

Oyster Harbor

Agenda for OHCA Community Meeting February 24, 2026

7:00 p.m.

Eastport Fire House - 914 Bay Ridge Ave, Annapolis, MD 21403

1. Call to Order
2. Moment of Silence
3. Approval of Agenda
4. Minutes
 - a. Previous Board Meeting (1/21/26)
 - b. Previous Association Meeting (1/27/26)
5. Treasurers' Reports
 - a. Special Tax Treasurer
 - b. Association Treasurer
6. Special election to fill vacant Board seat
7. President's Report / Updates
8. Committee Reports
9. Report on Fire Safety
10. New Business / Community Feedback
11. Adjournment – *Hard stop at 9:00 pm*

**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

OHCA Community Meeting Minutes, Tuesday, January 26, 2026
Meeting held virtually over Zoom due to icy conditions, 7:00 PM

OHCA Officers Present:

Heather Ludwig, President

Don Krause, Vice President

Stephanie Orr, Association Treasurer

Carol Swan, Special Treasurer

Trisha Thomas, Board Vice Chair and Corresponding Secretary

Elaine S Goldberg, PhD, Recording Secretary

Board Members Present:

Victoria Barron, Board Chair

Keith Smith Board Member

Robin Gilliam, Board Member

Barrett Hill, Board Member

Nancy Plaxico, Board Member and Board Secretary

Thirty-seven OHCA residents attended online.

Call to order and moment of silence: President, Heather Ludwig, called the meeting to order at 7 pm and asked for a moment of silence.

Minutes of previous Board of Directors Meetings of 8/26, 12/2 (review of OHCA current and proposed budgets), and 11/19 and 12/17 (Board meetings) were accepted.

Carol Swan provided a summary of the Special Tax Treasurer's report of account balances which were accepted as follows: Truist Accounts:

Checking: \$60,888.5	Money Market: \$217,979.67
Total Truist: \$278,868.20	

Morgan Stanley Five Certificates of Deposit (CD's), with staggered maturity dates as suggested by our broker: Total Morgan Stanley: \$828,836.43

Approval of Annual Budget:

The proposed FY2027 OHCA budget presented was presented for by Robin Gilliam for final review and a vote by community members in attendance. The budget was accepted and approved by unanimous vote of the 37 attendees to this meeting, which fulfilled the required quorum for the vote as stated in the OHCA Constitution.

New Business:

The safety committee discussed their meeting with the fire marshal regarding the need for a comprehensive safety plan for the community which would allow for the passage of emergency vehicles, including fire trucks and ambulances, The community needs an accessible water source to extinguish fires. One idea is to request the county to install a fire hydrant on Arundel on the Bay Rd, in addition to methods of pumping water from the bay and wells dedicated to fire emergencies. Currently, a total of three water trucks only provide a total of 15 minutes of water to extinguish fires.

Social Committee:

1. Heather requested community members to volunteer to participate in the social committee to help plan fun events, eg, the sock burning party, movie nights, etc.
2. Elaine urged community members to come out for the first planned community dinners. Please RSVP asap to Elaine via email: golela@verizon.net. The first dinner is at Don Chico's Restaurant on Feb 10—RSVP by Feb 2. The second dinner is at The Rum House on Mar 23—RSVP by Mar 10.

Adjournment: A motion was made, seconded and unanimously approved that the meeting be adjourned, and the meeting was adjourned at 8:38 pm.

Elaine S Goldberg



Financial Report Package

January 2026

Prepared for

Oyster Harbor Citizens Association, Inc.

By

Professional Community Management, Inc.

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:	\$254,722.68
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CASH - RESERVES

12-1250-00	Morgan Stanley Investments	830,822.92
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Total CASH - RESERVES:	\$830,822.92
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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:	\$5,512.16
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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:	\$482,691.08
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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:	\$503,332.82
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	105,033.86	
Net Income Gain / Loss		\$105,033.86

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	



Invoice List

Oyster Harbor Citizens Association, Inc.

Invoice Status - Paid

Paid Date: 1/1/2026 - 1/31/2026

Payment Type: All

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

Contact

joe.madron@gmail.com

www.linkedin.com/in/joseph-madron-7865a267 (LinkedIn)

Top Skills

Packaging Engineering

Graphic Design

Product Design

Certifications

Six Sigma Green Belt

Lean Six Sigma

Six Sigma Black Belt

Military & Industrial Packaging Engineering

iNARTE® Space & Defense Packaging Specialist ESD Training

Publications

Military Packaging - A Navigational Guide

Patents

COHESIVE SEALED PACKAGE WITH ANTI-THEFT FEATURE

Joseph Madron

Sr. Principal Engineer of Packaging at Northrop Grumman
Anne Arundel County, Maryland, United States

Experience

Northrop Grumman

5 years 9 months

Sr Principal Engineer of Packaging

August 2023 - Present (2 years 6 months)

Baltimore, Maryland, United States

Principal Engineer - Packaging

May 2020 - Present (5 years 9 months)

Baltimore, Maryland, United States

Senseonics, Incorporated

Senior Process Engineer

May 2018 - May 2020 (2 years 1 month)

Germantown, MD

The Master Lock Company

Packaging Engineer

August 2016 - May 2018 (1 year 10 months)

Milwaukee, Wisconsin

Quality Packaging, Inc.

Packaging Engineer

May 2012 - August 2016 (4 years 4 months)

Fond du Lac, WI

Stephen Gould

Packaging Engineer

August 2006 - May 2012 (5 years 10 months)

Washington DC-Baltimore Area

Education

Savannah College of Art and Design

BFA, Industrial Design · (2002 - 2006)

Name: Joseph Madron
Address: 1275 Creek Dr., Annapolis, MD 21403
Phone: 301-704-8570
Email: joe.madron@gmail.com

1. Are you applying for the board position with a term ending in September 2026?

Yes.

2. How long have you lived in OHCA?

I have lived in Oyster Harbor with my family since 2021.

3. Why are you interested in applying for this position?

I have served as a board member for the National Institute of Packaging Handling and Logistics Engineers (NIPHLE) and currently serve as the OHCA Harbormaster (since September 2025). In addition, I hold a Six Sigma Black Belt and have many years of experience managing individuals and facility across the US and Europe.

As Harbormaster, I have updated the piers to meet fire codes, secured bids for structural improvements, and collaborated with tradespeople to bring fresh water and improved lighting to the docks. I also established boat slip meetings for community input, organized boat rack cleanup days, and created a community flag competition. I seek a Board position to move beyond my current limited voting capacity and use my Six Sigma expertise to define and execute community goals efficiently.

4. Have you ever held office in OHCA or another community before?

Yes, I have served as the OHCA Harbormaster since September 2025.

5. & 6. Experience, Credentials, and Qualifications

In addition to my role as Harbormaster and my work with NIPHLE, my qualifications include:

- Over 10 years of experience establishing and managing fulfillment facilities in the US and Europe.
- Extensive experience speaking on and moderating professional PH&L panels.
- Completion of the Northrop Grumman TLCoP Leadership training.

These experiences allow me to effectively communicate with our diverse community members and analyze complex issues to achieve both short-term and long-term goals.

7. What do you think OHCA's top priorities should be for next year?

1. Improve community communication, engagement, and transparency regarding the expenditure of community tax dollars.
2. Increase community participation in board committees and social events.
3. Complete the revision of the constitution to ensure it reflects the current needs of our community.

8. What do you see as the top 2-3 key challenges OHCA faces now?

1. Establishing effective mechanisms for obtaining and addressing community feedback.
2. Ensuring the Board is held responsible for taking action on issues raised by residents.
3. Maintaining transparency and accountability for both the Board and residents.

9. What is your "vision" for OHCA?

My vision is to address years of neglect and mismanagement that have left our amenities in need of repair. I want to restore our piers and parks to make Oyster Harbor a premier community. I aim to foster a safe, welcoming environment while increasing active resident participation in decision-making and collective projects.

10. Have you reviewed the OHCA Constitution, and are you committed to OHCA being run in accordance with the Constitution?

Yes, I have reviewed the Constitution and am fully committed to ensuring OHCA is run in accordance with it.

Best regards,

Joseph Madron



Kathy Burk

Vice President and Executive Director of the BWMC Foundation



Kathy Burk is Vice President/Executive Director of the Baltimore Washington Medical Center Foundation, where she leads philanthropic and community awareness efforts to support the mission of UM Baltimore Washington Medical Center. She is responsible for both the strategic direction and day-to-day operations of the Foundation. Kathy joined UM BWMC in 2017, with more than 25 years of experience in the fundraising, business development, and marketing fields. Before joining UM BWMC, she held chapter senior leadership and development positions for two national non-profit health care organizations, and served as a consultant providing marketing, business development, and event planning services for national and local businesses and non-profits.

Active in the community, she serves on the Fort Meade Alliance Board, was a past member of the Board of Directors for Girls on the Run Greater Chesapeake and Touching Lives with Comfort, and volunteers for a variety of non-profit organizations in the region. She is a 2018 recipient of the YWCA TWIN Award. Kathy holds a bachelor's degree in Communications/Public Relations from the College of Notre Dame of Maryland, and resides in Annapolis, MD.

OHCA Bio: KATHY BURK has lived in Oyster Harbor since 1993 and has been actively involved in OHCA through the years as Beach Committee chair, Vice President, President, and both Chairman and member of the Board of Directors. Kathy would like to stay involved in community affairs and be elected to the Board. Her experience, knowledge of Oyster Harbor history, familiarity with the County's special community benefit district charter, attention to fiscal responsibility, and dedication to making Oyster Harbor the best it can be make her a prime candidate. Currently the Vice President/Executive Director of the Baltimore Washington Medical Center Foundation, Kathy also volunteers for several non-profit organizations in Anne Arundel County. She and her husband, Jim, now empty nesters, raised their two children here, and Kathy loves everything that Oyster Harbor has to offer: boating, fishing, "beaching", and amazing neighbors/friends. You can reach Kathy at: kathycburk@verizon.net or 410-212-8810.

Board and Officer Candidate Questionnaire

Name: Kathy Burk
Address: 1354 Washington Drive
Email: kathycburk@verizon.net
Phone Number: 410-212-8810

1. Are you applying for the board position with a term ending in September 2026? **Yes**
2. How long have you lived in OHCA? **30 years**
3. Why are you interested in applying for this position?

I'm putting my name forward because I care deeply about Oyster Harbor and its future, and I want to support the positive direction and momentum that I see happening. As our current leadership works to move the community forward with a renewed and enhanced focus on projects, improvements, operations, and transparency, I'd like to contribute to these efforts in a practical and collaborative way. With my prior experience and institutional knowledge, I believe I can be a helpful extra set of hands and a steady presence as the community continues moving forward. My goal is simply to roll up my sleeves, support the work underway, and help strengthen the foundation we're building.

4. Have you ever held office in OHCA or another community before?

I've been involved on and off in OHCA governance since 1997—first serving as Beach Committee Chair, and then in various positions: Vice President, President in the early 2000's, Board member, Board Chair.

5. What experience do you have that is related to the position in which you seek to serve?
Please discuss any credentials or qualifications you possess that would speak to your ability to serve in this role.

I have more than two decades of experience both serving on and managing non-profit boards. I bring experience in project and program management, organizational management, and budget development and management. In addition, I have experience with grant writing and administration, and working with and revising/updating organizational by-laws. I'm familiar with OHCA governance and its constitution, and AA County SCBD rules and laws.

6. What other experience do you have that will be helpful if you're elected?

I've lived in Oyster Harbor for 30 years, and I love this community. I have a strong appreciation and respect for our diversity, our rich and colorful history, and the legacy and

pride of our founding families. This is a very special place, and I feel a sense of responsibility to stay involved and help keep us moving forward.

7. What do you think OHCA's top priorities should be for next year?

- **Continue efforts to restore fiscal responsibility and transparency.**
- **Develop fiscally responsible plans for, and implement as possible, projects to maintain, improve and/or enhance our infrastructure and community property—including a comprehensive drainage and stormwater management plan, tidal mitigation, dredging, updated fire safety, road repairs and paving—to name a few.**
- **Develop a long term project and capital spending plan that incorporates findings from the reserve study (the reserve study is not the “be-all or end-all”, but it provides a foundational road map and framework for prioritization and capital planning.)**
- **Complete the updating of the OHCA constitution.**
- **Enhance the feeling of being an inclusive community with activities and priorities that reflect our diversity and bring neighbors together.**

8. What do you see as the top 2-3 challenges OHCA faces now?

- **Continuing to rebuild trust and confidence and strengthening transparency and good governance so residents feel informed and engaged.**
- **Building leadership capacity and putting the right structures in place so projects and progress don't rely on just a few people, and to keep things moving when leaders or committee chairs change.**

9. What is your “vision” for OHCA?

To be the best family community on the Chesapeake Bay—rooted in diverse, caring, and collaborative neighbors; committed to responsible stewardship of our finances and natural resources; and strengthened by amenities and infrastructure that are well cared for and continuously improved.

10. Have you reviewed the OHCA Constitution, and are you committed to OHCA being run in accordance with the Constitution?

Yes. The Constitution is OHCA's guiding star. It's not perfect by any means, but it provides the framework for our policies, processes, and governance.