Drainage Committee**
 - i. **Progress report on Biohabitats Deep Dive & Recommendations on Stormwater Management Hot Spots**
 - ii. **Snow Removal Policy**
 - iii. **Changing street signs - Keith**
 - b. **Community Property Committee**
 - i. **Tree trimming proposals**
 - ii. **Shed replacement proposals**
 - iii. **Changing the locks at the sheds to Bluetooth locks**
 - iv. **Fence work update**
 - v. **Trash left at Harbor Lot**
 - c. **Beach Committee**
 - i. **Raising height of beach wall – revised proposal from Chamberlain per board's request**
 - d. **Security Committee**
 - i. **Getting contractor to recommend work needed on drafting sites (per Fire Marshall's visit)**
 - ii. **Security camera(s)?**
 - e. **Audit Committee**
 - i. **Audit of Piers & Harbors books and records**
 - f. **Social Committee**
 - g. **Benevolence & New Neighbor Committee**
 - h. **Harbormaster**
 - i. **Bids to rebuild Fishing Creek Pier**
 - ii. **Freshwater to docks bids**
 - iii. **Floating dock slips:** Harbormaster management 2023 to 2025, ProCom communications related to management and agreement to take over for free, historical communications and questions
 - iv. **Kayak racks cleanup**
 - v. **Stickers for small craft**
 - vi. **Bergee competition**
 - i. **Slip List and Waitlist:** Heather - Mailbox admin report from Google, Update on reconstruction of slip list and waitlist, ProCom agreement to take over
 - j. **Piers & Harbors Committee**
 - i. **Dredging of Channel:** Permitting, names of contractors for bids, timeline of entire project and steps
 - ii. **Sinkhole update:** Payments to Crew Cuts, verbal agreement with Crew Cuts, work done, deposit from March 2024, expected completion of work and permitting
 - k. **Google Vault:** Heather - Question for previous board on why this was not implemented Immediately following litigation - Now implemented and active, Heather to walk through the tool for the community and board
 - l. **Board management software:** Heather - Two options and reschedule so that the board can attend the meetings
 - m. **Oyster Harbor t-shirts and swag**
 - n. **Sign-up for Clean the Bay Day in March**

8. Other Old Business

- a. **OHCA Taxes – Robin Gilliam** (Heather: taxes and Federal tax filings from previous years)
- b. **OHCA Insurance – Robin Gilliam and Victoria Barron**

9. New Business

- a. **Mid-term election process – Heather: historical procedure and update**
- b. **Website – Heather: request from neighbors for more accessibility and outdated information**
- c. **Heather - Clarification about reaching out to council for advice that was already provided and approved of by the board, Expectations for memorizing certain advice from council for future boards that is protected under a privilege**

10. Adjournment

**OHCA Board of Directors
Draft Minutes of Board Meeting, Wednesday January 21, 2026
Eastport Fire Station, 7:00 PM**

Board Members present:

- Victoria Barron, Board Chair
- Heather Ludwig, OHCA President
- Trisha Thomas, Board Vice Chair and Corresponding Secretary
- Thomasina Coates, Board Member
- Robin Gilliam, Board Member
- Arlene Jackson, Board Member (online)
- Nancy Plaxico, Board Member and Board Secretary

OHCA Officers & Committee Chairs present:

- Carol Swan, Special Tax Treasurer
- Don Krause, Vice President & Community Property Committee Chair
- Dan Craig, Beach Committee Chair
- Trisha Thomas, Benevolence & New Neighbor Committee Chair
- Robin Gilliam, Audit Committee Chair
- Joe Madron, Harbormaster

About twenty OHCA residents attended in person or online.

Call to Order and Moment of Silence

Chair Victoria Barron called the meeting to order at 7:08 pm and asked for a moment of silence.

Approval of Agenda

A draft agenda for the January 21 board meeting was sent to all board members prior to the meeting and no changes were requested.

Robin Gilliam moved and Nancy Plaxico seconded a motion to approve the draft agenda.

UNANIMOUSLY APPROVED BY VOICE VOTE.

Approval of Minutes for December 17, 2025 Board Meeting

The draft minutes of the December 17 board meeting were sent to all board members prior to the meeting and no changes were requested.

Nancy Plaxico moved and Robin Gilliam seconded a motion to approve the minutes of the December 17, 2025 OHCA Board Meeting. UNANIMOUSLY APPROVED BY VOICE VOTE.

Financial Reports for December and FY2025 Year-to-Date

Special Community Benefit District (SCBD) Accounts: Special Tax Treasurer Carol Swan reported that account balances on 12/31/25 were as follow:

Truist Accounts

Checking – \$60,888.53

Money Market – \$217,979.67

Total Truist – \$278,868.20

Morgan Stanley Certificates of Deposit (CDs) – OHCA has a ladder of brokered CDs, staggered as suggested by our broker.

Total Morgan Stanley – \$828,836.43

Grand total SCBD funds – \$1,107,704.63

The Special Tax Treasurer reported that a CD for \$240,000 matures on 2/4/26, and our broker recommends that those funds be reinvested in a two-year US Treasury CD earning 3.6% interest.

Nancy Plaxico moved and Robin Gilliam seconded a motion to reinvest the funds from the \$240,000 CD maturing on 2/4/26 in a two-year US Treasury CD at an interest rate of 3.6%. UNANIMOUSLY APPROVED BY VOICE VOTE.

The Special Tax Treasurer noted that on 12/5/25, Anne Arundel County sent OHCA a check for \$259,388 (tax payments collected by the County for the OHCA Special Community Benefit District), and those funds were deposited into the Truist Money Market account.

Piers & Harbors (P&H) Account: On behalf of the Association Treasurer, the Special Tax Treasurer reported on the deposits and expenses in the P&H checking account in December:

- Opening Balance on 12/1/25 – \$10,520.11
- Deposits – \$5,000 (reimbursement of attorney fees covered by SCBD account)
- Checks – Two were written to ProCom totaling \$22.35 for ProCom management fee and postage expense
- Ending Balance on 12/31/25 – \$15,497.76

The two CDs in the P&H account are:

- \$30,000 CD (currently valued at \$30,900.65) which matures on 3/26/26
- \$45,000 CD (currently valued at \$46,343.69) which matures on 7/26/26

President's Report

The following updates were given by committee chairs and the President:

Community Property Committee – Community Property Committee Chair Don Krause reported that he has gotten two bids for repairing the fence at Fishing Creek Park and will be getting two more. He has also gotten a proposal to rehab the shed at Harbor Lot. He met with a tree trimmer and toured the community with him, and the tree trimmer will submit a proposal next week.

Jody Tracey, Don and other community members met with the Fire Marshall this week. The Fire Marshall examined the four drafting sites in the community for fire trucks to use to draw water for fighting a fire, and said that all of them need work in order to be usable in a fire. Jody is checking

with a contractor the fire department recommended to get a plan for what needs to be done. The board agreed that this work should be a top priority for OHCA.

Beach Committee – Beach Committee member Nancy Plaxico reported that we now have three bids to raise the height of the beach wall along Shore Drive:

- Chamberlain - \$19,330 to heighten the wall 16", adding two rows of new bricks and reusing the existing rows of bricks and capstones
- Carroll Brothers - \$20,800 to heighten the wall 16", adding two rows of new bricks and replacing the existing top row of bricks and capstones with new bricks and capstones since many of the existing ones are broken
- GMC - \$31,860 to replace the wall and heighten it by 16" (GMC recommended replacing the wall rather than adding to the existing wall because of the broken bricks and capstones)

Since the wall will now be higher, Arlene Jackson recommended that steps be added at the north end of the wall where caterers, seniors and others sometimes enter the beach.

The board agreed that Chamberlain is the preferred bidder, but asked that ProCom request that Chamberlain adjust their bid to replace the existing top row of bricks and capstones with new bricks and capstones, and add steps at the north end of the wall. Once we get that adjusted Chamberlain bid, the board can make a final decision on the bid to select.

President Ludwig thanked Beach Committee Chair Dan Craig and ProCom for getting the lights fixed on the fishing pier at the beach.

Road & Drainage Committee – President Ludwig reported that Biohabitats is moving forward with the deep dive survey and recommendations on the three hot spot stormwater management areas in the community, which was approved at the December board meeting. Road & Drainage Chair Mike Wierzbicki is getting bids for repaving the roads in the community. Committee member Keith Smith is looking into getting some new street signs (some of the existing signs are not the correct color per the County).

President Ludwig noted that the Oyster Harbor sign that used to be at the entrance to the community but was replaced by a new sign last year is still usable with some repair, and the board agreed it would make sense to get that repaired for use elsewhere in the community. President Ludwig will get bids on getting the sign refurbished.

Social Committee – President Ludwig reported that we are still looking for a chair for the Social Committee. She is thinking of having a Winter Festival in late February. Committee member Elaine Goldberg has set up two community dinners at area restaurants, and an announcement was emailed to the community and put on Facebook. Beach Committee Chair Dan Craig reported that beach reservations for this summer are active but are tentative until March 31, so that before then OHCA can set dates for community events at the beach this summer. President Ludwig said that she will get Dan the dates for community beach events before March 31.

Benevolence & New Neighbor Committee – Lee Downing has joined Trisha Thomas on the Benevolence & New Neighbor Committee.

Audit Committee – Audit Committee Chair Robin Gilliam reported that the Audit Committee is proceeding on the audit of Piers & Harbors books and records that was approved at the December board meeting.

Harbormaster – Harbormaster Joe Madron reported that repair of the Fishing Creek Pier is his top priority. He has met with four contractors about that, and has also met with three plumbers about getting water to the docks and an electrician about the power needed when the water pumps are added. All of those contractors are submitting bids.

Joe has printed and laminated signs to go up on the community kayak racks saying: “All watercraft left on or around the small boat rack that does not contain an issued Oyster Harbor sticker will be removed and disposed of after June 1, 2026.” Joe will post that notice on the community Facebook page and put it in a community newsletter. Board members asked if unclaimed, unregistered watercraft will be offered or sold to community members. Joe said they will be if they are usable, and proceeds from any sales will be used for community projects. President Ludwig added that the Department of Natural Resources (DNR) representative said if a vessel on a community rack is not registered with the community, it is considered trash because it is on community property.

Joe said he is trying to figure out who owns the small boats on the floating docks since they are not registered with OHCA and their owners have not paid any fees for them to be there. We may want ProCom to take over leasing of the spaces on the floating docks. Board members expressed their support for requiring registration and leases for boats on the floating docks. Regarding the slip leases, we are looking through the documentation that ProCom has on those boats and not all the necessary documents are there.

Joe has consulted with a contractor on why the Fishing Creek Pier is failing, and the contractor said that improper materials were used in past renovations of the pier (the 2016 renovation done by Stewart Anderson and directed by Eric Epstein) and that work did not meet code and was not done properly.

Joe is consulting with a security company about putting in security cameras at the piers so boat owners can view their boats in real time. He has also initiated a Burgee Competition for the community in which community members can propose designs for an Oyster Harbor burgee.

Audit Committee Chair Robin Gilliam reported that the board has repeatedly asked Piers & Harbors Chair Barrett Hill for the slip wait list and he has not provided it, so we are moving forward with trying to recreate that list through a review of emails from community members requesting slips, followed by a request on the community Facebook page for others who have requested a slip in the past to let us know. We will also check the list of slip holders against the property owner list to be sure that all those leasing slips own property in Oyster Harbor. Victoria Barron added that the insurance certificates that slip holders submitted to ProCom need to be checked to make sure the insurance meets the OHCA requirements.

Robin Gilliam Meeting with ProCom – Robin reported that she recently met with Scott Davis and Carla Gibbons from ProCom and they reviewed interactions between OHCA and ProCom to figure out how

to make them more efficient and better. It was a positive meeting, and they also discussed the upcoming renewal of OHCA's contract with ProCom.

Other Old Business

Robin Gilliam reported on the recently completed inspection of the wetlands area at the west end of Cross Road that OHCA remediated in 2024 per an agreement with the Maryland Department of Environment (MDE). The inspection found that some phragmites need to be removed and that area reseeded with native plants. Robin has gotten two bids for that work and it will be done in the spring. Per OHCA's agreement with MDE, the area will need to be inspected again three years and five years after completion of the remediation (that is, in 2027 and 2029). Robin sent the inspection report to MDE and has not heard anything back from them, which she interprets as being acceptance of the inspection report.

New Business

Abby Rosen who lives on Harbor Road reported that because of coastal flooding, the foundation of her house had to be rebuilt, and the contractor performing the work (Tom Garver) did a great job. She highly recommended him to community members.

Adjournment

A motion was made, seconded and approved that the meeting be adjourned, and the meeting was adjourned at 8:37 p.m.

Minutes drafted by Board Secretary Nancy Plaxico



Financial Report Package

January 2026

Prepared for

Oyster Harbor Citizens Association, Inc.

By

Professional Community Management, Inc.



Balance Sheet - Operating

Oyster Harbor Citizens Association, Inc.

End Date: 01/31/2026

Assets

CASH - OPERATING

10-1020-00	Truist Operating Checking - 4430	\$36,591.15
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10-1030-00	Truist Operating Money Market - 7029	218,131.53
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Total CASH - OPERATING:	<u>\$254,722.68</u>
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CASH - RESERVES

12-1250-00	Morgan Stanley Investments	830,822.92
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Total CASH - RESERVES:	<u>\$830,822.92</u>
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ACCOUNTS RECEIVABLE

14-1420-00	Cash held by AACO	5,412.16
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14-1430-00	BGE Deposit	100.00
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Total ACCOUNTS RECEIVABLE:	<u>\$5,512.16</u>
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Total Assets:

\$1,091,057.76

Liabilities & Equity

RESERVE EQUITY

30-3020-00	Reserves - Capital Elements	482,691.08
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Total RESERVE EQUITY:	<u>\$482,691.08</u>
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OPERATING EQUITY

35-3510-00	Undesignated Equity	128,733.09
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35-3520-00	Prior Year Net Income	374,599.73
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Total OPERATING EQUITY:	<u>\$503,332.82</u>
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	<u>105,033.86</u>	
Net Income Gain / Loss		<u>\$105,033.86</u>

Total Liabilities & Equity:

\$1,091,057.76



Income Statement - Operating

Oyster Harbor Citizens Association, Inc.

From 01/01/2026 to 01/31/2026

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING INCOME							
OPERATING INCOME							
4010-00 SCBD Income	\$ -	\$ -	\$ -	\$259,388.00	\$296,640.00	(\$ 37,252.00)	\$ 444,960.00
4710-00 Interest Income - Operating	151.86	-	151.86	591.10	-	591.10	-
4720-00 Interest & Valuation Income - Reserves	1,986.49	-	1,986.49	19,798.54	-	19,798.54	-
Total OPERATING INCOME	\$ 2,138.35	\$ -	\$ 2,138.35	\$279,777.64	\$296,640.00	(\$16,862.36)	\$ 444,960.00
Total OPERATING INCOME	\$ 2,138.35	\$ -	\$ 2,138.35	\$279,777.64	\$296,640.00	(\$ 16,862.36)	\$ 444,960.00
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	1,576.00	1,583.33	7.33	10,942.00	11,083.31	141.31	19,000.00
5030-00 Tax Prep & Audit Fees	-	-	-	6,000.00	8,000.00	2,000.00	8,000.00
5040-00 General Legal	-	1,666.66	1,666.66	11,940.87	11,666.62	(274.25)	20,000.00
5045-00 Lawsuits/Special Projects	-	833.33	833.33	-	5,833.33	5,833.33	10,000.00
5050-00 Administrative Expenses	1,204.06	2,083.33	879.27	9,572.57	14,583.33	5,010.76	25,000.00
5053-00 Office Supplies	-	291.66	291.66	-	2,041.70	2,041.70	3,500.00
5054-00 Office Equipment & Services	-	41.66	41.66	-	291.70	291.70	500.00
5080-00 Web Site Administration	400.00	500.00	100.00	2,023.64	3,500.00	1,476.36	6,000.00
5090-00 Dues & Subscriptions	-	166.66	166.66	1,232.32	1,166.70	(65.62)	2,000.00
5100-00 Bank Charges	-	41.74	41.74	30.00	291.70	261.70	500.00
5105-00 Anne Arundel County Fees	-	166.66	166.66	-	1,166.70	1,166.70	2,000.00
5110-00 Miscellaneous Expenses	-	41.67	41.67	-	291.67	291.67	500.00
5210-00 Taxes	-	-	-	200.00	-	(200.00)	-
5220-00 Real Estate Taxes	-	-	-	747.66	1,000.00	252.34	1,000.00
5310-00 Insurance Premium	-	-	-	10,942.00	9,813.00	(1,129.00)	11,000.00
5600-00 Rent	-	83.33	83.33	3,600.00	583.35	(3,016.65)	1,000.00
5650-00 Storage Expense	172.00	-	(172.00)	688.00	-	(688.00)	-
5730-00 Security Services	-	2,916.66	2,916.66	9,946.36	20,416.70	10,470.34	35,000.00
5740-00 Extra Security Services/Cameras	-	416.67	416.67	-	2,916.67	2,916.67	5,000.00
Total GENERAL & ADMINISTRATIVE	\$ 3,352.06	\$10,833.36	\$ 7,481.30	\$ 67,865.42	\$ 94,646.48	\$26,781.06	\$ 150,000.00
UTILITIES							
6010-00 Utilities	85.44	541.66	456.22	2,583.90	3,791.62	1,207.72	6,500.00
6040-00 Phone & Internet	-	333.33	333.33	1,663.98	2,333.35	669.37	4,000.00
Total UTILITIES	\$ 85.44	\$ 874.99	\$ 789.55	\$ 4,247.88	\$ 6,124.97	\$1,877.09	\$ 10,500.00

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
SITE MAINTENANCE							
7010-00 Landscaping & Cleaning	\$-	\$4,000.00	\$4,000.00	\$26,850.00	\$28,000.00	\$1,150.00	\$48,000.00
7030-00 Tree Trimming/Replacement	-	625.00	625.00	2,320.00	4,375.00	2,055.00	7,500.00
7110-00 Piers & Harbors Improvement & Repairs	985.00	-	(985.00)	1,721.79	-	(1,721.79)	-
7150-00 Beach Cleaning	-	2,500.00	2,500.00	-	17,500.00	17,500.00	30,000.00
7160-00 Swimming Area Nets	-	-	-	-	750.00	750.00	1,500.00
7165-00 Gazebo Maintenance & Repair	-	83.33	83.33	3,040.00	583.35	(2,456.65)	1,000.00
7170-00 Portable Toilets	318.00	333.33	15.33	2,862.00	2,333.35	(528.65)	4,000.00
7175-00 Dumpsters	-	-	-	-	2,000.00	2,000.00	2,000.00
7212-00 Community Amenity Repairs & Maintenance	-	1,250.00	1,250.00	18,835.43	8,750.00	(10,085.43)	15,000.00
7220-00 Trash Removal & Hauling	-	416.74	416.74	101.00	2,916.70	2,815.70	5,000.00
7250-00 Supplies & Dog Waste Stations	-	250.00	250.00	-	1,750.00	1,750.00	3,000.00
7265-00 Lock Maintenance & Repair	-	416.66	416.66	2,638.92	2,916.70	277.78	5,000.00
7275-00 Signage	-	833.33	833.33	3,430.00	5,833.35	2,403.35	10,000.00
7290-00 Lighting Maintenance & Repair	-	166.74	166.74	810.34	1,166.70	356.36	2,000.00
7300-00 Environmental Initiatives & Erosion Control	-	1,166.66	1,166.66	1,183.00	8,166.70	6,983.70	14,000.00
7305-00 Dredging	-	-	-	(155.00)	-	155.00	-
7330-00 Swale Maintenance & Repair	-	1,250.00	1,250.00	37,300.00	8,750.00	(28,550.00)	15,000.00
7810-00 Snow & Ice Removal	-	1,500.00	1,500.00	1,693.00	3,000.00	1,307.00	6,000.00
Total SITE MAINTENANCE	\$1,303.00	\$14,791.79	\$13,488.79	\$102,630.48	\$98,791.85	(\$3,838.63)	\$169,000.00
Total OPERATING EXPENSE	\$4,740.50	\$26,500.14	\$21,759.64	\$174,743.78	\$199,563.30	\$24,819.52	\$329,500.00
Net Income:	(\$2,602.15)	(\$26,500.14)	\$23,897.99	\$105,033.86	\$97,076.70	\$7,957.16	\$115,460.00



General Ledger Trial Balance with Details

Oyster Harbor Citizens Association, Inc.

Accts: 10-1000-90 To: 95-9510-50 Dates: 1/1/2026 - 1/31/2026

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
10-1020-00	Truist Operating Checking - 4430	\$41,331.65	\$-	\$4,740.50	\$36,591.15
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	957877	\$ -	\$ 1,576.00	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4638	
01/02/2026	958972	-	85.44	Truist Operating Checking - 4430; BGE Chk # 0	
01/06/2026	969532	-	86.00	Truist Operating Checking - 4430; Cubesmart #718 Chk # 0	
01/09/2026	977032	-	400.00	Truist Operating Checking - 4430; Mint Media Agency Chk # 4641	
01/09/2026	977034	-	318.00	Truist Operating Checking - 4430; Jiffy John, Inc. Chk # 4642	
01/23/2026	982665	-	86.00	Truist Operating Checking - 4430; Cubesmart #718 Chk # 0	
01/30/2026	984835	-	985.00	Truist Operating Checking - 4430; Wireworx, Inc. Chk # 4643	
01/31/2026	993149	-	1,204.06	Truist Operating Checking - 4430; Professional Community Management, Inc. Chk # 4646	
10-1030-00	Truist Operating Money Market - 7029	217,979.67	151.86	-	218,131.53
Date	GL Ref #	Debit	Credit	Description	
01/31/2026	997229	\$ 151.86	\$ -	Truist Monthly Interest	
12-1250-00	Morgan Stanley Investments	828,836.43	1,986.49	-	830,822.92
Date	GL Ref #	Debit	Credit	Description	
01/31/2026	997227	\$ 1,986.49	\$ -	Morgan Stanley Monthly Interest & Valuation	
14-1420-00	Cash held by AACO	5,412.16	-	-	5,412.16
Date	GL Ref #	Debit	Credit	Description	
14-1430-00	BGE Deposit	100.00	-	-	100.00
Date	GL Ref #	Debit	Credit	Description	
30-3020-00	Reserves - Capital Elements	(482,691.08)	-	-	(482,691.08)
Date	GL Ref #	Debit	Credit	Description	
35-3510-00	Undesignated Equity	(128,733.09)	-	-	(128,733.09)
Date	GL Ref #	Debit	Credit	Description	
35-3520-00	Prior Year Net Income	(374,599.73)	-	-	(374,599.73)
Date	GL Ref #	Debit	Credit	Description	
40-4010-00	SCBD Income	(259,388.00)	-	-	(259,388.00)
Date	GL Ref #	Debit	Credit	Description	
40-4710-00	Interest Income - Operating	(439.24)	-	151.86	(591.10)
Date	GL Ref #	Debit	Credit	Description	
01/31/2026	997229	\$ -	\$ 151.86	Truist Monthly Interest	
40-4720-00	Interest & Valuation Income - Reserves	(17,812.05)	-	1,986.49	(19,798.54)
Date	GL Ref #	Debit	Credit	Description	
01/31/2026	997227	\$ -	\$ 1,986.49	Morgan Stanley Monthly Interest & Valuation	
50-5010-00	Management Fees	9,366.00	1,576.00	-	10,942.00
Date	GL Ref #	Debit	Credit	Description	
01/01/2026	957877	\$ 1,576.00	\$ -	Management Fee; Professional Community Management, Inc. Chk # 4638	
50-5030-00	Tax Prep & Audit Fees	6,000.00	-	-	6,000.00
Date	GL Ref #	Debit	Credit	Description	
50-5040-00	General Legal	11,940.87	-	-	11,940.87
Date	GL Ref #	Debit	Credit	Description	
50-5050-00	Administrative Expenses	8,368.51	1,204.06	-	9,572.57
Date	GL Ref #	Debit	Credit	Description	
01/31/2026	993149	\$ 912.50	\$ -	Administrative Costs - Admin; Professional Community Management, Inc. Chk # 4646	
01/31/2026	993149	291.56	-	Postage; Professional Community Management, Inc. Chk # 4646	
50-5080-00	Web Site Administration	1,623.64	400.00	-	2,023.64
Date	GL Ref #	Debit	Credit	Description	
01/09/2026	977032	\$ 400.00	\$ -	Web Site Administration; Mint Media Agency Chk # 4641	
50-5090-00	Dues & Subscriptions	1,232.32	-	-	1,232.32
Date	GL Ref #	Debit	Credit	Description	

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance
50-5100-00	Bank Charges	30.00	-	-	30.00
Date	GL Ref #	Debit	Credit	Description	
50-5210-00	Taxes	200.00	-	-	200.00
Date	GL Ref #	Debit	Credit	Description	
50-5220-00	Real Estate Taxes	747.66	-	-	747.66
Date	GL Ref #	Debit	Credit	Description	
50-5310-00	Insurance Premium	10,942.00	-	-	10,942.00
Date	GL Ref #	Debit	Credit	Description	
50-5600-00	Rent	3,600.00	-	-	3,600.00
Date	GL Ref #	Debit	Credit	Description	
50-5650-00	Storage Expense	516.00	172.00	-	688.00
Date	GL Ref #	Debit	Credit	Description	
01/06/2026	969532	\$ 86.00	\$ -	Storage Expense; Cubesmart #718 Chk # 0	
01/23/2026	982665	86.00	-	Storage Expense; Cubesmart #718 Chk # 0	
50-5730-00	Security Services	9,946.36	-	-	9,946.36
Date	GL Ref #	Debit	Credit	Description	
60-6010-00	Utilities	2,498.46	85.44	-	2,583.90
Date	GL Ref #	Debit	Credit	Description	
01/02/2026	958972	\$ 85.44	\$ -	Utilities; BGE Chk # 0	
60-6040-00	Phone & Internet	1,663.98	-	-	1,663.98
Date	GL Ref #	Debit	Credit	Description	
70-7010-00	Landscaping & Cleaning	26,850.00	-	-	26,850.00
Date	GL Ref #	Debit	Credit	Description	
70-7030-00	Tree Trimming/Replacement	2,320.00	-	-	2,320.00
Date	GL Ref #	Debit	Credit	Description	
70-7110-00	Piers & Harbors Improvement & Repairs	736.79	985.00	-	1,721.79
Date	GL Ref #	Debit	Credit	Description	
01/30/2026	984835	\$ 985.00	\$ -	Piers & Harbors Improvement & Repairs; Wireworx, Inc. Chk # 4643	
70-7165-00	Gazebo Maintenance & Repair	3,040.00	-	-	3,040.00
Date	GL Ref #	Debit	Credit	Description	
70-7170-00	Portable Toilets	2,544.00	318.00	-	2,862.00
Date	GL Ref #	Debit	Credit	Description	
01/09/2026	977034	\$ 318.00	\$ -	Portable Toilets; Jiffy John, Inc. Chk # 4642	
70-7212-00	Community Amenity Repairs & Maintenance	18,835.43	-	-	18,835.43
Date	GL Ref #	Debit	Credit	Description	
70-7220-00	Trash Removal & Hauling	101.00	-	-	101.00
Date	GL Ref #	Debit	Credit	Description	
70-7265-00	Lock Maintenance & Repair	2,638.92	-	-	2,638.92
Date	GL Ref #	Debit	Credit	Description	
70-7275-00	Signage	3,430.00	-	-	3,430.00
Date	GL Ref #	Debit	Credit	Description	
70-7290-00	Lighting Maintenance & Repair	810.34	-	-	810.34
Date	GL Ref #	Debit	Credit	Description	
70-7300-00	Environmental Initiatives & Erosion Control	1,183.00	-	-	1,183.00
Date	GL Ref #	Debit	Credit	Description	
70-7305-00	Dredging	(155.00)	-	-	(155.00)
Date	GL Ref #	Debit	Credit	Description	
70-7330-00	Swale Maintenance & Repair	37,300.00	-	-	37,300.00
Date	GL Ref #	Debit	Credit	Description	
70-7810-00	Snow & Ice Removal	1,693.00	-	-	1,693.00
Date	GL Ref #	Debit	Credit	Description	

Paid Date	Invoice Number	Invoice Date	Auth Date	Status	Last Payment	Invoice Amount	Payment Type	Balance Due
BGE								
01/02/2026	OHHBGEFishing0126	01/01/2026	01/02/2026	Paid (EFT)		\$85.44		\$ -
			Gena Teano				Payment Type: EFT	
	60-6010-00 - Utilities				\$85.44			
					BGE Total:	\$ 85.44	\$	0.00
CubSMART, LLP								
01/06/2026		01/04/2026	01/06/2026	Paid (EFT)		\$86.00		-
			Gena Teano				Payment Type: EFT	
	50-5650-00 - Storage Expense				\$86.00			
01/23/2026		01/20/2026	01/23/2026	Paid (EFT)		\$86.00		-
			Gena Teano				Payment Type: EFT	
	50-5650-00 - Storage Expense				\$86.00			
					CubSMART, LLP Total:	\$ 172.00	\$	0.00
Gibbs Unlimited LLC								
01/09/2026	0002044	01/06/2026	01/09/2026	Paid (check)		\$400.00		-
			Gena Teano				Payment Type: Check	
	50-5080-00 - Web Site Administration				\$400.00			
					Gibbs Unlimited LLC Total:	\$ 400.00	\$	0.00
Jiffy John, Inc.								
01/09/2026	ohhJiffyjohn0126	01/07/2026	01/09/2026	Paid (check)		\$318.00		-
			Gena Teano				Payment Type: Check	
	70-7170-00 - Portable Toilets				\$318.00			
					Jiffy John, Inc. Total:	\$ 318.00	\$	0.00
Professional Community Management (Do Not Use - Management Module)								
01/01/2026	35701	01/01/2026	01/01/2026	Paid (check)		\$1,576.00		-
			Amy Cummings				Payment Type: Check	
	50-5010-00 - Management Fee				\$1,576.00			
01/31/2026	36551	01/31/2026	02/05/2026	Paid (check)		\$1,204.06		-
			Gena Teano				Payment Type: Check	
	50-5050-00 - Administrative Costs - Admin				\$912.50			
	50-5050-00 - Postage				\$291.56			
					Professional Community Management (Do Not Use - Management Module) Total:	\$ 2,780.06	\$	0.00
Wireworx, Inc.								
01/30/2026	10172	01/30/2026	01/30/2026	Paid (check)		\$985.00		-
			Tracy Denny				Payment Type: Check	
	70-7110-00 - Piers & Harbors Improvement & Repairs				\$985.00			
					Wireworx, Inc. Total:	\$ 985.00	\$	0.00
					Oyster Harbor Citizens Association, Inc. 8 Invoice(s) Totaling:	\$ 4,740.50	\$	0.00
GRAND 8 Invoice(s) Totaling:						\$4,740.50	\$	0.00



Financial Report Package

January 2026

Prepared for

Oyster Harbor Piers & Harbors

By

Professional Community Management, Inc.

Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
OPERATING EXPENSE							
GENERAL & ADMINISTRATIVE							
5010-00 Management Fees	\$ 20.00	\$ -	(\$ 20.00)	\$ 20.00	\$ -	(\$ 20.00)	\$ -
5050-00 Administrative Expenses	6.58	-	(6.58)	6.58	-	(6.58)	-
5410-00 Community/Social Activities	33.24	-	(33.24)	33.24	-	(33.24)	-
Total GENERAL & ADMINISTRATIVE	\$ 59.82	\$ -	(\$ 59.82)	\$ 59.82	\$ -	(\$59.82)	\$ -
Total OPERATING EXPENSE	\$ 59.82	\$ -	(\$ 59.82)	\$ 59.82	\$ -	(\$ 59.82)	\$ -
Net Income:	(\$ 59.82)	\$ 0.00	(\$ 59.82)	(\$ 59.82)	\$ 0.00	(\$ 59.82)	\$ 0.00



General Ledger Trial Balance with Details

Oyster Harbor Piers & Harbors

Accts: 10-1010-00 To: 95-9510-50 Dates: 1/1/2026 - 1/31/2026

Account No	Description	Prior Balance	Current Debit	Current Credit	End Balance	
10-1020-00	PNC Bank Operating Checking - 4178	\$15,487.20	\$33.24	\$93.06	\$15,427.38	
Date	GL Ref #	Debit	Credit	Description		
01/01/2026	957875	\$ -	\$ 20.00	PNC Bank Operating Checking - 4178 Inv # 35702; Professional Community Management, Inc Inv: 35702 Professional Community Management, Inc.		
01/05/2026	968258	-	33.24	Reimbursement - Boat Slip Event Snacks & Drinks; Heather Doberlty Chk # 1108		
01/05/2026	968258	33.24	-	Reimbursement - Boat Slip Event Snacks & Drinks (Reversal); Heather Doberlty Chk # 1108		
01/07/2026	973850	-	33.24	Reimbursement - Boat Slip Event Snacks & Drinks; Heather Ludwig Chk # 1109		
01/31/2026	993147	-	6.58	PNC Bank Operating Checking - 4178 Inv # 36552; Professional Community Management, Inc Inv: 36552 Professional Community Management, Inc.		
12-1220-00	PNC Bank 8-Month CD 2997 03/26/26	30,803.61	-	-	30,803.61	
Date	GL Ref #	Debit	Credit	Description		
12-1225-00	PNC Bank 8-Month CD 3311 07/26/26	46,200.86	-	-	46,200.86	
Date	GL Ref #	Debit	Credit	Description		
20-2010-00	Accounts Payable	-	26.58	26.58	-	
Date	GL Ref #	Debit	Credit	Description		
01/01/2026	957711	\$ -	\$ 20.00	Accounts Payable Inv # 35702 Inv: 35702 Professional Community Management (Do Not Use - Management Module)		
01/01/2026	957875	20.00	-	Accounts Payable Inv # 35702; Professional Community Management, Inc. Chk # 1107 Inv: 35702 Professional Community Management, Inc.		
01/31/2026	992941	-	6.58	Accounts Payable Inv # 36552 Inv: 36552 Professional Community Management (Do Not Use - Management Module)		
01/31/2026	993147	6.58	-	Accounts Payable Inv # 36552; Professional Community Management, Inc. Chk # 1112 Inv: 36552 Professional Community Management, Inc.		
35-3510-00	Undesignated Equity	(3,292.05)	-	-	(3,292.05)	
Date	GL Ref #	Debit	Credit	Description		
35-3520-00	Prior Year Net Income	(7,536.57)	-	-	(7,536.57)	
Date	GL Ref #	Debit	Credit	Description		
50-5010-00	Management Fees	-	20.00	-	20.00	
Date	GL Ref #	Debit	Credit	Description		
01/01/2026	957711	\$ 20.00	\$ -	Management Fee Inv: 35702 Professional Community Management (Do Not Use - Management Module)		
50-5050-00	Administrative Expenses	-	6.58	-	6.58	
Date	GL Ref #	Debit	Credit	Description		
01/31/2026	992941	\$ 1.48	\$ -	Postage Inv: 36552 Professional Community Management (Do Not Use - Management Module)		
01/31/2026	992941	5.10	-	Administrative Costs - Admin Inv: 36552 Professional Community Management (Do Not Use - Management Module)		
50-5410-00	Community/Social Activities	-	66.48	33.24	33.24	
Date	GL Ref #	Debit	Credit	Description		
01/05/2026	968258	\$ 33.24	\$ -	Reimbursement - Boat Slip Event Snacks & Drinks; Heather Doberlty Chk # 1108		
01/05/2026	968258	-	33.24	Reimbursement - Boat Slip Event Snacks & Drinks (Reversal); Heather Doberlty Chk # 1108		
01/07/2026	973850	33.24	-	Reimbursement - Boat Slip Event Snacks & Drinks; Heather Ludwig Chk # 1109		
Totals:			\$81,663.05	\$152.88	\$152.88	\$81,663.05

