

MINUTES
CSCIA BOARD OF GOVERNORS MONTHLY MEETING
AUGUST 12, 2019

President Szczytko called the meeting to order in the Cox Meeting Room of the Club house at 7:31 P.M. He said it's been a fairly quiet month. He noted the approval of the bylaw changes and said we're waiting for a final copy from our attorney. He said there have been a lot of Facebook posts regarding the ongoing paving project. He suggested checking the county website and any mailings received for updates. He also noted that some BOG members have been getting spam emails from trolls posing as other BOG members asking for money or information. He asked all to be alert and check the sender's email addresses.

Guests were Tonya Powell and Stacy Wildberger from the Cape Conservation Corps.

July 8, 2019 Monthly BOG meeting minutes: Governor Lamb moved that the minutes be accepted. The motion was seconded by Governor Macindoe and passed unanimously.

June 30, 2019 Final Profit and Loss Statement: Governor Zadera moved that these P&Ls be approved. After some discussion, it was ascertained that the numbers in the P&L were up to date and correct. The motion was seconded by Governor Lamb and passed unanimously.

COMMITTEE REPORTS

Town Manager: Town Manager Anderson reported on the following: There are 2 outstanding vegetation management plans, with early fall planting scheduled. The last day for beach attendants will be September 8. There were a couple of missed gate openings but our security officer is coming back sooner than scheduled, so that should help. The Clubhouse bathroom passed final inspection and is now ADA compliant. The diaper changing station will go behind the door. We will discuss the rain garden later. The Piers Committee met on August 7 and will meet again on September 3. There will be a pumpout day in September. The new entry sign at Lake Claire pier is up. There are still about 13 people who are still not in slips. Outdoor electric receptacles were replaced at Lake Claire. This will also be done at Deep Creek and on the Main Beach. Covenant issues are the usual parking, yards, potholes and drainage issues. He said there have been many complaints about the county chip and tar road repairs. He emailed pertinent info to all BOG members so they would be able to respond to residents they hear from. He met with traffic management to discuss vegetation obstructing sight lines at Hampton and Sun Valley. The county said they can trim back to the street line, as they have done so at other sites. He said our security detail is back up to 4 officers. The next Budget Committee is August 20. We are waiting on county files to submit our audit to Klosterman. Our accountant is feeling much better after her recent illness. The BLOA still owes a property tax payment and has paid July lawyer fees. The CSC Swim Club has paid its property tax. We need to look into whether they have paid recent rent and security contributions.

Ryan will be out of the office on August 30 and September 12 and 13.

Building: Governor Roche said he is caught up with permits, and again reminded all to check their applications for completion and correctness. There was a discussion of front and side setback as it relates to corner lots. He noted that a lot is only considered a corner lot at intersecting roads, and not where a road merely makes a turn, as he recently learned from a resident.

Budget: Committee Chair Buchet said the next meeting is at Charlie Moore's at 7 P.M. on August 20. He thanked Administrative assistant Coble for the corrected 2019 financials.

Cape Clean Up: Governor Lamb noted that the clean-up went well.

Caper: Governor Lamb said things are good and there is a lot of interest in advertising.

Clubhouse: Governor Lamb said the inspections are done and she is looking for ideas and estimates for a deck.

Halloween Happenings: Governor Lamb is reaching out to organizations for interest and support.

Beaches & Parks: Governor Macindoe said the beach attendant text group has been working well.

Treasurer: Governor Zadera mentioned the August 20 budget meeting. The July 11 meeting produced a draft budget with a 15-year fixed rate loan built in. Volunteer coverage was added to our insurance policy. We need to audit our SCBD books.

Piers: Governor Breeden said revenue and expenses are in line. At this time there are 15 to 20 people not abiding by the slip rules regarding boats in and out, and they will not be offered slips next year.

Security: Governor Breeden said there are no major issues.

Broadneck Council of Communities: Governor Breeden said the quarterly meeting featured Senator Reilly and Councilman Fiedler, with about 45 attendees. Various issues were discussed such as roads and the General Development Plan. He noted that the GDP is a plan that looks at 20 years in advance, and there is only a 6-year limit on stopping any specific development. He said that people need to become educated on how development works and the time it takes. There will be more listening sessions coming up.

Technology: Governor Szczytko updated the Beach Restoration page and the website in general.

OLD BUSINESS

Governor Lamb said a design for the new entrance sign has been decided on.

Governor Breeden said work on obtaining loans to supplement our \$298,000 CBT grant and the \$25,000 bond bill is moving quickly. There was discussion regarding the 10 and 15-year loans from Severn Bank and from BB&T, and the interest rates they are quoting, with yearly payments and total costs noted. We have 2 offers and BB&T has the better rate, and a 15-year option makes more sense in terms of cash flow. The principal remains the same every year while the interest goes down every year. BB&T wants the interest paid monthly and the principal paid yearly. Using draw periods would save us some money. There is no prepayment penalty with BB&T unless we prepay by taking out a loan from another bank. Any loan must be approved by the County Council, which could take until November. The early payments of interest and principal could be a strain, which might cause us to think about raising fees or proposing a one-time fee to help pay the loan down. There was mention of requesting a special assessment for a period at an annual. An assessment to pay down the loan would free up money for other projects like finishing Lake Claire.

A motion for the Board of Governors of the CSCIA to move forward with financing the capital shoreline projects for Cape St. Claire, with a loan of up to \$750,000 from either Severn Bank or BB&T, based on the proposals they have provided, and that the Board be able to choose what makes sense for our cash flows and future needs based on those two proposals was made by Governor Breeden, seconded by Governor Lamb, and passed unanimously.

There was some further discussion of monthly interest and yearly principal payments and county approval of that. Governor Roche again mentioned the logistics and options regarding bringing up a special assessment to the community. It was thought that any request to an annual meeting about a special assessment for some period should be brought up after the Main Beach work is done so residents can see the results. An assessment to pay down the loan would free up money for other projects like finishing Lake Claire.

A second motion to pursue the 15-year option BB&T 4.55% interest loan as the offer stands today was made by Governor Breeden. The motion was seconded by Governor Roche and passed unanimously.

Governor Breeden mentioned there is the potential to get a \$50,000 Fish & Wildlife grant to be used at Lake Claire. Applications are due by September 30, and a resident is willing to put together a grant application for us. He noted that the F&W money would be good for October 2020, which would fit in with our doing Lake Claire in the fall of 2020 through the spring of 2021

Governor Breeden noted the comment period for beach restoration had concluded and we had received only 4 comments and/or questions. He noted that riparian rights and construction issues need to be explained. He also said the permit process is moving ahead and we may be able to start the project in February.

NEW BUSINESS

Governor Lamb mentioned the benefit dinner for Harry Sawyer on September 6 at the Clubhouse, being hosted by the Strawberry Festival. Tickets are available at Whimsicality or from Governor Lamb. Cape Ace Hardware is putting up a grill to raffle and contributing in other ways. TNT is starting a 50/50 raffle. They are looking for items for a silent auction. Governor Szczytko said he could donate Orioles tickets. There is a lot of community support and response. The company that repaired our Clubhouse sidewalks has offered to help with ramps and other ADA-compliant needs at his home.

Governor Szczytko said a resident asked about adding more toddler-oriented activities to the new playground. After discussion, it was pointed out that permitting, space, and costs prevent doing anything more at the Main Beach. It was noted that there are more age-appropriate activities now than there were previously. It was also noted that the new play area at Deep Creek is probably more toddler-friendly, as well as those at Cape Elementary and Broadneck Park.

COMMENTS

Stacy Wildberger said that work on the Clubhouse rain garden would cost about \$3,000 in labor and \$1,000 in plants, and she said the CCC would split the \$2,000 50/50 with the CSCIA. She added that the \$1,000 would come from grant money. Governor Lamb wants to explore the feasibility of a proposed deck before she moves forward on this.

Stacy also said weeding continues at the “serene ravine” and they are getting plants to plant in late September or early October. She is looking for volunteers or people who need service hours to pull weeds and plant.

Mike Buchet said the Goshen Farm Wine Tasting and Silent Auction will take place at 1504 Stacy Lane in Annapolis on Saturday, August 17 from 4 to 7 P.M. The wine is being donated by Bella’s and Ace Hardware is donating items. There is a suggested \$20 donation. He added that the last Goshen Farm Friday concert will be on August 30. There is a Goshen Farm board meeting at the Clubhouse on September 21 at 7:30 P.M.

ADJOURNMENT

Governor Macindoe moved that the meeting be adjourned to a Closed Session. The motion was seconded by Governor Roche and the August 12, 2019 monthly Board of Governors meeting was adjourned to a Closed Session at 8:53 P.M.

CLOSED SESSION

A Closed Session was convened at 8:55 P.M. and was adjourned at 9:45 P.M.

MEMBERS PRESENT

Governors Breeden, Lamb, Macindoe, Roche, Szczytko, and Zadera were present, as were Town Manager Anderson and Budget Committee Chair Buchet. Governors Fairchild, Layman, and Schmidt were absent.