

Bay Ridge Special Tax Meeting

January 28, 2025

First, what questions and
points of particular interest
would you like covered
tonight?

(This should help focus our time.)

Note: We plan to dwell on just 40 main slides and otherwise
speed through 53 additional background slides prepared with
details that may help answer questions if needed.

Why Are We Meeting Tonight?

- Anne Arundel County Requires that each Civic Association Board of Directors:
 - Mail “Notice” of its Special Taxes Proposal for County FY26 (July 1, 2025 to June 30, 2026) to all property Owners by the end of December (using County-supplied list of property addresses);
 - Follow any Bylaws of the Civic Association; and
 - Submit its Special Tax Proposal for FY26 to the County by Jan 31, 2025.
- BRCA Bylaws, Article 5, Section 13, Says:
 - “The Board of Directors shall not change the property tax rates of the community without calling a special meeting of the community members with not less than 21 days prior notice to all property owners.”

We Have Two Special Tax Districts

“Special Community Benefit District” (SCBD)

- “Flat” or “Level” Tax Rate
 - Each Property Pays Same Dollar Amount
 - FY26 = \$859.06/**HH** (same as for FY25)
- Pays For:
 - Special County Police Officer
 - **Supplemental Summer Police Hrs (new in FY25)**
 - Big Woods Bank Loan, Debt Service
 - **Cameras at Front Gate (new in FY25)**
 - Forest Maintenance (County-Vendor eligible)
 - BRCA’s Own Income & Property Taxes
- The SCBD Tax Can Also Pay For:
 - Any “Maintenance, and improvement of real property or any interest in real property necessary to accomplish community-wide projects” (emphasis added)


“Shore Erosion Control District” (SECD)

- “Assessment-Proportional” Tax Rate
 - Proportion to the State-determined fair market value of the property
 - FY26 = \$0.0180/**\$100 of Property Value**
(Also no rate change from FY25)
- Pays For Maintenance of Established SECD “Projects:”
 - River Drive Shoreline, Established 1933
 - Bay Drive Shoreline, Established 1988
 - Bulkhead at Marina, Established 2022

APPLICABLE TO BOTH DISTRICTS (SCBD & SECD):

BRCA is the legal “administrator” of these special tax funds, but the County Collects the tax revenues and holds them in separate funds on our behalf. At the directions of the BRCA (President and Treasurer), the County then dispenses those revenues directly to our contractors doing budgeted and authorized SCBD and SECD work.

Special Community Benefit District (SCBD)

 Anne Arundel County
■ Code of Ordinances
■ Article 4. Finance, Taxation, And Budget
■ Title 7. Special Community Benefit Districts, Shore Erosion Control Districts,
■ SubTitle 2. Special Community Benefit Districts

§ 4-7-204. (g) Bay Ridge Special Community Benefit District.

- (1) The limits of the Bay Ridge Special Community Benefit District are all those lands shown on the plats of Bay Ridge recorded among the plat records of the County in Plat Book No. 3, Section 3, Folio No. 13; Plat Book No. 1, Section 1, Folio No. 6; Plat Book No. 8, Section 3, Folio No. 28; Plat Book No. 9, Section 4, Folio No. 5; and Plat Book No. 28, Page 50.
- (2) The district is established for the **purpose** of providing for the salaries, expenses, and allowances for special police officers; acquisition, maintenance, and improvement of real property or any interest in real property necessary to accomplish **community-wide** projects; and providing for the administrative expenses incidental to carrying out these activities, including postage and mailing, insurance, legal costs, and the repayment of any loan.
- (3) The Bay Ridge Civic Association, Inc., a civic or community association that meets the requirements of § 4-7-101(d), shall be responsible for expenditure of the special assessments collected from the Bay Ridge Special Community Benefit District.

NOTICE TO ALL BAY RIDGE PROPERTY OWNERS

There will be a Special Tax District meeting for all Bay Ridge property owners, held at the marina Clubhouse, on **Tuesday, January 28, 2024 at 6:30 PM**. At this meeting any property owner will be heard regarding the proposed tax fund budgets and tax rates described in this notice. Also, a survey form is enclosed for property owners to express their opinions on these budgets and rates. PLEASE RETURN THE FORM TO THE MAILBOX LOCATED AT 80 EAST LAKE DRIVE BY NOON, TUESDAY, JANUARY 28, OR ATTEND THE MEETING.

PROPOSED TAX DISTRICT BUDGETS AND RATES

Each year, as a part of its annual budget process, Anne Arundel County requests civic associations prepare budgets and submit tax rates to fund work in their respective communities. Bay Ridge has two special tax districts: (1) a Special Community Benefit District (SCBD); and (2) a Shore Erosion Control District (SECD). The County maintains these two tax districts as separate “Funds” on our behalf. The proposed budgets and tax rates for these two funds, during County Fiscal Year 2026 (7/1/25 through 6/30/26), are shown below for the SCBD and on the attached spreadsheet for the SECD. The County provides the information on the number of property tax accounts and assessable values.

Mailed to all Property Owners and also printed in the January Heron

SPECIAL COMMUNITY BENEFIT DISTRICT (SCBD)

Our proposed SCBD budget contains largely the same items as last year, . Primarily, our SCBD pays for a special County police officer assigned to Bay Ridge and to pay scheduled debt service on the \$2.25M loan that helped finance the purchase of our 100-acre “Big Woods”. Our Special Police Officer will cost 7.7% more in FY26 than FY24. This is determined by the County.. In FY25, we began using our SCBD taxes to pay for additional special police hours summer weeks. The regular Special Police portion of our SCBD tax works out to be about \$467.13 per household, and the supplemental summertime police hours will add about \$37.75 per household. The Camera operating portion of our proposed FY26 SCBD tax works out to be \$13.51 per household. The Anne Arundel County Police Department has advised us, informally, that it intends to include Bay Ridge in a new traffic camera initiative that may obviate the need for BRCA fund our planned front gate camera. Since this is uncertain, we are including an operating cost in our FY26 SCBD budget.

Annual debt service on our Big Woods loan, \$114,481, works out to about \$247.47/HH. FY32 is the last year we must collect taxes to pay off that loan, but forest management costs will continue. In FY23, we shifted from BRCA funding our Forest Management costs to paying for them using our SCBD, and we do this using the item “Maintenance and Improvement of Community-Wide Property,” which is an allowed SCBD purpose. IN FY26, we will continue to pay forest management costs using SCBD revenues (except for \$3,000 that BRCA budgeted in CY25. Of the \$39,907 in the “Maintenance of Community Property” line item, which works out to \$85,57/HH, \$5,000 is actually earmarked for Commons and the rest for Forest Management. Beginning in FY24, we shifted from using BRCA funds to using SCBD taxes to pay for BRCA’s own taxes (i.e., property taxes on seven BRCA-owned properties other than 2 Herndon), and we plan to continue that practice in FY26. This BRCA property taxes portion of the FY26 SCBD charge works out to \$9.64/HH. Finally, in a letter dated 12/5/2024 the County informed us that beginning with FY26, BRCA will be required to bond, receive, hold, disperse, and audit SCBD tax revenues, which we will do using a new account separate from BRCA’s general funds. This may add a minor new administrative cost of about \$600 beginning in FY25.

If we do have to pay for the operating cost of the front gate cameras in FY26, then we’ll cover that using a draw from the fund balance, since we already raised those funds in FY25. SCBD taxes are charged and collected on a flat per household basis (e.g., same dollar amount per property account). Our FY26 SCBD tax rate proposal is to charge the same as in FY25, \$859.06 per household.

As appeared in the Notice Mailed to all Property Owners and published in the January Heron

PROPOSED BUDGET:	Approved FY24	Approved FY25	Expected Actual FY25	PROPOSED FY26	Parsed FY26 (\$/HH)
1. Police Officer					
Salary & FICA	\$ 116,578	\$ 110,326	\$ 110,326	\$ 121,613	
Pension	\$ 53,939	\$ 52,003	\$ 52,003	\$ 58,067	
Insurance	\$ 13,371	\$ 21,755	\$ 21,755	\$ 22,372	
Vehicle & Equip, 5-yr Replace'nt, Mobile Comput., etc.	\$ 14,620	\$ 18,220	\$ 18,220	\$ 15,808	
Sub-Total, Cost for Police Officer	\$ 198,508	\$ 202,304	\$ 202,304	\$ 217,860	\$ 467.13
2. Supplemental Special Policed Police Hours (new in FY25)		\$ 24,960	\$ 14,127	\$ 17,605	\$ 37.75
3. Front Gate Camera (12 Months of Flock Operating Contract)		\$ 6,300		\$ 6,300	\$ 13.51
4. Funding of Land Acquisition Debt Service ("Big Woods")	114,481	114,481	114,481	114,481	\$ 245.47
5. Maintenance & Improvement of Community-Wide Property	34,500	46,500	44,000	39,907	\$ 85.57
6. Property and Income Taxes for BRCA-Owned Properties	4,806	4,806	3,800	4,498	\$ 9.64
7. County Administrative Fee	2,000	2,000	2,000	2,000	Distributed into above
8. Fidelity Bond for County (New as of Dec. 5, 2024)			620	637	Distributed into above
9. Cost of mailing notice to residents	440	470	536	550	Distributed into above
Subtotal, Expenses of the SCBD fund	\$ 354,735	\$ 401,821	\$ 381,868	\$ 403,838	
Planned Put to (or Take from) County-Held Fund Balance		(4,934)		(6,951)	
TOTAL PROPOSED SCBD TAXES TO BE COLLECTED	\$ 340,969	\$ 396,887		\$ 396,887	
Number of Properties (No. of Tax Accounts)	464	462		462	
PROPOSED TAX RATE PER PROPERTY TAX ACCT	\$ 734.85	\$ 859.06		\$ 859.06	\$ 859.06
<i>Unappropriated County-Held Fund Balance on June 30 (est.)</i>		\$ 29,301	\$ 65,166	\$ 58,216	

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9. Cost of		470	536	550	Distributed into above
Subtotal	17,735	\$ 401,821	\$ 381,868	\$ 403,838	
Planned		(4,934)		(6,951)	
TOTAL	340,969	\$ 396,887		\$ 396,887	
Number	464	462		462	
PROPO	\$ 734.85	\$ 859.06		\$ 859.06	\$ 859.06
Unappro		\$ 29,301	\$ 65,166	\$ 58,216	

Our Special Police Officer will cost 7.7% more in FY26 than FY25. This is determined by the County and is in trendline with past years.

1. Special Police Officer (County Determines)

ANNE ARUNDEL COUNTY POLICE DEPARTMENT INTER-OFFICE CORRESPONDENCE

November 21, 2023

TO: Janae Moulden
Management Asst
Budget Office

FROM: Henry Farrell
Police Fiscal Management Unit

SUBJECT: Bay Ridge Police Officer FY 2025

The following is a breakdown of the estimated FY2025 expenses for the Bay Ridge Police Officer.

<u>Personal Services – Corporal R. Scott</u>		\$184,084
Salary	\$108,749	
Fica	\$ 1,577	
Pension	\$52,003	
Insurance	<u>\$21,755</u>	
Total	\$184,084	
<u>Police Equipment (6 year replacement)</u>		\$520
Mobile Data Computer	\$3,122	
Total	\$ 3,122/6yrs. = \$520	
Vehicle Lease Rate \$800/mo. x 12mos. = \$9,600		\$9,600
Vehicle Replacement Rate \$616/mo.x 12mos. = \$7,392		\$7,392
(Lease rate and replacement rates may be changed by the Budget Office)		
Verizon Wireless \$50/mo. x 12mos. = \$600		\$600
Miles (State) Fee \$9/mo. X 12mos. = \$108		\$108
Grand Total		\$ 202,304

Should you have any questions, I can be reached on x8661.

Approved: _____ Date: _____
Bay Ridge Civic Assoc President

ANNE ARUNDEL COUNTY POLICE DEPARTMENT INTER-OFFICE CORRESPONDENCE

November 7, 2024

TO: Janae Moulden
Management Asst
Budget Office

FROM: Henry Farrell
Police Fiscal Management Unit

SUBJECT: Bay Ridge Police Officer FY 2026

The following is a breakdown of the estimated FY2026 expenses for the Bay Ridge Police Officer.

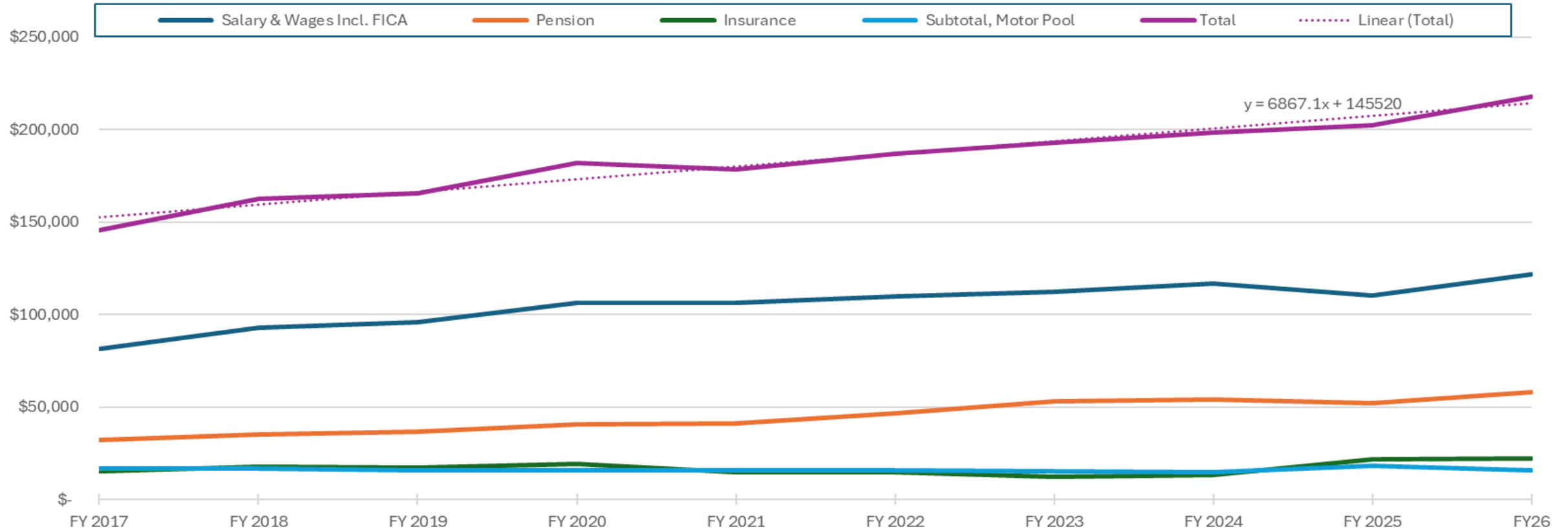
<u>Personal Services – Corporal R. Scott</u>		\$202,052
Salary	\$119,875	
Fica	\$ 1,738	
Pension	\$58,067	
Insurance	<u>\$22,372</u>	
Total	\$202,052	
<u>Police Equipment (6 year replacement)</u>		\$520
Mobile Data Computer	\$3,122	
Total	\$ 3,122/6yrs. = \$520	
Vehicle Lease Rate \$599/mo. x 12mos. = \$7,188		\$7,188
Vehicle Replacement Rate \$616/mo.x 12mos. = \$7,392		\$7,392
(Lease rate and replacement rates may be changed by the Budget Office)		
Verizon Wireless \$50/mo. x 12mos. = \$600		\$600
Miles (State) Fee \$9/mo. X 12mos. = \$108		\$108
Grand Total		\$217,860

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FY26 Proposed and 10-Year History & Trend in Bay Ridge Special Police Budgets

	Historical										Proposed	
County Memo Dated:	12/22/2015	12/22/2016	12/21/2017	11/19/2018	11/19/2019	10/8/2020	10/13/2021	10/13/2021	11/21/2023	11/7/2024	Increase	Increase
For County Budget Fiscal Year	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	FY26	%	FY26-FY25
Salary	\$ 81,307	\$ 91,442	\$ 94,283	\$ 104,679	\$ 104,678	\$ 108,343	\$ 110,498	\$ 114,912	\$ 108,749	\$ 119,875	10.23%	\$ 11,126
FICA (a)	(a)	\$ 1,325	\$ 1,367	\$ 1,518	\$ 1,518	\$ 1,571	\$ 1,602	\$ 1,666	\$ 1,577	\$ 1,738	10.21%	\$ 72
Salary & Wages Incl. FICA	\$ 81,307	\$ 92,767	\$ 95,650	\$ 106,197	\$ 106,196	\$ 109,914	\$ 112,100	\$ 116,578	\$ 110,326	\$ 121,613	10.23%	\$ 5,035
Pension	\$ 32,344	\$ 35,196	\$ 36,789	\$ 40,845	\$ 41,316	\$ 46,479	\$ 53,005	\$ 53,939	\$ 52,003	\$ 58,067	11.66%	\$ 4,128
Insurance	\$ 15,044	\$ 17,570	\$ 17,213	\$ 19,111	\$ 14,844	\$ 14,789	\$ 12,147	\$ 13,371	\$ 21,755	\$ 22,372	2.84%	\$ 9,001
Subtotal, Personal Services	\$ 128,695	\$ 145,533	\$ 149,652	\$ 166,153	\$ 162,356	\$ 171,182	\$ 177,252	\$ 183,888	\$ 184,084	\$ 202,052	9.76%	\$ 18,164
(a) FICA. When not broken out in County memo; it is assumed to have been included in the "salary" line.												
Motor Pool & Equipment (6-yr replacement basis)												
Mobile Data Computer	732	732	520	520	520	\$ 520	\$ 520	\$ 520	\$ 520	\$ 520	0.06%	\$ 0
Vehicle Leas Rate	\$ 7,440	7440	\$ 6,666	\$ 6,666	\$ 7,344	\$ 7,344	\$ 7,632	\$ 6,000	\$ 9,600	\$ 7,188	-25.13%	\$ 1,188
Vehicle Replacement Rate	\$ 8,100	8100	\$ 8,110	\$ 8,110	\$ 7,392	\$ 7,392	\$ 6,636	\$ 7,392	\$ 7,392	\$ 7,392	0.00%	\$ -
Verizon Wireless Service (\$50/mo)	\$ 600	600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	\$ 600	0.00%	\$ -
Miles (State) Fee (\$9/mo)	108	108	108	108	108	\$ 108	\$ 108	\$ 108	\$ 108	\$ 108	0.00%	\$ -
Subtotal, Motor Pool	\$ 16,980	\$ 16,980	\$ 16,004	\$ 16,004	\$ 15,964	\$ 15,964	\$ 15,496	\$ 14,620	\$ 18,220	\$ 15,808	-13.24%	\$ 1,188
Grand Total	\$ 145,675	\$ 162,513	\$ 165,656	\$ 182,157	\$ 178,320	\$ 187,146	\$ 192,748	\$ 198,508	\$ 202,304	\$ 217,860	7.69%	\$ 19,352

History of Bay Ridge Special Police Budget



2. Supplemental Police Hours

Our FY25, budget estimate assumed 384 special police hours per year, 3 shifts per week for 16 summer weeks.

Our budget estimate for FY26 is based on [\$6,125 actual (July 12- Oct. 21) + 31% (for late start)] X2 for full year + 10% for budget margin.

	Approved FY24	Approved FY25	Expected Actual FY25	PROPOSED FY26	Parsed FY26 (\$/HH)
	\$ 116,578	\$ 110,326	\$ 110,326	\$ 121,613	
	\$ 53,939	\$ 52,003	\$ 52,003	\$ 58,067	
	\$ 13,371	\$ 21,755	\$ 21,755	\$ 22,372	
	\$ 14,620	\$ 18,220	\$ 18,220	\$ 15,808	
	\$ 150,728	\$ 202,304	\$ 202,304	\$ 217,860	\$ 467.13
2. Supplemental Special Police Hours (new in FY25)		\$ 24,960	\$ 14,127	\$ 17,605	\$ 37.75
3. Front Gate Camera (12 Months of Fleet Operating Contract)		\$ 6,300		\$ 6,300	\$ 13.51
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Un...		\$ 29,301	\$ 65,166	\$ 58,216	

3. Front Gate Cameras (Flock Contract)

While there is talk that the County may both install and operate BRCA-desired front gate cameras, there is guarantee that we would not be required to pay the operating cost. For the FY26 budget assume known Flock contract cost.

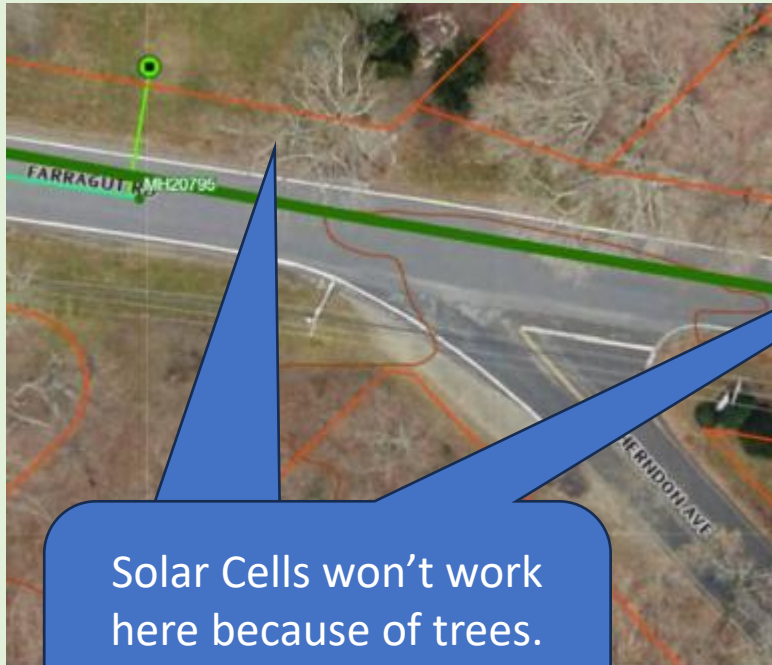
Since we already charged for this \$6,300 cost in FY25 taxes, but now do not expect to experience this cost during FY25, we would plan to draw from our fund balance in order to pay that cost during FY26. (This avoids charging twice for the same thing.)

	ed	Approved FY25	Expected Actual FY25	PROPOSED FY26	Parsed FY26 (\$/HH)
	6,578	\$ 110,326	\$ 110,326	\$ 121,613	
	8,939	\$ 52,003	\$ 52,003	\$ 58,067	
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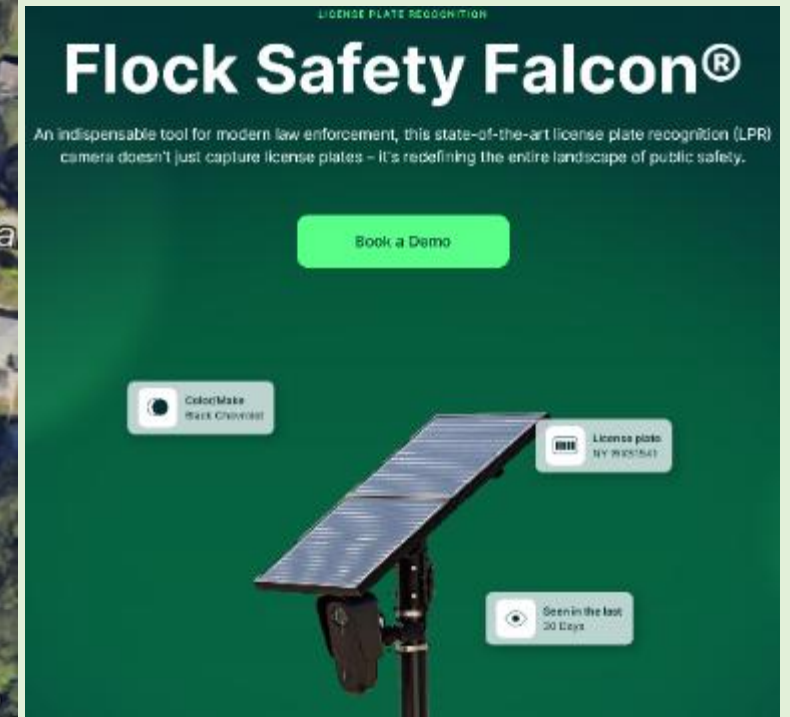
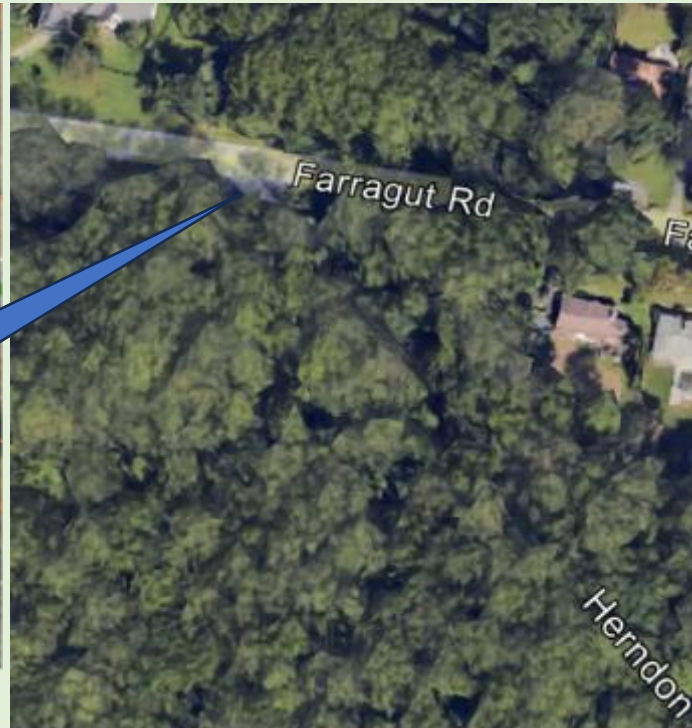
3. Front Gate Cameras

BRCA has already voted to install and operate traffic monitoring cameras at our front gate, and generous members of our community have already committed to pay for the purchasing and installation of the necessary cameras. To date, County road “Right-of-Way” (ROW) issues have stopped BRCA from installing its own traffic cameras. Meanwhile, the County has (verbally) informed BRCA that it intends to purchase and install and operate just such cameras. However, there is no guarantee that we would not have to pay.

60-foot ROW



Solar Cells won't work here because of trees. So, our cameras will be hard-wired for power.



4. Funding of Land Acquisition Debt Service (“Woods”)

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Our SCBD pays the scheduled debt service on the \$2.25M loan that helped finance the purchase of our 100-acre “Big Woods”.

4. Funding of Land Acquisition Debt Service (“Woods”)

Date	Pymt #	Total P & I	Principal	Interest	Principal Balance	
20-Jul-25	280	\$9,540.08	7,795.75	1,744.33	689,936.30	FY26
20-Aug-25	281	\$9,540.08	7,757.74	1,782.34	682,178.56	FY26
20-Sep-25	282	\$9,540.08	7,777.79	1,762.29	674,400.77	FY26
20-Oct-25	283	\$9,540.08	7,854.08	1,686.00	666,546.69	FY26
20-Nov-25	284	\$9,540.08	7,818.17	1,721.91	658,728.52	FY26
20-Dec-25	285	\$9,540.08	7,893.26	1,646.82	650,835.27	FY26
20-Jan-26	286	\$9,540.08	7,858.76	1,681.32	642,976.51	FY26
20-Feb-26	287	\$9,540.08	7,879.06	1,661.02	635,097.45	FY26
20-Mar-26	288	\$9,540.08	8,058.19	1,481.89	627,039.27	FY26
20-Apr-26	289	\$9,540.08	7,920.23	1,619.85	619,119.04	FY26
20-May-26	290	\$9,540.08	7,992.28	1,547.80	611,126.76	FY26
20-Jun-26	291	\$9,540.08	7,961.34	1,578.74	603,165.42	FY26
20-Jul-26	292	\$9,540.08	8,032.17	1,507.91	595,133.25	
20-Aug-26	293	\$9,540.08	8,002.65	1,537.43	587,130.60	
20-Sep-26	294	\$9,540.08	8,023.33	1,516.75	579,107.28	
20-Oct-26	295	\$9,540.08	8,092.31	1,447.77	571,014.96	
20-Nov-26	296	\$9,540.08	8,064.96	1,475.12	562,950.01	
20-Dec-26	297	\$9,540.08	8,132.71	1,407.38	554,817.30	
20-Jan-27	298	\$9,540.08	8,106.80	1,433.28	546,710.50	
20-Feb-27	299	\$9,540.08	8,127.74	1,412.34	538,582.75	
20-Mar-27	300	\$9,540.08	8,283.39	1,256.69	530,299.37	
20-Apr-27	301	\$9,540.08	8,170.14	1,369.94	522,129.23	
20-May-27	302	\$9,540.08	8,234.76	1,305.32	513,894.47	
20-Jun-27	303	\$9,540.08	8,212.52	1,327.56	505,681.95	
20-Jul-27	304	\$9,540.08	8,275.88	1,264.20	497,406.08	
20-Aug-27	305	\$9,540.08	8,255.11	1,284.97	489,150.96	
20-Sep-27	306	\$9,540.08	8,276.44	1,263.64	480,874.52	
20-Oct-27	307	\$9,540.08	8,337.89	1,202.19	472,536.63	
20-Nov-27	308	\$9,540.08	8,319.36	1,220.72	464,217.27	
20-Dec-27	309	\$9,540.08	8,379.54	1,160.54	455,837.73	
20-Jan-28	310	\$9,540.08	8,362.50	1,177.58	447,475.23	
20-Feb-28	311	\$9,540.08	8,384.10	1,155.98	439,091.13	
20-Mar-28	312	\$9,540.08	8,478.94	1,061.14	430,612.19	
20-Apr-28	313	\$9,540.08	8,427.67	1,112.41	422,194.52	
20-May-28	314	\$9,540.08	8,464.62	1,055.46	413,699.90	
20-Jun-28	315	\$9,540.08	8,471.36	1,068.72	405,228.55	
20-Jul-28	316	\$9,540.08	8,527.01	1,013.07	396,701.54	
20-Aug-28	317	\$9,540.08	8,515.27	1,024.81	388,186.27	
20-Sep-28	318	\$9,540.08	8,537.27	1,002.81	379,649.01	
20-Oct-28	319	\$9,540.08	8,590.96	949.12	371,058.05	
20-Nov-28	320	\$9,540.08	8,581.51	958.57	362,476.53	
20-Dec-28	321	\$9,540.08	8,633.89	906.19	353,842.65	
20-Jan-29	322	\$9,540.08	8,625.99	914.09	345,216.66	
20-Feb-29	323	\$9,540.08	8,648.27	891.81	336,568.39	
20-Mar-29	324	\$9,540.08	8,754.75	785.33	327,813.64	
20-Apr-29	325	\$9,540.08	8,693.23	846.85	319,120.41	
20-May-29	326	\$9,540.08	8,742.28	797.80	310,378.13	
20-Jun-29	327	\$9,540.08	8,738.27	801.81	301,639.86	
20-Jul-29	328	\$9,540.08	8,785.98	754.10	292,853.88	
20-Aug-29	329	\$9,540.08	8,783.54	756.54	284,070.34	
20-Sep-29	330	\$9,540.08	8,806.23	733.85	275,264.11	
20-Oct-29	331	\$9,540.08	8,851.92	688.16	266,412.19	
20-Nov-29	332	\$9,540.08	8,851.85	688.23	257,560.34	
20-Dec-29	333	\$9,540.08	8,896.18	643.90	248,664.16	
20-Jan-30	334	\$9,540.08	8,897.70	642.38	239,766.46	
20-Feb-30	335	\$9,540.08	8,920.68	619.40	230,845.78	
20-Mar-30	336	\$9,540.08	9,001.44	538.64	221,844.34	
20-Apr-30	337	\$9,540.08	8,966.98	573.10	212,877.36	
20-May-30	338	\$9,540.08	9,007.89	532.19	203,869.47	
20-Jun-30	339	\$9,540.08	9,013.42	526.66	194,856.05	
20-Jul-30	340	\$9,540.08	9,052.94	487.14	185,803.11	
20-Aug-30	341	\$9,540.08	9,060.09	479.99	176,743.02	
20-Sep-30	342	\$9,540.08	9,063.49	466.59	167,659.53	
20-Oct-30	343	\$9,540.08	9,120.93	419.15	158,538.60	
20-Nov-30	344	\$9,540.08	9,130.52	409.56	149,408.08	
20-Dec-30	345	\$9,540.08	9,166.56	373.52	140,241.52	
20-Jan-31	346	\$9,540.08	9,177.79	362.29	131,063.73	
20-Feb-31	347	\$9,540.08	9,201.50	338.58	121,862.23	
20-Mar-31	348	\$9,540.08	9,255.73	284.35	112,606.49	
20-Apr-31	349	\$9,540.08	9,249.18	290.90	103,357.31	
20-May-31	350	\$9,540.08	9,281.69	258.39	94,075.63	
20-Jun-31	351	\$9,540.08	9,297.05	243.03	84,778.58	
20-Jul-31	352	\$9,540.08	9,328.13	211.95	75,450.44	FY32
20-Aug-31	353	\$9,540.08	9,345.17	194.91	66,105.28	FY32
20-Sep-31	354	\$9,540.08	9,369.31	170.77	56,735.97	FY32
20-Oct-31	355	\$9,540.08	9,398.24	141.84	47,337.73	FY32
20-Nov-31	356	\$9,540.08	9,417.79	122.29	37,919.94	FY32
20-Dec-31	357	\$9,540.08	9,445.28	94.80	28,474.66	FY32
20-Jan-32	358	\$9,540.08	9,466.52	73.56	19,008.14	FY32
20-Feb-32	359	\$9,540.08	9,490.98	49.10	9,517.16	FY32
20-Mar-32	360	\$9,540.16	\$9,517.16	23.00	(0.00)	FY32
TOTALS		\$3,434,428.88	\$2,250,000.00	\$1,184,428.88		

FY32 is the last year we must collect taxes to pay off our Big Woods loan.

Loan Closing Date			3/20/02			
Loan Balance			\$ 2,250,000.00		\$114,481	FY26
Interest Rate			3.000%			
Number of Monthly Payments			360		\$85,860.8	FY32
Payment Amount (based on 30 yr Amort.)			9,540.08			
Date	Pymt #	Total P & I	Principal	Interest	Principal Balance	
20-Jul-25	280	\$9,540.08	7,795.75	1,744.33	689,936.30	FY26
20-Aug-25	281	\$9,540.08	7,757.74	1,782.34	682,178.56	FY26
20-Sep-25	282	\$9,540.08	7,777.79	1,762.29	674,400.77	FY26
20-Oct-25	283	\$9,540.08	7,854.08	1,686.00	666,546.69	FY26
20-Nov-25	284	\$9,540.08	7,818.17	1,721.91	658,728.52	FY26
20-Dec-25	285	\$9,540.08	7,893.26	1,646.82	650,835.27	FY26
20-Jan-26	286	\$9,540.08	7,858.76	1,681.32	642,976.51	FY26
20-Feb-26	287	\$9,540.08	7,879.06	1,661.02	635,097.45	FY26
20-Mar-26	288	\$9,540.08	8,058.19	1,481.89	627,039.27	FY26
20-Apr-26	289	\$9,540.08	7,920.23	1,619.85	619,119.04	FY26
20-May-26	290	\$9,540.08	7,992.28	1,547.80	611,126.76	FY26
20-Jun-26	291	\$9,540.08	7,961.34	1,578.74	603,165.42	FY26
20-Jul-31	352	\$9,540.08	9,328.13	211.95	75,450.44	FY32
20-Aug-31	353	\$9,540.08	9,345.17	194.91	66,105.28	FY32
20-Sep-31	354	\$9,540.08	9,369.31	170.77	56,735.97	FY32
20-Oct-31	355	\$9,540.08	9,398.24	141.84	47,337.73	FY32
20-Nov-31	356	\$9,540.08	9,417.79	122.29	37,919.94	FY32
20-Dec-31	357	\$9,540.08	9,445.28	94.80	28,474.66	FY32
20-Jan-32	358	\$9,540.08	9,466.52	73.56	19,008.14	FY32
20-Feb-32	359	\$9,540.08	9,490.98	49.10	9,517.16	FY32
20-Mar-32	360	\$9,540.16	\$9,517.16	23.00	(0.00)	FY32
TOTALS		\$3,434,428.88	\$2,250,000.00	\$1,184,428.88		

5. Maintenance & Improvement of Community-Wide Property

Maintenance of Community Property is comprised of: \$34,907 for Forest Management (FMC) costs, plus \$5,000 for Commons (shifted from BRCA budget).

	Approved FY24	Approved FY25	Expected Actual FY25	PROPOSED FY26	Parsed FY26 (\$/HH)
	\$ 116,578	\$ 110,326	\$ 110,326	\$ 121,613	
	\$ 53,939	\$ 52,003	\$ 52,003	\$ 58,067	
	\$ 13,371	\$ 21,755	\$ 21,755	\$ 22,372	
	\$ 14,620	\$ 18,220	\$ 18,220	\$ 15,808	
	\$ 198,508	\$ 202,304	\$ 202,304	\$ 217,860	\$ 467.13
		24,960	\$ 14,127	\$ 17,605	\$ 37.75
				\$ 6,300	\$ 13.51
4. (including Forest Management Contract) (Long Woods")	114,481	114,481	114,481	114,481	\$ 245.47
5. Maintenance & Improvement of Community-Wide Property	34,500	46,500	44,000	39,907	\$ 85.57
6. Property and Income Taxes for BRCA-Owned Properties	4,806	4,806	3,800	4,498	\$ 9.64
7. County Administrative Fee	2,000	2,000	2,000	2,000	Distributed into above
8. Fidelity Bond for County (New as of Dec. 5, 2024)			620	637	Distributed into above
9. Cost of mailing notice to residents	440	470	536	550	Distributed into above
Subtotal, Expenses of the SCBD fund	\$ 354,735	\$ 401,821	\$ 381,868	\$ 403,838	
Planned Put to (or Take from) County-Held Fund Balance		(4,934)		(6,951)	
TOTAL PROPOSED SCBD TAXES TO BE COLLECTED	\$ 340,969	\$ 396,887		\$ 396,887	
Number of Properties (No. of Tax Accounts)	464	462		462	
PROPOSED TAX RATE PER PROPERTY TAX ACCT	\$ 734.85	\$ 859.06		\$ 859.06	\$ 859.06
Unappropriated County-Held Fund Balance on June 30 (est.)		\$ 29,301	\$ 65,166	\$ 58,216	

Forest Management Costs and Coordination with BRCA Budget

SCBD	County FY 25		FY2024	FY2025	FY2026	FY2026	CY2027
	County FY26		July - Dec	Jan - June	July - Dec	Jan - June	July - Dec
	Invasives:						
	John Lasbury		\$ 7,650.00	\$ 6,500	\$ 6,500	\$ 6,500	\$ 6,500
	Aqua Cap Pendulum (annuals)			\$ 2,000		\$ 3,507	
	Glyphosate (perennials/woody)				\$ 1,000		\$ 1,000
	Tree Planting & Care						
	Spring Planting			\$ 5,000		\$ 5,000	
	Fall Planting		\$ 2,815.00		\$ 5,000		\$ 5,000
	Nursery - new seedlings			\$ 1,200	\$ 350		\$ 350
	Ongoing Care						
	Buzzy (CKA Tree Service)		\$ 500.00	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,500
	Consultants						
	10 Year Plan						
	Equipment Repair & Maintenance						
	Frank the Bushhog		\$ 501.30	\$ 250	\$ 250	\$ 250	\$ 250
	Chain Saws			\$ 50	\$ 50	\$ 50	\$ 50
	New Equipment/ Tools						
	Daubers				\$ 250		
	Auger w/ (2) bits			\$ 550			
	New bush hog			\$ 4,000			
	Deer Management						
	Drone Services			\$ 2,500		\$ 3,000	
	Miscellaneous						
	FASTSIGNS		\$ 1,006.18				
	Google app store licenses				\$ 200		\$ 200
	Trail Maintenance						
	United Rentals		\$ 471.20				
	Subtotals		\$ 12,943.68	\$ 23,550	\$ 15,100	\$ 19,807	\$ 14,850
	Approved SBCD		\$ 17,000.00	\$ 14,287	-	-	-
	Budget Requested SBCD		-	-	\$ 21,607	\$ 13,300	
	Sum of Above Actual and Expected Spen		\$36,494		\$34,907		

For reference, a ten-year historical review of FMC expenses showed that average annual FMC costs were \$40,162/year with a mean of \$32,437.

Forest Management Costs and Coordination with BRCA Budget (2 of 2)

BRCA	BRCA-Approved CY Budgets:	\$3,000		\$3,000		Not Yet Proposed	
		BRCA CY2024		BRCA CY2025		BRCA CY2026	
	Date Range	1/1/24 - 6/30/24	7/1/24 - 12/31/24	1/1/25 - 6/30/25	7/1/25 - 12/31/25	1/1/25 - 6/30/26	1/1/26 - 6/30/26
	Nursery Setup			\$ 1,000			
	Gas/Oil		\$ 25	\$ 225	\$ 225	\$ 225	\$ 225
	Fence Repair			\$ 900			
	Buy an Auger		\$ 400				
	Pre-Emergent		\$ 182			\$ 2,493	
	Nursery				\$ 250		
	Chain Saw sharpening		\$ 76				
	Other (need to specify)						
	Misc. & Safety Equipment		\$ 97	\$ 400			
	Sum of Above Actual and Expected	\$780		\$3,000		\$2,943	
		Compared to		Compared to		Compared to	
	BRCA-Approved CY Budgets:	\$3,000		\$3,000		Not Yet Proposed	
	BRCA-Approved less Spending now Expected	\$2,220		\$0			

Note: We have been using BRCA budget for vendors not in the County payee system. Beginning with FY26 (July 1, 2025) we no longer be restricted to vendors that are in the County payee system. However, we learned of this too late to have moved these costs to the SCBD.

Forest Management Activities Generating Expenses

Typical Annual

- Licensed Forester (Lasbury)
 - Herbicide Treatments
 - Bush Hog
 - Tree Planting, Preparations for
 - Vegetation Management
- Deer Management
 - Culling Services (Bow Hunters are Free)
 - Annual Population Assay (by IR Drone now)
- Vine Management
 - Adopt-a-Plot (annual Apple & Google licenses)
- Perimeter Tree Removals
 - We Use Buzzy Abbott (as needed to remove liabilities, threats to neighboring properties)
- Volunteer Support
 - Tools and Materials

Periodic

- Environmental Consultant
 - Forest Stewardship Plan, **10-Year** Update (required by Conservation Plan)
- Trail Management
 - Signage
 - Distribution of Wood Chips

Forest Management

Planting Trees -- Filling In Bare Spots



Forest Management: Our Deer Management Challenge Continues

Deer Management Target and Actual Deer Population Assays

We should have no more than 9 to 12 deer.	FINAL FOREST ASSESSMENT REPORT, Environmenal Systems Analysis, Inc., 2013				
	Management Target ^(a)	Actual Deer Population Assays			
		1/19/2012 ^(a)	11/25/2023 ^(b)		
		Method: USDA	Method IR Drone		
		As Reported by ESA	As Reported by BRCA's Drone Contractor ^(c)	As counted by FMC Team Reviewing Drone Video Files	
Population (at Start of Season)	9	36	52	81	
	-to-	-to-	-to-	-to-	
	12	42	66	94	
Survey Area (in Square Miles)		0.600		0.536	
Density (Deer per Square Mile)	15	60	97	151	
	-to-	-to-	-to-	-to-	
	20	70	123	176	

At last count, we saw 81 to 94 deer.

(a) [FINAL FOREST ASSESSMENT REPORT, ESA, 2013](#)

(b) [The figure shown is the 11/25/23 IR deer count PLUS 6 deer already culled by bow & arrow prior to drone flight.](#)

(c) The Drone Operator was not contracted to "count" deer, only to make and provide IR video files.

At last count, we saw 81 to 94 deer.

December 5, 2024, County Memo

--Will affect how
BRCA does business



December 5, 2024

RE: Special Community Benefit District Fund Administration

Dear Taxing District Representative:

Starting on July 1, 2025 (Fiscal Year 2026) the County will no longer be able to hold and disburse funds to vendors on behalf of Special Community Benefit Districts (SCBD). In accordance with County Code, the community association is responsible for administration of district funds; this includes payment of invoices to vendors. Disbursements of tax revenues to SCBDs typically occur in November, February, and June of each fiscal year.

In preparation for the distribution of funds to your community association, please open a bank account dedicated solely to SCBD tax revenues. Commingling of SCBD funds with other funds is prohibited, as is commingling of special taxing district funds and other community revenues, such as dues.

Additionally, the treasurer or other fiscal officer for each community association administering the SCBD must file a bond with the County Office of Finance in the amount, not less than the total amount of the funds budgeted to be disbursed to the community association plus the balance held by the community association. The bond must be in a form approved by the Controller conditioned on the faithful performance of duties. Failure to obtain a bond as described above prohibits disbursement of funds. The bond/insurance information should be provided to the Office of Finance directly at scbd_finance@aaaccounty.org. Please submit the bond information prior to 6/1/25 in preparation for a disbursement to the community in the beginning of the fiscal year.

Going forward, the community association will be required to submit an annual audit or financial statement to the Auditor's Office due in September of each year. You can find the requirements of these reports here:

<https://www.aaaccounty.org/auditor/special-community-benefit-district-resources>

Please let me know if you have any questions on this process. I look forward to working with you.

Thank you,

Janae Moulden
Special Taxing District Coordinator

Starting on July 1, 2025 (Fiscal Year 2026) the County will no longer be able to hold and disburse funds to vendors on behalf of Special Community Benefit Districts (SCBD). In accordance with County Code, the community association is responsible for administration of district funds; this includes payment of invoices to vendors. Disbursements of tax revenues to SCBDs typically occur in November, February, and June of each fiscal year.

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Please let me know if you have any questions on this process. I look forward to working with

Distribution of FY26 Revenues Collected Under the December 5, 2024, County Memo:

			Amount \$		
Commercial Loan	(If Applicable)	\$	114,481	Held Back by County	Dispersed to BRCA
Police Officer		\$	217,860	\$ 114,481	
Supplemental Police Officer Hours		\$	17,605	\$ 217,860	
Maintenance of Community Property		\$	51,341		\$ 17,605
Cost of Notice		\$	550		\$ 51,341
Fidelity Bond		\$	637		\$ 550
Funds Held for Future Use		\$	58,216		\$ 637
Budget Subtotal		\$	460,690	\$ 58,216	
Administrative Fee	(See Instructions)	\$	2,000		
BUDGET TOTAL	(Total Items F + G)	\$	462,690	\$ 392,557	\$ 70,133
				85%	15%

Also, distribution to BRCA will be partial and periodic, possibly creating a cash-flow problem for BRCA in timely paying its vendors. BRCA is in talks with the County over these new rules.

Shore Erosion Control District

We are a peninsula community.

Our Shore Erosion Control District (SECD) pays
for many shore erosion control activities.

We will review each one.

Tax Notice

SHORE EROSION CONTROL DISTRICT – (SECD)

We are a peninsula community. Our Shore Erosion Control District (SECD) pays for many erosion control activities around our shoreline. These activities are detailed in the table below. With minor exceptions, our SECD budget for FY26 includes much the same items as for FY25. Vegetation management (Items 3-5) are proceeding and within budget. Item 6, provides an allowance to be used during the year to pay for technical assistance from our technical advisor, BayLand Consultants & Designers to secure sources of sand from nearby dredging operations and associated County permitting activities. In FY25 we renewed our 5-year Federal and State permits, but we would need a County permit to receive any sand. Items 7 and 8 are budget allocations aimed at attracting dredge spoils suitable to nurture our Bay and River Drive beaches. Our technical advisor, BayLand says that while it may be several years for a suitable dredging operation arise, we should remain ready to purchase sand at when dredged sand becomes available. It is important to understand that any budgeted appropriation that we do not actually spend in any year (e.g., if we can't find sand) remains in our fund (carries over) for use in a subsequent year, but we can't spend what we don't "appropriate." For Item 9, "Stabilize Steep Slope at 57-63 Bay Dr.," we paid for a survey in FY25 showing it worthy of County attention, so no FY26 expense is planned. Marina bulkhead maintenance costs are now County-approved to be in our SECD, and we have both short term and long-term plans there—Items 10 and 11. Item 10, "Replace short section of marina bulkhead south of ramp", was completed in FY24, but some settling has occurred that needs about \$3,000 to correct, which we will do by this June. Item 11 proposes \$5,000 in FY26 to take care of sinkholes that have repeatedly developed behind our main bulkhead. Item 12 calls for about \$3K to keep the pipe inlet at 2 Herndon Ave from clogging causing overtopping of the basin there resulting in beach erosion at the base of the stone stairs there. Otherwise measures installed there in FY23 appear to be working well. With respect to Item 13, to "Periodically power wash and reseal BRCA beach stairs at road ends", due to weathering, the stairs actually now need sanding as well as staining, and we plan to do that in FY26. Items 14 and 15 are engineering studies that we believe are very important based increasing storm threat, and the ages of both our offshore breakwaters and River Drive groin works. We are doubling our cost estimate for Item 14, "Bay Drive breakwaters performance review", include our River Drive groin system, and Item 15, "Sea level rise resiliency planning", is increased to \$75K based on our team's review of actual resiliency plans performed in our area. We also propose a \$6,668 miscellaneous allowance, and finally, there is our \$25.7K annual debt service. Our fiscal plan proposes to do all this, without raising the SECD tax rate.

SECD Table in the Tax Notice

Expenditures By County Fiscal Year		(Note: County Fiscal Year is June 1 - July 30)		Approved For FY2025	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026			
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$	(2,000)	\$	(2,000)	\$	(2,000)			
2	Copying and Postal Costs for Annual County-Required Notice	\$	(470)	\$	-	\$	(536)			
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$	(7,004)	\$	(3,500)	\$	(3,504)	(a)		
4	Bay Dr. Slope: Remove Harmful Invasives (e.g. Rosera), Grubbing & Herbicides	\$	(19,570)	\$	(3,500)	\$	(16,070)	(a)		
5	Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed	\$	(6,180)			\$	(6,180)	(a)		
6	Technical Assistance Including Permitting Services for Projects on BRCA shoreline	\$	(20,000)	\$	(6,000)	\$	(5,000)	(b)		
7	Sand Nourishment for the Balance of the River Drive Beaches	\$	(123,500)			-	\$	(123,500)	(c)	
8	Sand Nourishment for Bay Drive Beaches (South of Wainwright)	\$	(247,000)			\$	-	\$	(247,000)	(d)
9	Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.			\$	(4,974)	\$	(1,026)		(e)	
10	Replaced the Short Section of Bulkhead on the South-Side of Ramp at Marina in FY24	\$	-			\$	(3,000)		(f)	
11	Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead	\$	(5,000)			\$	(9,700)		(g)	
12	2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullyng at Stairs	\$	-			\$	(3,000)		(h)	
13	Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive							\$	(9,750)	(i)
14	Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study	\$	(25,000)					\$	(50,000)	(j)
15	Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning, Regional	\$	(20,000)					\$	(75,000)	(k)
16	Fidelity Bond for County (New for FY26)					\$	(971)	\$	(997)	(l)
17	Miscellaneous Allowance	\$	(3,907)			\$	(1,954)	\$	(6,961)	(m)
18	Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	\$	(25,771)	\$	(25,771)	\$	0	\$	(25,771)	(n)
Projected Expenditures		\$	(514,087)	\$	(45,745)	\$	(50,939)	\$	(585,266)	
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)								\$	(461,922)	(o)
Fund Balance at End of Period indicated by Column Heading		\$	600,481			\$603,615		\$	141,693	(p)
SECD Taxes To Be Raised during FY26 in order to pay for budgeted FY26 expenditures, net of draw from fund balance,								\$	123,344	
District-wide tax base (State-assessment value of all properties in the SECD, as reported by AA County).								\$	6,669,000	
SECD Tax Rate expressed as (\$/100 of Assessed Property Value)		\$	0.0180		(rate must rounded to 3 decimal digits)			\$	0.0180	
(a) Included in a County-approved up-to-date Vegetative Management Plan ("Buffer Management Plan").										
(b) Unit cost, not to exceed, contract w/BayLand Consultants (find sand, navigate permitting process). Renewed 5-year Joint Federal & State permits in FY25. Will still need County permit.										
(c) Highly variable. Assumes \$19/CY for 6,500 CY incremental cost to dredging contractor to bring to Bay Ridge instead of other disposal location. Commercial sand costs about \$100/CY.										
(d) Assumes 6,500 CY at \$38/CY (BayLand est.) to pay for attracting sand for sand delivered to Bay Dr. beaches. Higher unit cost anticipated due to due to the difficulties of access.										
(e) Very steep slope near 57-63 Bay Dr, w/destabilizing trees & erosion from road runoff. Survey and report completed in FY25 indicates County should add curb and remove trees.										
(f) We replaced the section of bulkhead south of boat ramp in FY24 (Shoreline Solutions contract). Settling occurred (well after job accepted) and needs to be filled, compacted & reseeded.										
(g) Sinkholes along the Marina main bulkhead need repair now (FY25). Then, in approx. 8 years, plan to replace the entire 375-foot bulkhead, future cost based on the actual FY24 \$/LF.										
(h) Storm pipe extension, in FY23, is diverting storm water away from base of stone steps, but pipe inlet in basin at top of bank needs periodic clearing of debris to prevent overtopping.										
(i) The stairs need sanding to smooth all foot and hand contact surfaces. Our plan is to sand and stain in FY26, then replace all surface boards with hardwood in a future year (e.g., FY29 or 30)										
(j) It's been 35 yrs. since Bay Dr breakwaters constructed (30-yr design). River Dr older. Model sand migration, evaluate breakwaters & groins, define needed enhancements. New NOAA data.										
(k) Assess vulnerability of Bay Ridge to increased frequency & intensity of storms and sea level rise, review Annapolis & USNA plans, participate in regional "Resiliency Planning," seek grants.										
(l) Presumes, same as for our Special Community Benefit District, that BRCA, itself, will receive & disperse SECD tax revenues, maintaining a separate account, rather than let County hold.										
(m) This miscellaneous budget contingency is calculated, as in past years, as 3% of all non-debt and non-sand purchase costs.										
(n) Scheduled DNR loan payment for our 2008 construction project (Mayo to Tolly Point). Our last \$25,771 payment will be 8/1/2029. That amount must appear in the FY29 appropriation.										
(o) Negative value indicates a planned draw from the fund. One-time expenses proposed for the upcoming budget year (e.g., sand purchase) were provided for (raised) in prior tax years.										
(p) Fund balance at the end of FY24 (6/30/24) is as reported by County. Fund balance at end of FY25 is calculated by adding FY25 receivables of \$99,819, less above FY25 expenditures.										
DRAFT Prepared 12/17/2024				For FY26, The average property will pay				\$266.98		

SECD Table in the Tax Notice and Mailing Without Footnotes

Expenditures By County Fiscal Year (Note: County Fiscal Year is June 1 - July 30)		Approved For FY2025	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$ (2,000)	\$ (2,000)		\$ (2,000)
2	Copying and Postal Costs for Annual County-Required Notice	\$ (470)	\$ -	\$ (536)	\$ (550)
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$ (7,004)	\$ (3,500)	\$ (3,504)	\$ (7,214)
4	Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides	\$ (19,570)	\$ (3,500)	\$ (16,070)	\$ (20,157)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed	\$ (6,180)		\$ (6,180)	\$ (6,365)
6	Technical Assistance Including Permitting Services for Projects on BRCA shoreline	\$ (20,000)	\$ (6,000)	\$ (5,000)	\$ (10,000)
7	Sand Nourishment for the Balance of the River Drive Beaches	\$ (123,500)		-	\$ (123,500)
8	Sand Nourishment for Bay Drive Beaches (South of Wainwright)	\$ (247,000)		\$ -	\$ (247,000)
9	Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.		\$ (4,974)	\$ (1,026)	
10	Replaced the Short Section of Bulkhead on the South-Side of Ramp at Marina in FY24	\$ -		\$ (3,000)	
11	Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead	\$ (5,000)		\$ (9,700)	
12	2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullyng at Stairs	\$ -		\$ (3,000)	
13	Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive				\$ (9,750)
14	Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study	\$ (25,000)			\$ (50,000)
15	Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning, Regional	\$ (20,000)			\$ (75,000)
16	Fidelity Bond for County (New for FY26)			\$ (971)	\$ (997)
17	Miscellaneous Allowance	\$ (3,907)		\$ (1,954)	\$ (6,961)
18	Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	\$ (25,771)	\$ (25,771)	\$ 0	\$ (25,771)
Projected Expenditures		\$ (514,087)	\$ (45,745)	\$ (50,939)	\$ (585,266)
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)					\$ (461,922)
Fund Balance at End of Period indicated by Column Heading		\$ 600,481		\$603,615	\$ 141,693
SECD Taxes To Be Raised during FY26 in order to pay for budgeted FY26 expenditures, net of draw from fund balance,					\$ 123,344
District-wide tax base (State-assessment value of all properties in the SECD, as reported by AA County).					\$ 6,669,000
SECD Tax Rate expressed as (\$/100 of Assessed Property Value)		\$ 0.0180	(rate must rounded to 3 decimal digits)		\$ 0.0180

SECD Table in the Tax Notice and Mailing Columns Explained

FY25

Approved
Last Year

Expenditures By County Fiscal Year				
(Note: County Fiscal Year is June 1 - July 30)				
	Approved For FY2025	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026
1 County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$ (2,000)	\$ (2,000)		\$ (2,000)
2 Copying and Postal Costs for Annual County-Required Notice	\$ (470)	\$ -	\$ (536)	\$ (550)
3 River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$ (7,004)	\$ (3,500)	\$ (3,504)	\$ (7,214)
4 Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides	\$ (19,570)	\$ (3,500)	\$ (16,070)	\$ (20,157)
5 Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed	\$ (6,180)		\$ (6,180)	\$ (6,365)
6 Technical Assistance Including Permitting Services for Projects on BRCA shoreline	\$ (20,000)	\$ (6,000)	\$ (5,000)	\$ (10,000)
7 Sand Nourishment for the Balance of the River Drive Beaches	\$ (123,500)		-	\$ (123,500)
8 Sand Nourishment for Bay Drive Beaches (South of Wainwright)	\$ (247,000)		\$ -	\$ (247,000)
9 Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.		\$ (4,974)	\$ (1,026)	
10 Replaced the Short Section of Bulkhead on the South-Side of Ramp at Marina in FY24	\$ -		\$ (3,000)	
11 Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead	\$ (5,000)		\$ (9,700)	
12 2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullyng at Stairs	\$ -		\$ (3,000)	
13 Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive				\$ (9,750)
14 Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study	\$ (25,000)			\$ (50,000)
15 Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning, Regional	\$ (20,000)			\$ (75,000)
16 Fidelity Bond for County (New for FY26)			\$ (971)	\$ (997)
17 Miscellaneous Allowance	\$ (3,907)		\$ (1,954)	\$ (6,961)
18 Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	\$ (25,771)	\$ (25,771)	\$ 0	\$ (25,771)
Projected Expenditures	\$ (514,087)	\$ (45,745)	\$ (50,939)	\$ (585,266)
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)				\$ (461,922)
Fund Balance at End of Period indicated by Column Heading	\$ 600,481		\$603,615	\$ 141,693
SECD Taxes To Be Raised during FY26 in order to pay for budgeted FY26 expenditures, net of draw from fund balance,				\$ 123,344
District-wide tax base (State-assessment value of all properties in the SECD, as reported by AA County).				\$ 6,669,000
SECD Tax Rate expressed as (\$/100 of Assessed Property Value)	\$ 0.0180		(rate must rounded to 3 decimal digits)	\$ 0.0180

SECD Table in the Tax Notice and Mailing Columns Explained

FY25

Approved
Last Year

Where we are right now



Expenditures By County Fiscal Year (Note: County Fiscal Year is June 1 - July 30)		Approved For FY2025	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$ (2,000)	\$ (2,000)		\$ (2,000)
2	Copying and Postal Costs for Annual County-Required Notice	\$ (470)	\$ -	\$ (536)	\$ (550)
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$ (7,004)	\$ (3,500)	\$ (3,504)	\$ (7,214)
4	Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides	\$ (19,570)	\$ (3,500)	\$ (16,070)	\$ (20,157)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed	\$ (6,180)		\$ (6,180)	\$ (6,365)
6	Technical Assistance Including Permitting Services for Projects on BRCA shoreline	\$ (20,000)	\$ (6,000)	\$ (5,000)	\$ (10,000)
7	Sand Nourishment for the Balance of the River Drive Beaches	\$ (123,500)		-	\$ (123,500)
8	Sand Nourishment for Bay Drive Beaches (South of Wainwright)	\$ (247,000)		\$ -	\$ (247,000)
9	Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.		\$ (4,974)	\$ (1,026)	
10	Replaced the Short Section of Bulkhead on the South-Side of Ramp at Marina in FY24	\$ -		\$ (3,000)	
11	Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead	\$ (5,000)		\$ (9,700)	
12	2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullyng at Stairs	\$ -		\$ (3,000)	
13	Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive				\$ (9,750)
14	Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study	\$ (25,000)			\$ (50,000)
15	Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning, Regional	\$ (20,000)			\$ (75,000)
16	Fidelity Bond for County (New for FY26)			\$ (971)	\$ (997)
17	Miscellaneous Allowance	\$ (3,907)		\$ (1,954)	\$ (6,961)
18	Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	\$ (25,771)	\$ (25,771)	\$ 0	\$ (25,771)
Projected Expenditures		\$ (514,087)	\$ (45,745)	\$ (50,939)	\$ (585,266)
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)					\$ (461,922)
Fund Balance at End of Period indicated by Column Heading		\$ 600,481		\$603,615	\$ 141,693
SECD Taxes To Be Raised during FY26 in order to pay for budgeted FY26 expenditures, net of draw from fund balance,					\$ 123,344
District-wide tax base (State-assessment value of all properties in the SECD, as reported by AA County).					\$ 6,669,000
SECD Tax Rate expressed as (\$/100 of Assessed Property Value)		\$ 0.0180		(rate must rounded to 3 decimal digits)	\$ 0.0180

SECD Table in the Tax Notice and Mailing Columns Explained

		FY25			FY26
		Approved Last Year	Where we are right now		Proposed
			▼		
Expenditures By County Fiscal Year		Approved For FY2025	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026
(Note: County Fiscal Year is June 1 - July 30)					
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$ (2,000)	\$ (2,000)		\$ (2,000)
2	Copying and Postal Costs for Annual County-Required Notice	\$ (470)	\$ -	\$ (536)	\$ (550)
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$ (7,004)	\$ (3,500)	\$ (3,504)	\$ (7,214)
4	Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides	\$ (19,570)	\$ (3,500)	\$ (16,070)	\$ (20,157)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed	\$ (6,180)		\$ (6,180)	\$ (6,365)
6	Technical Assistance Including Permitting Services for Projects on BRCA shoreline	\$ (20,000)	\$ (6,000)	\$ (5,000)	\$ (10,000)
7	Sand Nourishment for the Balance of the River Drive Beaches	\$ (123,500)		-	\$ (123,500)
8	Sand Nourishment for Bay Drive Beaches (South of Wainwright)	\$ (247,000)		\$ -	\$ (247,000)
9	Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.		\$ (4,974)	\$ (1,026)	
10	Replaced the Short Section of Bulkhead on the South-Side of Ramp at Marina in FY24	\$ -		\$ (3,000)	
11	Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead	\$ (5,000)		\$ (9,700)	
12	2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullyng at Stairs	\$ -		\$ (3,000)	
13	Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive				\$ (9,750)
14	Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study	\$ (25,000)			\$ (50,000)
15	Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning, Regional	\$ (20,000)			\$ (75,000)
16	Fidelity Bond for County (New for FY26)			\$ (971)	\$ (997)
17	Miscellaneous Allowance	\$ (3,907)		\$ (1,954)	\$ (6,961)
18	Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	\$ (25,771)	\$ (25,771)	\$ 0	\$ (25,771)
Projected Expenditures		\$ (514,087)	\$ (45,745)	\$ (50,939)	\$ (585,266)
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)					\$ (461,922)
Fund Balance at End of Period indicated by Column Heading		\$ 600,481	\$603,615		\$ 141,693
SECD Taxes To Be Raised during FY26 in order to pay for budgeted FY26 expenditures, net of draw from fund balance,					\$ 123,344
District-wide tax base (State-assessment value of all properties in the SECD, as reported by AA County).					\$ 6,669,000
SECD Tax Rate expressed as (\$/100 of Assessed Property Value)		\$ 0.0180	(rate must rounded to 3 decimal digits)		\$ 0.0180

SECD Table in the Tax Notice and Mailing Columns Explained

		FY25		FY26
		Approved Last Year	Where we are right now	Proposed
Expenditures By County Fiscal Year	(Note: County Fiscal Year is June 1 - July 30)	Approved For FY2024	Actuals During 2nd Half of FY25	Proposed Budget For FY2026
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$ (2,000)	\$ (2,000)	\$ (2,000)
2	Copying and Postal Costs for Annual County-Required Notice	\$ -	\$ (536)	\$ (550)
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$ (3,500)	\$ (3,504)	\$ (7,214)
4	Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides	\$ (3,570)	\$ (16,070)	\$ (20,157)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering	\$ (6,180)	\$ (6,180)	\$ (6,365)
6	Technical Assistance Including Permitting Services for Projects on BRC	\$ (20,000)	\$ (5,000)	\$ (10,000)
7	Sand Nourishment for the Balance of the River Drive Beaches	\$ (123,500)	-	\$ (123,500)
8	Sand Nourishment for Bay Drive Beaches (South of Wainwright)	\$ (247,000)	\$ -	\$ (247,000)
9	Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by County to fix.		\$ (4,974)	\$ (1,026)
10	Replaced the Short Section of Bulkhead on the Main Marina in FY24	\$ -	\$ (3,000)	
11	Main Marina Bulkhead: Repair Sinkhole, replace entire Bulkhead	\$ (5,000)	\$ (9,700)	
12	2 Herndon, Drainpipe Entry Maintenance, Mowing & Beach Gullyng at Stairs	\$ -	\$ (3,000)	
13	Periodically Power Wash Stairs at Road Ends Along Bay Drive			\$ (9,750)
14	Bay Drive Breakwater Performance & Maintenance Study	\$ (25,000)		\$ (50,000)
15	Sea Level Rise Vulnerability Assessment; Resiliency Planning, Regional	\$ (20,000)		\$ (75,000)
16	Fidelity for FY26)		\$ (971)	\$ (997)
17	Miscellaneous	\$ (3,907)	\$ (1,954)	\$ (6,961)
18	Debt Service 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	\$ (25,771)	\$ (25,771)	\$ (25,771)
Projected Expenditures		\$ (514,087)	\$ (45,745)	\$ (585,266)
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)				\$ (461,922)
Fund Balance at End of Period indicated by Column Heading		\$ 600,481	\$ 603,615	\$ 141,693
SECD Taxes To Be Raised during FY26 in order to pay for budgeted FY26 expenditures, net of draw from fund balance,				\$ 123,344
District-wide tax base (State-assessment value of all properties in the SECD, as reported by AA County).				\$ 6,669,000
SECD Tax Rate expressed as (\$/100 of Assessed Property Value)		\$ 0.0180	(rate must rounded to 3 decimal digits)	\$ 0.0180

Now we'll take these item-by-item.

Ex

County Administrative Fee

		Approved For FY2025	Proposed Budget For FY2026	
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$ (2,000)	\$ (2,000)	

We must pay the County's "Administrative Fee" each year.

Here is an excerpt from the County's budget preparation instruction package:

“ Administrative Fee: Administrative Fee Paid to the County. The amount is 5% of the Tax Revenues Needed for FY26 (M), not less than \$100 or more than \$2,000. ”

This is not a bad deal, considering all that the County Budget Office does—collecting taxes, separate-fund accounting, and dispersing to our vendors. However, under our Councilperson's proposed (and then withdrawn but expected to be resubmitted next year) bill 100-24, this fee would increase to \$10,000, thereafter increasing automatically by Baltimore area CPI.

Copying and Postal Cost for Notice

2 Copying and Postal Costs for Annual County-Required Notice

Approved For FY2025	Proposed Budget For FY2026
\$ (470)	\$ (550)

HighStarr Copy & Print Services	
2661 Riva Rd, Bldg 700 Annapolis, Maryland 21401 +14438370111	
Items	Price
PO BILL DAVIDSON	\$0.00
PO ANNUAL SPECIAL TAX NOTICE	\$0.00
PRINT AND MAILING	\$691.00
POSTAGE	\$291.06
SUBTOTAL	\$982.06
MARYLAND STATE TAX (6%)	\$58.93
TOTAL	\$1,040.99
Balance due:	\$1,040.99
Sold to: Bay Ridge Civic Association richmount.83@gmail.com +14103496205 Dec 20, 2023, 04:05 PM Receipt #: 6, 1719	

We split the cost of printing and mailing the Tax Notice, 50/50, between our Two Special taxing Districts.

These are always estimates, because of timing, but we come close.

River Dr. Vegetative Maintenance

		<i>Approved For FY2025</i>	<i>Proposed Budget For FY2026</i>	
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$ (7,004)	\$ (7,214)	(a)

BEACH IN FRONT OF 70 – 72 RIVER DRIVE
FALL 2022



JULY 2024



BEACH IN FRONT OF 68 – 70 RIVER DRIVE
JULY 2024



BEACH IN FRONT OF 66-68 RIVER DRIVE
FALL 2022



JULY 2024



BEACH IN FRONT OF 60 - 64 RIVER DRIVE
FALL 2022



JULY 2024



(a) Included in a County-approved up-to-date Vegetative Management Plan ("Buffer Management Plan").

River Dr. Vegetative Maintenance (cont.)

3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	<i>Approved For FY2025</i>	<i>Proposed Budget For FY2026</i>	
		\$ (7,004)	\$ (7,214)	(a)

BEACH IN FRONT OF 60-64 RIVER DRIVE



BEACH IN FRONT OF 54-56 RIVER DRIVE
FALL PLANTING 2022



BEACH IN FRONT OF 52- 54 RIVER DRIVE
FALL PLANTING 2022



BEACH IN FRONT OF 52 RIVER DRIVE
FALL PLANTING 2022



JULY 2024



JULY 2024



JULY 2024



Bay Drive Slope Maintenance

		<i>Approved For FY2025</i>	<i>Proposed Budget For FY2026</i>	
4	Bay Dr. Slope: Remove Harmful Invasives (e.g. Rosera), Grubbing & Herbicides	\$ (19,570)	\$ (20,157)	(a)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/ Lespedeza, Panicum, Watering as needed	\$ (6,180)	\$ (6,365)	(a)

“The Wrong Kind of Volunteers”

Species Management is the key: Keeping out invasive species that are bad for erosion control and promoting natives species that hold the soil and create bio diversity.



(a) Included in County-approved Vegetative Management Plan.

Bay Drive Slope Maintenance

		<i>Approved For FY2025</i>	<i>Proposed Budget For FY2026</i>	
4	Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides	\$ (19,570)	\$ (20,157)	(a)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed	\$ (6,180)	\$ (6,365)	(a)

Existing Conditions- Bermuda Wire Grass Taking Over Slopes at Tolley Point and Creeping up Bay Drive

Asclepias incarnata (Milkweed) volunteers this past summer of 2024 served as inspiration to plant more Beneficial plants



(a) Included in County-approved Vegetative Management Plan.

Bay Drive Slope Maintenance

		<i>Approved For FY2025</i>	<i>Proposed Budget For FY2026</i>	
4	Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides	\$ (19,570)	\$ (20,157)	(a)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed	\$ (6,180)	\$ (6,365)	(a)

In the Fall of 2024 we planted 200 – 1 gallon Panicum Shenandoah and 50 – 1 gallon Asclepias incarnata

Panicum Shenandoah



Asclepias incarnata



Wildflowers & Biodiversity



(a) Included in County-approved Vegetative Management Plan.

Bay Drive Crest-of-Slope Trimming by BRCA Commons

(c) Same as FY25: BRCA (not SECD) pays for this "crest trimming" because BRCA's preferred contractor is not a County Vendor, but gives BRCA good pricing for **4 trimmings per summer**.

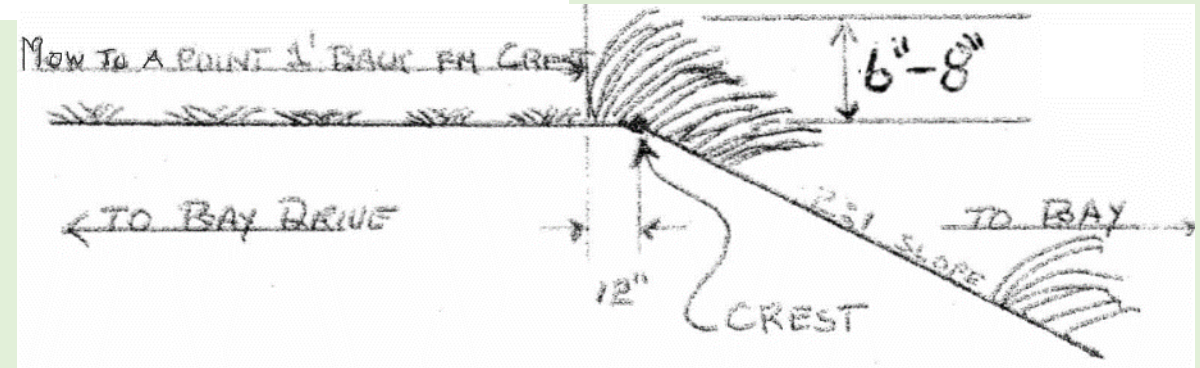
Dear Bay Drive Neighbors,

First, I want to thank you all for honoring the request of past BRCA Presidents to help maintain the erosion control grasses planted on the shoreline slopes of Bay Drive. The cooperation of Bay Drive residents has been truly remarkable and has yielded excellent continuing slope protection. Of course, this is the time of year when we begin mowing. So, in addition to expressing my true appreciation, let this serve also as a seasonal reminder. Please do continuing to honor these rules:

- Do not mow slopes (leave that to the BRCA's hired professionals);
- When mowing on level bluffs, do not mow seaward of a line 1-foot back from the crest or top of the slope;
- Do not dispose of grass clippings by throwing them onto the slope; and
- Do not walk on the slopes.

*Letter Annually
Distributed to Bay
Drive Residents*

*Cooperation
appears to be the
norm.*



	<h1>Technical Services</h1>
--	-----------------------------

		Approved For FY2025	Proposed Budget For FY2026	
6	Technical Assistance Including Permitting Services for Projects on BRCA shoreline	\$ (20,000)	\$ (10,000)	(b)

(b) Unit cost, not to exceed, contract w/BayLand Consultants (find sand, navigate permitting process). Renewed 5-year Joint Federal & State permits in FY25. Will still need County permit.

- This item 6, provides an allowance to be used during the year to pay for technical assistance from our technical advisor, BayLand Consultants & Designers, to help us, for example, to secure sources of sand from nearby dredging operations and associated County permitting activities. We have prospects in FY26 for 6,500 CY (Little Magothy and Lake of the Woods).
- Technical assistance also includes help getting County permits (e.g., not just for receiving sand but also for any project that may disturb more than 5,000 square feet of soil).



DEPARTMENT OF THE ARMY
U. S. ARMY CORPS OF ENGINEERS, BALTIMORE DISTRICT
ATTN: REGULATORY BRANCH
2 HOPKINS PLAZA
BALTIMORE, MARYLAND 21201-2930

INITIALLY PROFFERED PERMIT

Permittee must have a copy of this permit available on site or upon request.

Application Name and Permit Number: NAB-2024-60456-P33 (Bay Ridge Civic Assoc-
Beach Nourishment)

Issuing Office: United States Army Engineer District, Baltimore
Corps of Engineers
2 Hopkins Plaza
Baltimore, Maryland 21201

Permittee: Ms. Lily Openshaw
Bay Ridge Civic Association, Inc.
80 East Lake Drive
Annapolis, Maryland 21401

NOTE: The term "you" and its derivatives, as used in this permit, means the permittee or any future transferee. The term "this office" refers to the appropriate district or division office of the Corps of Engineers having jurisdiction over the permitted activity or the appropriate official of that office acting under the authority of the commanding officer.

You are authorized to perform work in accordance with the terms and conditions specified below.

Project Description: The project will nourish 220,858 square feet of beach with 48,000 cubic yards of sand fill with all work to take place within a maximum of 75 feet channelward of the mean highwater line in the Severn River and Chesapeake Bay in the Bay Ridge community located off Bay and River Drive in Annapolis, Anne Arundel County.

Project Location: The proposed project is located in the Severn River and Chesapeake Bay along the shoreline of the Bay Ridge community off Bay and River Drive in Annapolis, Anne Arundel County, Maryland.

Permit Conditions:

General Conditions:

1. Permittee must have a copy of this permit available on site or upon request.

d. Design or construction deficiencies associated with the permitted work.

e. Damage claims associated with any future modification, suspension, or revocation of this permit.

4. Reliance on Applicant's Data. The determination of this office that issuance of this permit is not contrary to the public interest was made in reliance on the information you provided.

5. Reevaluation of Permit Decision. This office may reevaluate its decision on this permit at any time the circumstances warrant. Circumstances that could require a reevaluation include, but are not limited to, the following:

a. You fail to comply with the terms and conditions of this permit.

b. The information provided by you in support of your permit application proves to have been false, incomplete, or inaccurate (see 4 above).

c. Significant new information surfaces which this office did not consider in reaching the original public interest decision.

Such a reevaluation may result in a determination that it is appropriate to use the suspension, modification, and revocation procedures contained in 33 CFR 325.7 or enforcement procedures such as those contained in 33 CFR 326.4 and 326.5. The referenced enforcement procedures provide for the issuance of an administrative order requiring you comply with the terms and conditions of your permit and for the initiation of legal action where appropriate. You will be required to pay for any corrective measures ordered by this office, and if you fail to comply with such directive, this office may in certain situations (such as those specified in 33 CFR 209.170) accomplish the corrective measures by contract or otherwise and bill you for the cost.

6. Extensions. General Condition 2 establishes a time limit for the completion of the activity authorized by this permit. Unless there are circumstances requiring either a prompt completion of the authorized activity or a reevaluation of the public interest decision, the Corps will normally give favorable consideration to a request for an extension of this time limit.

Your signature below, as permittee, indicates that you accept and agree to comply with the terms and conditions of this permit.

Permittee

President, BRCA

1/17/25

Date

Sand: “Please, Sir, may I have some more?”

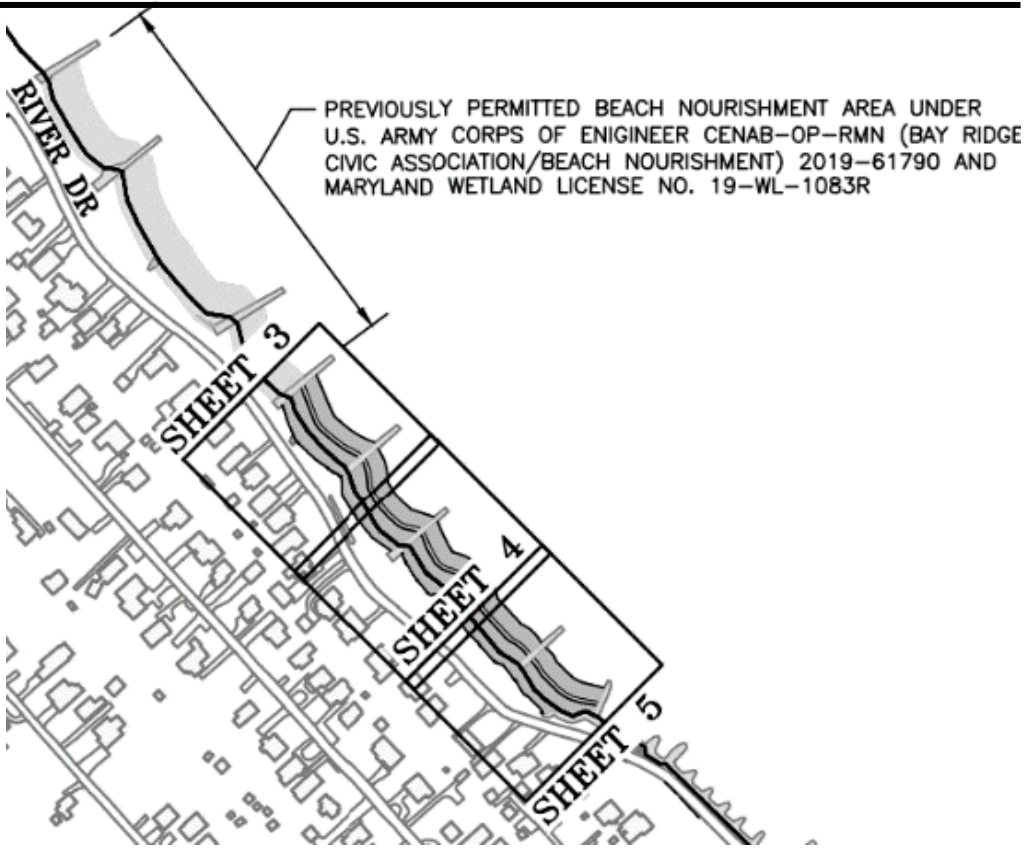
- We were fortunate to get the sand that we received onto River Drive. Save for permitting costs, we got that sand for free (from the County’s Lake Ogelton dredging project).
- Going forward though, in order to receive more sand we must buy it on the open market—or at least pay a dredging contractor its reasonable incremental cost to bring its acceptable dredged material to us, rather than to its preferred permitted disposal location.
- There are two hurdles to getting beach replenishment sand:
 - (a) permitting to receive sand, and
 - (b) sourcing the sand.
- We have renewed the necessary Federal and State permits to do this. However, we must source (attract) additional sand, and we must also navigate the *County’s* ever changing permit process in order to receive sand from *each and every particular* dredging project.

Purchase of Sand for River Dr. Beaches

	Approved For FY2025	Proposed Budget For FY2026	
7 Sand Nourishment for the Balance of the River Drive Beaches	\$ (123,500)	\$ (123,500)	(c)

(c) Highly variable. Assumes \$19/CY for 6,500 CY incremental cost to dredging contractor to bring to Bay Ridge instead of other disposal location. Commercial sand costs about \$100/CY.

- We need sand for the Balance of our River Drive beaches, about 5,500 CY to the east of last year’s project, but also we could use about 1,000 CY to the west of Bainbridge.
- BayLand advises that we assume \$19/CY (same as last year’s market assumption) for budget purposes for the purpose of attracting sand to our River Drive beaches. For River Drive, we can receive from dredging contractors that are disposing of their dredged material via truck.



It is important to understand that any budgeted appropriation that we do not actually spend in any year (e.g., if we can’t find sand) remains in our fund (carries over) for use in a subsequent year, but we can’t spend what we don’t “appropriate”.

Purchase of Sand for Bay Dr. Beaches

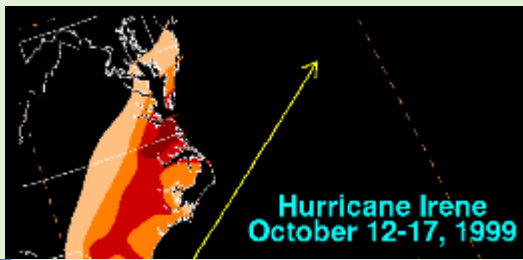
8 Sand Nourishment for Bay Drive Beaches (South of Wainwright)

	Approved For FY2025	Proposed Budget For FY2026	
	\$ (247,000)	\$ (247,000)	(d)

(d) Assumes 6,500 CY at \$38/CY (BayLand est.) to pay for attracting sand for sand delivered to Bay Dr. beaches. Higher unit cost anticipated due to due to the difficulties of access.

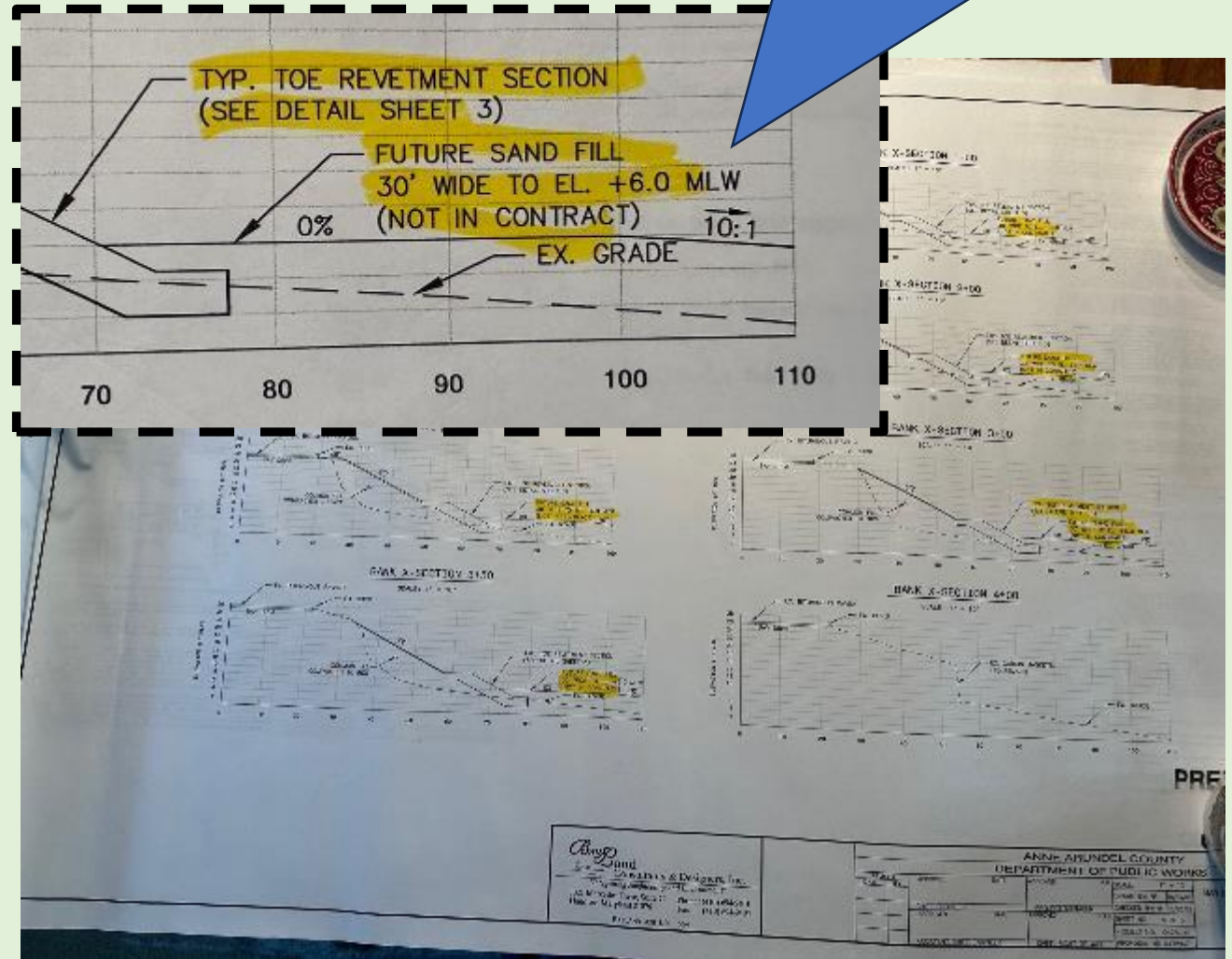
- Bayland advises that we also need to nourish our Bay Drive beaches, south of the Wainwright pumping station.
- They advise we assume \$38/CY same as last year for budget purposes for the purpose of attracting sand to our Bay Drive beaches.
- Delivery to this area is logistically complicated by the need to either pump sand from off-shore barges or to provide special provisions for truck ramp access to our beach without damaging our slopes.





**“Future Sand Fill”
(Not in that 2003 FEMA
Contract)”**

**BAY DRIVE
SLOPE STABILIZATION
ANNE ARUNDEL COUNTY
DEPARTMENT OF PUBLIC WORKS
ANNE ARUNDEL COUNTY, MARYLAND
PROJECT NO. Q478900
PROPOSAL NO. Q478947
OCTOBER 2003**



Current Conditions at Southern End of Bay Drive



Current Conditions at Southern End of Bay Drive



Monitoring Our Shifting With The Accuracy of LiDAR

(Light detection and ranging)



RE: David Openshaw
January 08, 2025

SHA Site Services, Inc.

Schmelzle & Henderson Associates, Inc. (also known as SHA Site Services, Inc.) is pleased to present this quote to David Openshaw and the Bay Ridge community for performing LiDAR drone surveys along Bay Drive (approx. 2500ft). Please see below for our rates.

SCOPE OF SERVICES

Flight and Deliverables: \$850.00 EA

1. Set ground control points with Trimble GPS equipment.
2. Perform flights of the property with Matrice 350 RTK and L2 Zenmuse LiDAR payload.
3. Tie in ground control points and process the data.
4. Create and send deliverables including video with basic editing, classified point cloud and 1-ft contour file of the existing topography.

NOTE:

- Quote will expire in 90 days
- Minimum 72-hour request to schedule the work.

A handwritten signature in black ink, appearing to read 'Zack Henderson'.

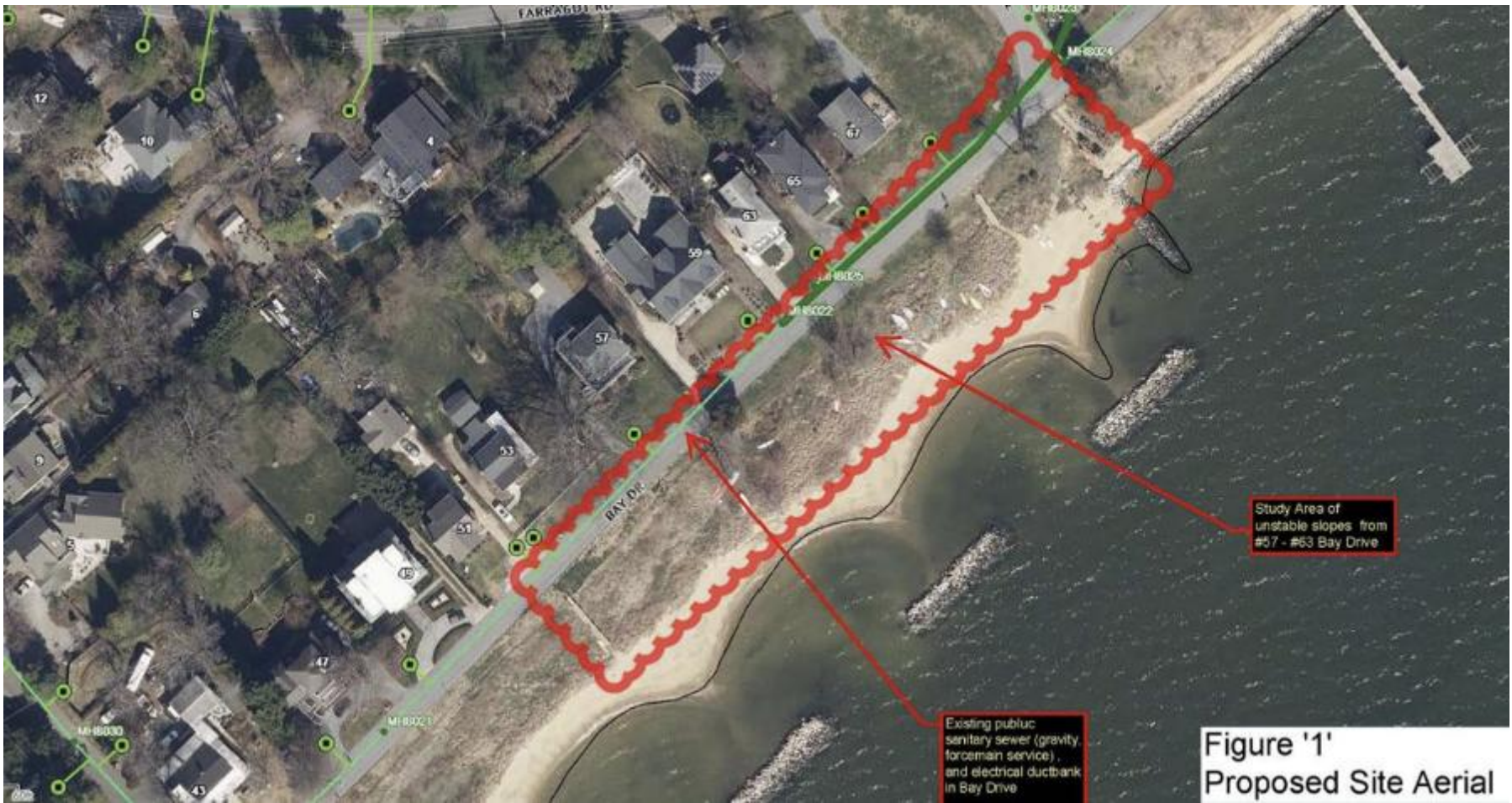
Zack Henderson
Survey Manager
SHA Site Services, Inc.
405 Mason Branch Ln
Queen Anne, MD 21657
zhenderson@shasiteservices.com
(804) 363-3383



Steep Slope at 57-63 Bay Drive

	Approved For FY2024	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026	
9 Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.	\$ (62,000)	\$ (4,974)	\$ (1,026)		(e)

(e) Very steep slope near 57-63 Bay Dr, w/destabilizing trees & erosion from road runoff. Survey and report completed in FY25 indicates County should add curb and remove trees.



Stabilize 300LF Steep Slope, Bay Dr.

Approved
For FY2024

12 Stabilize 300LF Steep Slope, Bay Dr.

\$ (62,000)

(h) This is a very steep slope with some evidence of erosion from road runoff in front of 57-to-63 Bay Drive. With \$5K survey, are trying to make case to the County that they should fix it.

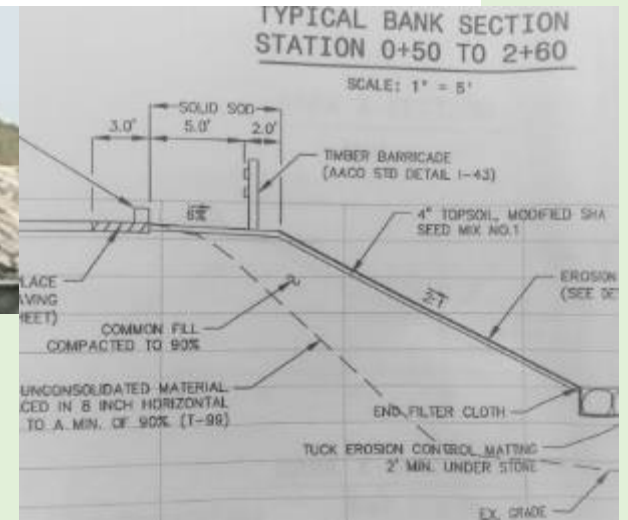
Problem (as stated last year): “This slope appears steeper than the stable 2:1 that prior engineers designed for our major 1988 and 2008 shore erosion control projects, and trees that have been allowed to take root in the slope add instability.”

SLIDE FROM LAST YEAR



Background Reference

2008 Project Design: Our entire slope Mayo Ave.-to-Tolley Point was regraded to 2:1



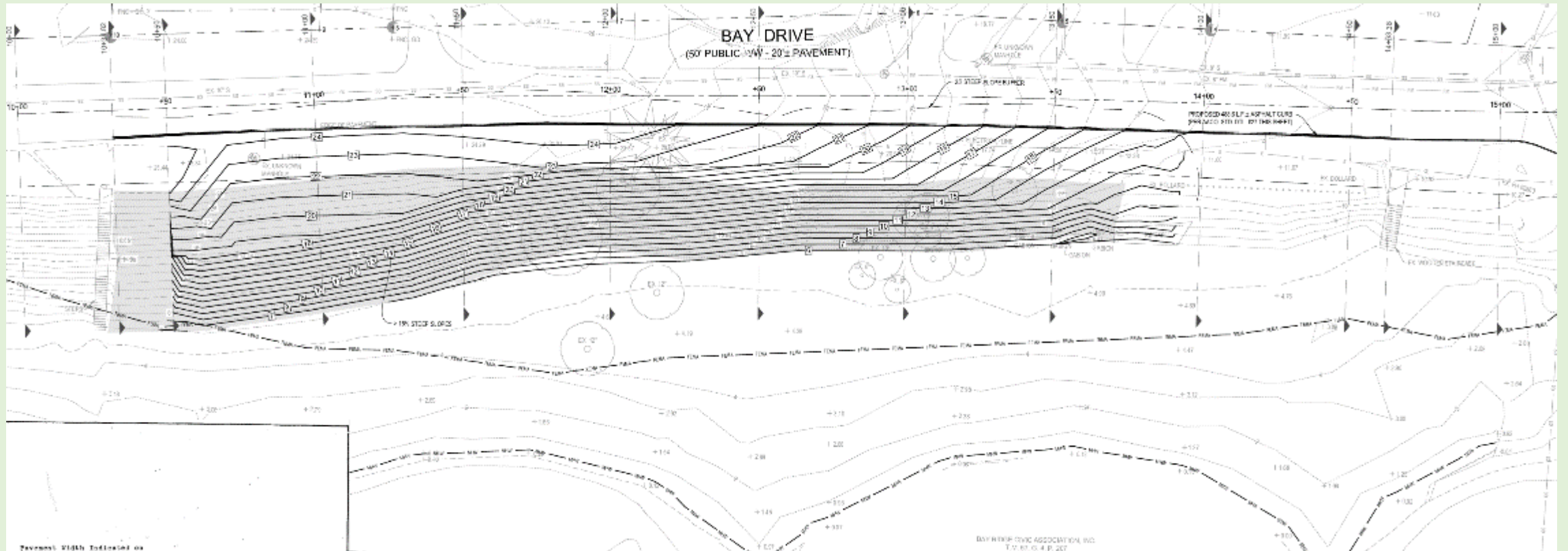
Steep Slope at 57-63 Bay Drive



Surface/Roadway Runoff
Erosion Point.
Rilling and erosion present
around the trees on the slope

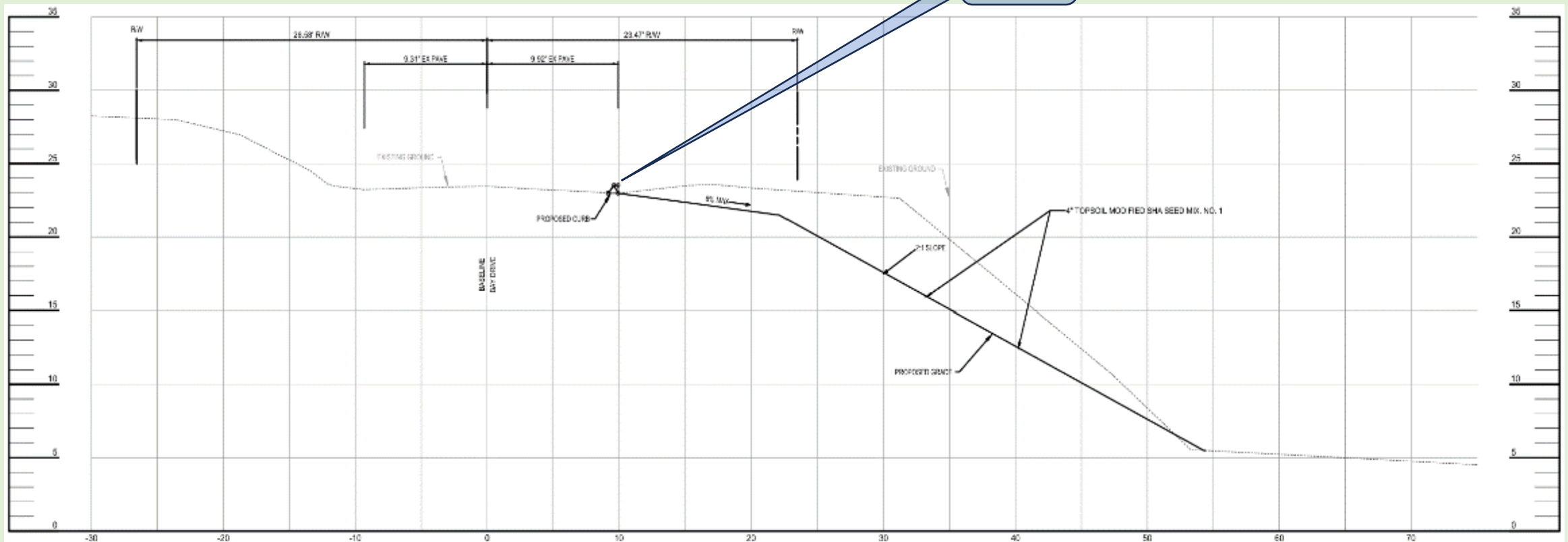
Steep Slope at 57-63 Bay Drive

Slope Surveyed



Steep Slope, 57-63 Bay Drive

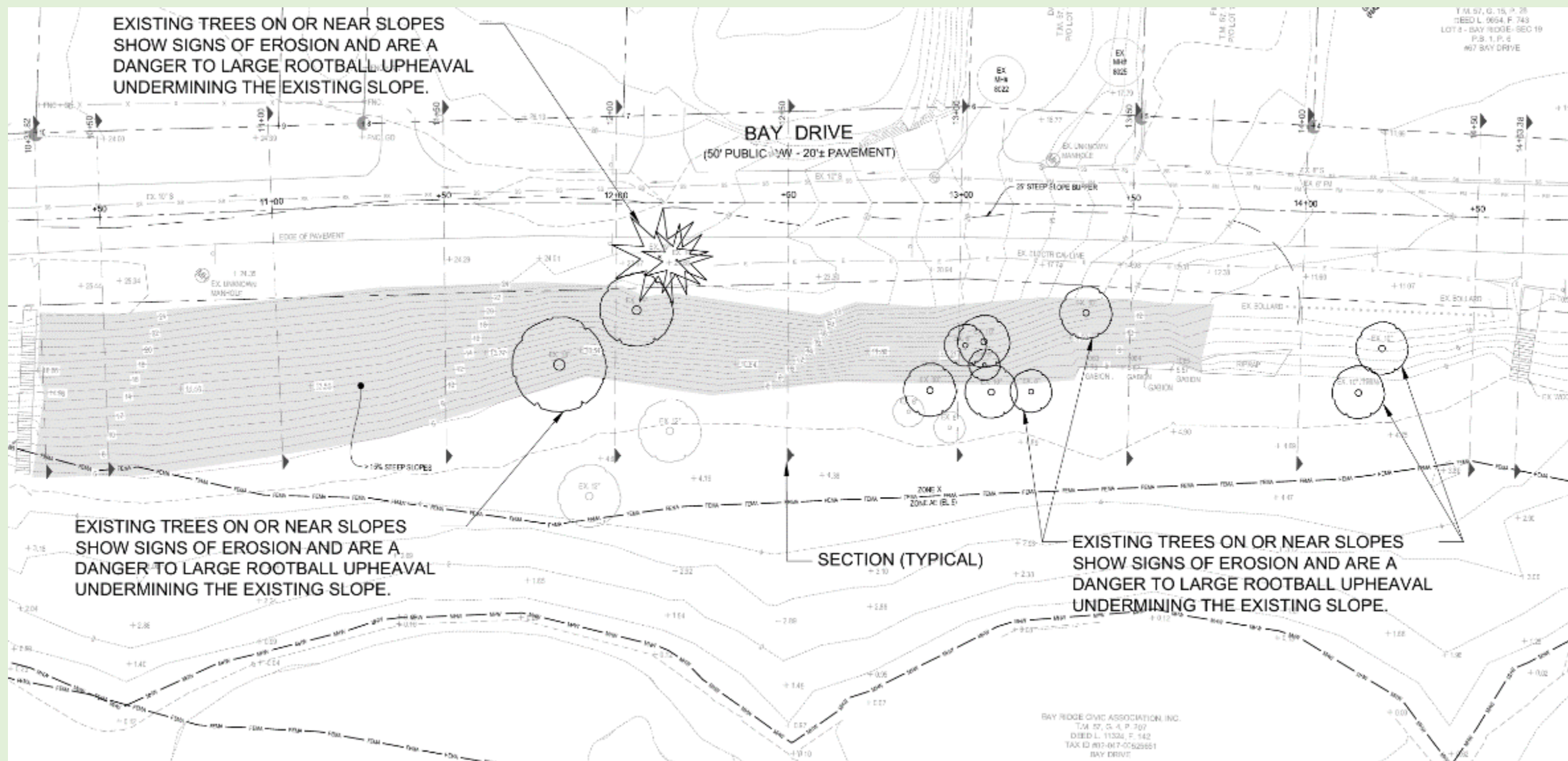
- Regrading to a Stable Slope Configuration, Considered but Found too Disruptive
- Instead, Recommended County *Adding **Curb** and Removing Trees*



STA 12+50

SCALE: 1"=5' VERTICAL; 1"=5' HORIZONTAL

Steep Slope at 57-63 Bay Drive



Steep Slope at 57-63 Bay Drive

Study Completed
October 6, 2024

Proposed County Responsibilities

We propose that Anne Arundel County take the following actions to support the slope stabilization effort:

- **Stormwater Management and Curb Installation:**
Install curbing along the southern side of Bay Drive to direct stormwater into the existing inlet, preventing further erosion and protecting the roadway.
- **Tree Removal and Slope Stabilization:**
Remove trees at risk of falling due to erosion, to prevent significant slope damage and protect the surrounding infrastructure. This work should be completed in collaboration with BRCA to ensure minimal environmental impact.

CONCLUSION

The ongoing erosion along Bay Drive presents a significant risk to both the county's roadway and the surrounding environment. We believe the proposed improvements, including stormwater management and tree removal, are necessary to prevent further degradation and costly future repairs. We respectfully request that Anne Arundel County consider initiating a Capital Improvement Project or exploring other funding mechanisms to implement these improvements.

We look forward to further discussions and collaboration on this matter to protect both the environment and infrastructure in Bay Ridge.

Respectfully,
ATWELL, LLC
Annapolis, MD

Terry Schuman, PE

Steep Slope at 57-63 Bay Drive

CONCLUSION

The ongoing erosion along Bay Drive presents a significant risk to both the county's roadway and the surrounding environment. We believe the proposed improvements, including stormwater management and tree removal, are necessary to prevent further degradation and costly future repairs. We respectfully request that Anne Arundel County consider initiating a Capital Improvement Project or exploring other funding mechanisms to implement these improvements.

Bulkhead Short Section, South of Ramp

		Approved For FY2025	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026	
10	Replaced the Short Section of Bulkhead on the South-Side of Ramp at Marina in FY24	\$ -		\$ (3,000)		(f)

(f) We replaced the section of bulkhead south of boat ramp in FY24 (Shoreline Solutions contract). Settling occurred (well after job accepted) and needs to be filled, compacted & reseeded.

Condition on Acceptance, Nov. 2023



Condition as of Aug. 2024



Clay Campbell

Shoreline Solutions LLC
278 Granny Branch Rd
Church Hill, MD 21623

410-924-7432
campclayton@gmail.com

MMC License # 408 (f)

August 18, 2023

Bay Ridge Marina
80 East Lake Rd
Annapolis, MD

Project Description: Bulkhead Construction

We hereby propose to furnish the material and labor to perform the following work:

Timber Bulkhead Construction: \$11,800

- Construct approx. 27 linear feet of timber bulkhead on the existing structure.
- New bulkhead to built with 18" plings, driven on 6" x 6" top and bottom whalers. 2" x 8" x 8' tongue and groove 2" x 6" back up whaler, and a 2"x10" cap board. All secure hardware.
- State approved filter fabric to be fastened to backside of the wall.
- Install Dead-end piling (reclaimed pilings up 12' in length) to support bulkhead and install a 5/8" tieback rod for every bulkhead line piling.

Remove and Dispose of the Top Whaler of existing Bulkhead: \$1,500

Backfill Bulkhead and Restore Yard: \$5,500

- Allocate up to 10 cubic yards of gravel to fill the void between the old and new walls.
- Supply 10 cubic yards of top soil to grade yard and cover old bulkhead.
- Grade, Seed, and Straw all disturbed areas.
- All utilities to remain as-is. Any repair, relocation or replacement of utilities (landscaping, driveways, or mitigation plantings) is not included.

Total for Bulkhead Construction: \$18,800

A deposit of \$1,850 to accompany a signed contract. 1/3 due upon the mobilization of equipment / material delivery. Remaining balance due upon completion of the project.

Main Bulkhead: Sinkholes

	Approved For FY2025	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026	
11 Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead	\$ (5,000)		\$ (9,700)		(g)

(g) Sinkholes along the Marina main bulkhead need repair now (FY25). Then, in approx. 8 years, plan to replace the entire 375-foot bulkhead, future cost based on the actual FY24 \$/LF.



We will do only this part with SECD funds, to remediate sinkholes.

Bulkhead Board Replacement	\$4,720.01
<ul style="list-style-type: none">Remove and replace 2x10 cap boards along top of bulkhead - pre-drill and fasten w/galvanized 20d nails. Salvage and reinstall cap board cleats.	
Reinforce 3 Outfall Pipes	\$4,979.50
<ul style="list-style-type: none">Hand dig around behind bulkhead around 3 outfall pipes at low tide and seal with expanding foam. Backfill to 3" above pipe with tamped dry bag concrete mix.Remove exposed cap timbers along old bulkhead line.	

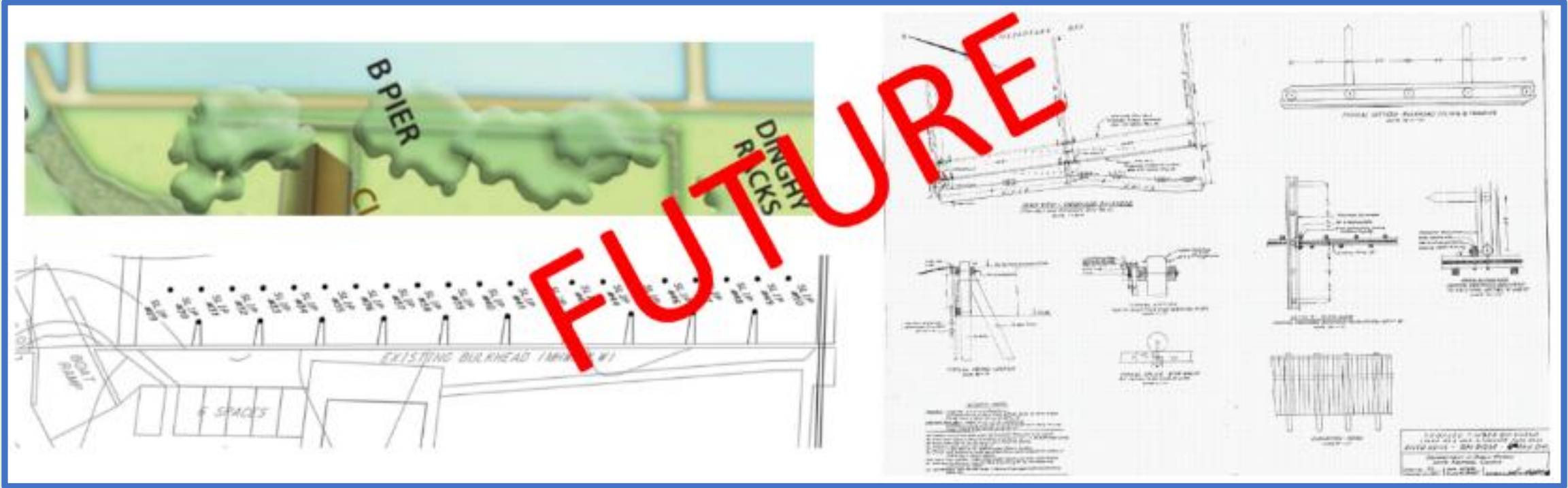


Installing pavers behind bulkhead would not be SECD eligible.

Main Bulkhead: Sinkholes

	Approved For FY2025	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026	
11 Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead	\$ (5,000)		\$ (9,700)		(g)

(g) Sinkholes along the Marina main bulkhead need repair now (FY25). Then, in approx. 8 years, plan to replace the entire 375-foot bulkhead, future cost based on the actual FY24 \$/LF.



	Proposed Budget For FY2026	Planned For FY2027	Planned For FY2028	Planned For FY2029	Planned For FY2030	Planned For FY2031	Planned For FY2032	Planned For FY2033
Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead						Replace Main Bulkhead, 80 East Lake	\$	(350,026)

Storm Discharge at Pool Property

12	2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullying at Stairs	<i>Approved For FY2025</i>	<i>Expected During 2nd Half of FY25</i>	<i>Proposed Budget For FY2026</i>	
		\$ -	\$ (3,000)		(h)

(h) Storm pipe extension, in FY23, is diverting storm water away from base of stone steps, but pipe inlet in basin at top of bank needs periodic clearing of debris to prevent overtopping.

Flow diverter is working, but stormwater during extreme events can overflow, causing...



...gully-building at base of Stone Steps.



Debris trail; signifies overflow

Periodic cleaning of debris needed.

Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends

<i>Approved For FY2025</i>	<i>Proposed Budget For FY2026</i>	
	\$ (9,750)	(i)

(i) The stairs need sanding to smooth all foot and hand contact surfaces. Our plan is to sand and stain in FY26, then replace all surface boards with hardwood in a future year (e.g., FY29 or 30).



Breakwater and Groin Assessments

14 Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study

Approved For FY2025	Proposed Budget For FY2026	
\$ (25,000)	\$ (50,000)	(j)

(j) It's been 35 yrs. since Bay Dr breakwaters constructed (30-yr design). River Dr older. Model sand migration, evaluate breakwaters & groins, define needed enhancements. New NOAA data.



Recent storms have demonstrated the need to assess the adequacy and potential improvements to our River Drive groins

Our 1989 offshore breakwater project was not designed for today's frequency of storms, is showing its age, and could be improved to better retain sand.



Bay Drive Off-Shore Breakwaters Assessment

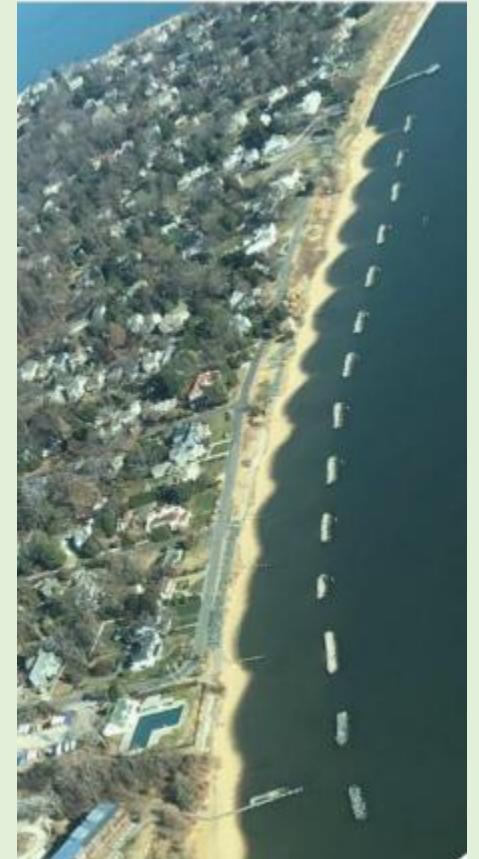
Adjust transparency of overlay to see breakwater effect: 4/1989 (just prior to installation) compared to 4/2018 (28 years after installation).



Storm Overtopped Breakwaters and FEMA \$ later fortified bank section.



Sand Migration Evident, 2024



Compare/Contrast

Constructed 1989
(35 years old)



Constructed 2008
(only 16 years old)



Bay Ridge Shore Erosion Control Works

Draft Scope

Performance, Maintenance & Improvement Assessment

Evaluate the sufficiency of those existing erosion control works, located along Bay Drive and River Drive, to protect the beaches there over the next 20 years. Evaluate this for three NOAA-projected future conditions: “low,” “intermediate,” and “high” climate change impacts.

Recommended specific design changes in our Bay Drive and River Drive erosion control works needed in order to maintain our beaches for the next 20 years, and provide budget-level design and construction cost estimates for of recommended these changes. Do this for all three NOAA-projected climate change impact scenarios.

For Bay Drive, consider the feasibility of designing a construction (project such as narrowing gaps at the south end and possibly also the north end) that would achieve the dual objectives of both: (1) achieving a balanced sand entrapment and sand loss dynamic over time, and (2) providing an inherent source of beach nourishment sand (due to the dredging needed for placement of a construction barge).

For River Drive, consider all reasonable groin extension and reconfiguration scenarios.

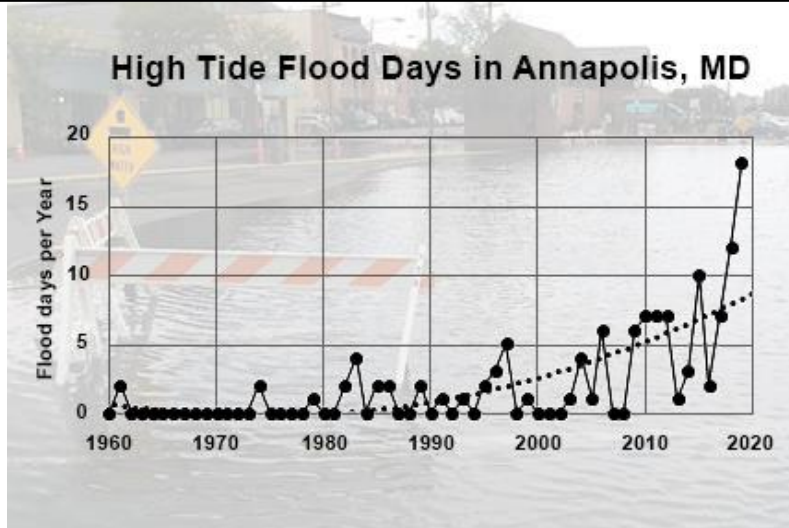
Recommend a regime of specific periodic (annual and otherwise) maintenance practices that Bay Ridge should be sure to carry out to keep its erosion control works properly functioning, and give budget cost estimates for these maintenance measures. Do this for each of the three NOAA-projected climate change scenarios.

Climate Change Vulnerability Study

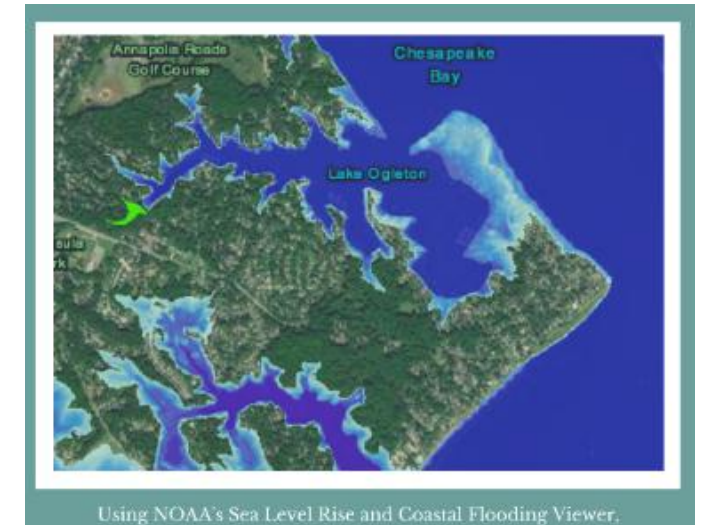
15 Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning, Regional

Approved For FY2025	Proposed Budget For FY2026	
\$ (20,000)	\$ (75,000)	(k)

(k) Assess vulnerability of Bay Ridge to increased frequency & intensity of storms and sea level rise, review Annapolis & USNA plans, participate in regional "Resiliency Planning," seek grants.



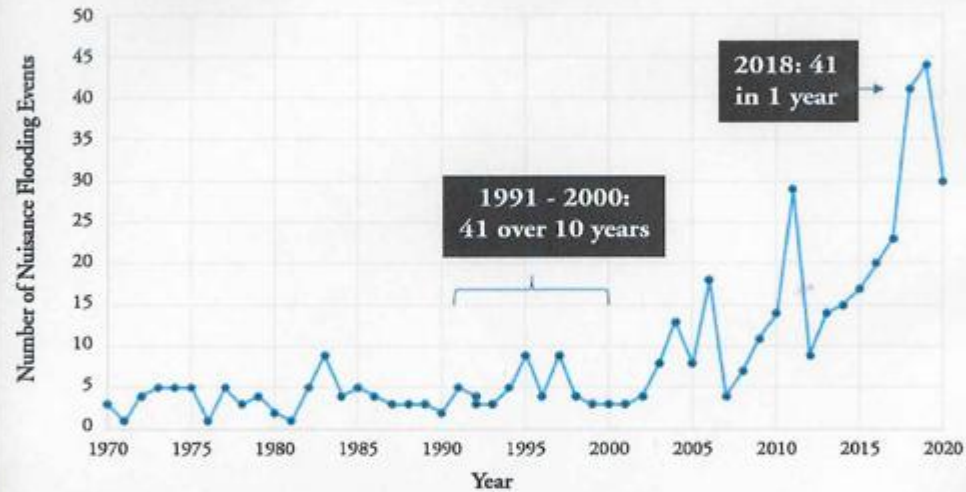
A sidewalk along the campus of the U.S. Naval Academy. Flooded more than 10 times in 2018 and 2019.
© KATIE



As stated in last year's presentation, our requested \$20,000 would have only "scratched the surface." Working with regional authorities, Lily Openshaw and Dr. Stu Williams have determined that study at the \$75,000 level would be more appropriate and on par with other regional assessments. They are working with neighboring communities (e.g., CBF, Highland Beach, and The Anne Arundel Resiliency Authority) for cost-effective coordination of studies, and grant seeking.

Sea Level Rise Trends and Projections

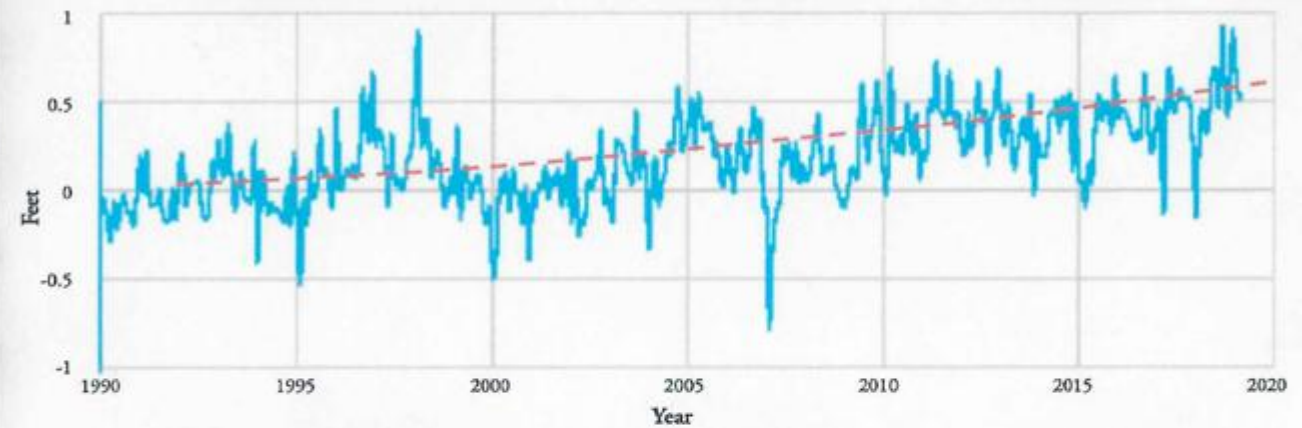
Annual Nuisance/High-Tide Flood Events at USNA



Nuisance or high tide flooding is defined as “flooding that leads to public inconveniences such as road closures (NOAA).” Nuisance flooding is often unrelated to a specific storm but is commonly influenced by sustained wind events, storm systems or astrological phases. Future sea level rise may increase these flood events at USNA: a 6-inch rise will likely result in approximately 90 events/year; and with a 12-inch increase, that number increases to about 340 events/year.

Source: USNA Sea Level Rise Advisory Council

Relative Sea Level Trends (Annapolis, MD)



Monthly mean sea level in Annapolis has risen approximately 0.5 feet in the past 25 years (faster than the long-term linear trend of 1.2 feet per century). This acceleration is consistent with observations of sea level rise at other locations on Chesapeake Bay.

Source: USNA Sea Level Rise Advisory Council

Future Sea Level Rise Induced Flood Levels (feet above NAVD88)

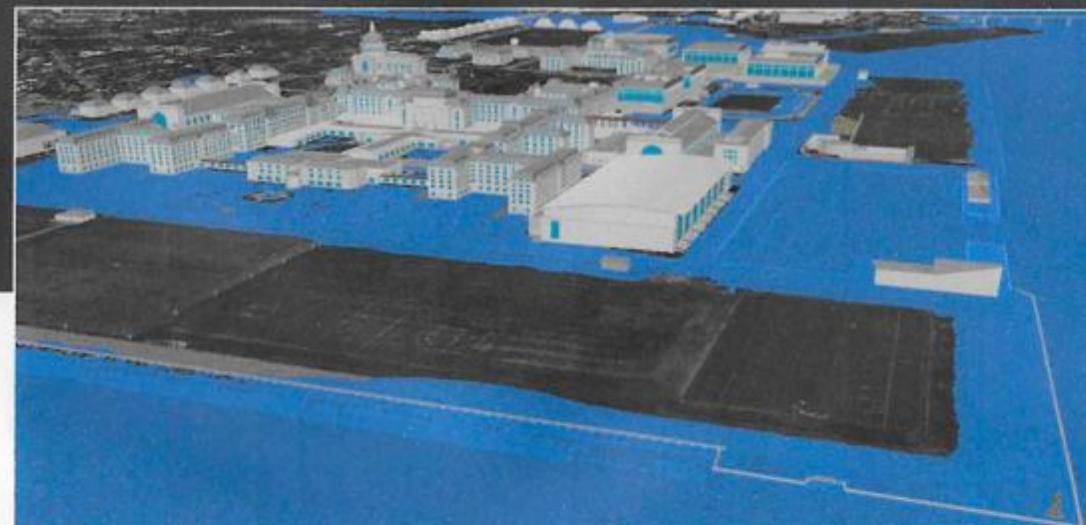
YEAR	MHHW	5-YEAR STORM	20-YEAR STORM	50-YEAR STORM	100-YEAR STORM
*ARP	N/A	20%	5%	2%	1%
2022	0.7	3.7	4.6	5.6	6.3
2035	2.0	5.0	5.9	6.9	7.6
2050	2.7	5.6	6.6	7.6	8.3
2065	3.3	6.3	7.2	8.2	8.9
2100	5.1	8.1	9.0	10.0	10.7

MHHW = Mean Higher High Water
NAVD88 = North America Vertical Datum of 1988

*Annual Recurrence Probability
Source: DoD Regional Sea Level (DRSL) Database

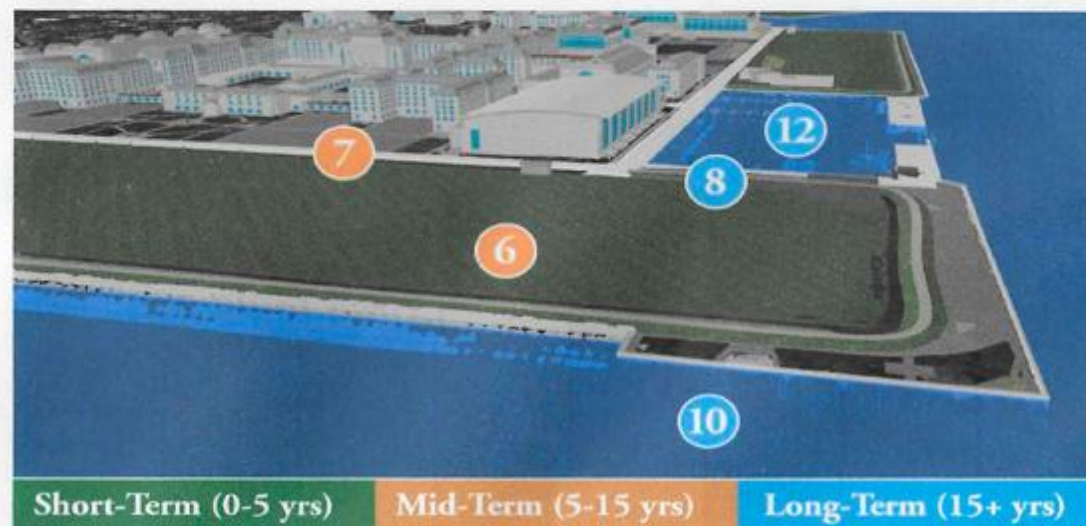
WITHOUT ADAPTATIONS

YEAR 2100



WITH ADAPTATIONS

YEAR 2100

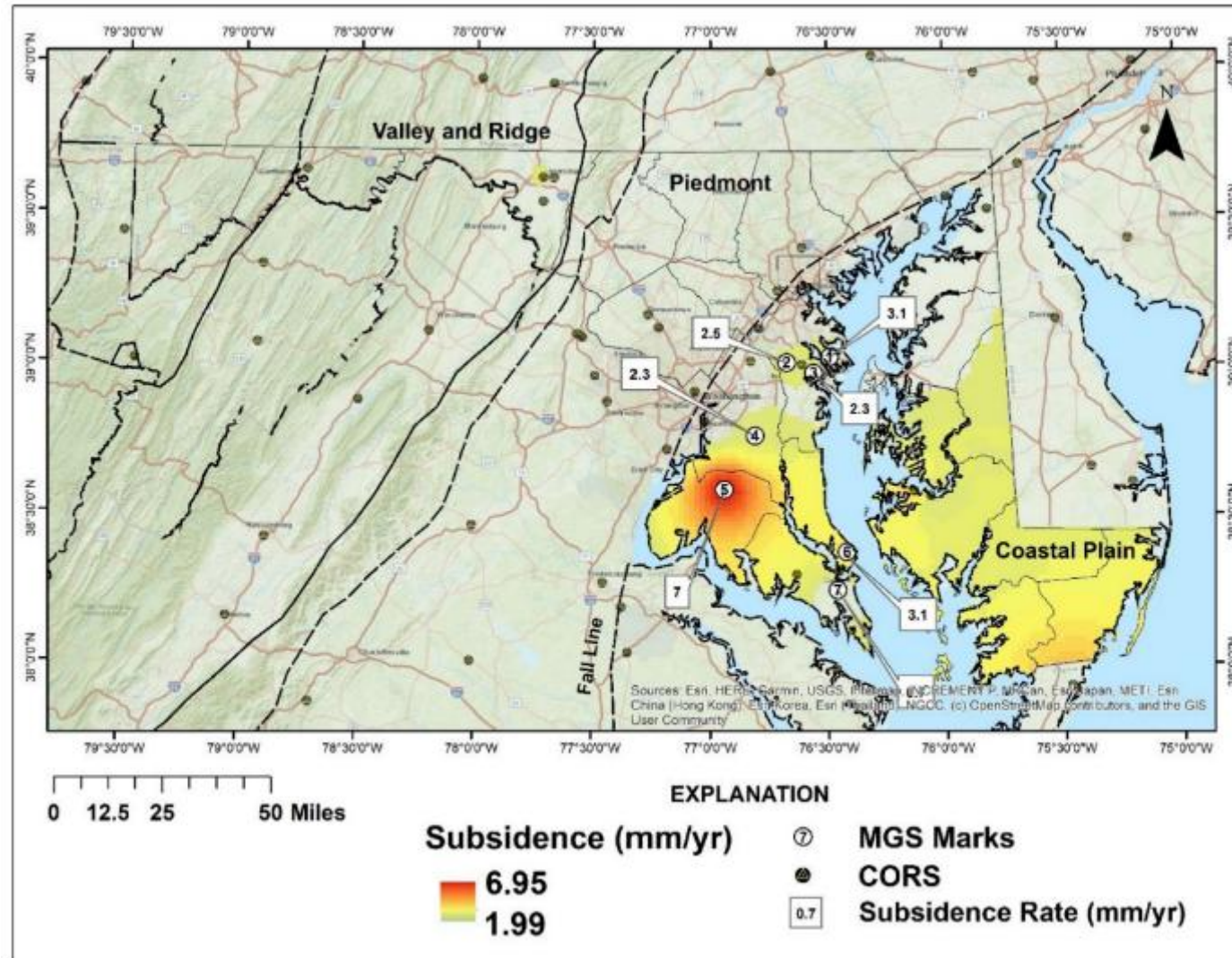


Short-Term (0-5 yrs) Mid-Term (5-15 yrs) Long-Term (15+ yrs)

*By 2100, MHHW is expected to be 5 feet above NAVD88

MHHW = Mean Higher High Water; NAVD88 = North America Vertical Datum of 1988

Bay Ridge Land Subsidence is 2.3mm/year or about 2.5 inches by 2050



Vulnerability Assessment: Talking Points

- Bay Ridge needs to prepare for the risk of Sea Level rise
- Plan is to hire a civil engineering company with specific expertise in conducting studies of sea level rise and engineering efforts to design various mitigation approaches to compensate for the impact of the rise
- Expect report will:
 - assess what other communities in the Chesapeake Bay/Annapolis are doing to prepare for sea level rise
 - provide recommendations for possible mitigations for low areas within Bay Ridge, with specific focus on roads, the Marina and the breakwaters protecting the Bay side
- Anticipate the effort will cost approximately \$75K
- Initial results within six months, final results in one year
- Deliverables will be a written report and briefings to the Board and one Bay Ridge Civic Association monthly meeting

BRCA RESILIENCY AND HAZARD MITIGATION PLAN (1.16.25)

ANTICIPATED WORK PRODUCTS

The anticipated work products will collectively form the Resiliency and Hazard Mitigation Plan, providing a comprehensive strategy to enhance resilience against sea level rise and safeguard the Bay Ridge Community. Bay Ridge anticipates the need for protection of the following assets:

- Marina structures and utilities
- Low-lying community and residential properties Electrical distribution system and street lighting (County)
- Sanitary Sewer system mains & pump stations (County)
- Storm Drains (County)
- Roadways (County)

1. Data Compilation and Presentation:

- Research, compile and analyze existing data related to sea-level rise scenarios and timelines from the City of Annapolis, Army Corps of Engineers, Anne Arundel County, the United States Naval Academy, etc. Research other similar scale Resiliency studies including but not limited to: City of Annapolis, USNA, North Beach, MD, St. Michael's, MD, and Fenwick Island, MD.
- Develop presentation materials that clearly illustrate these scenarios and their potential impact on the Bay Ridge Community

2. Adaptation Plan Development:

- Develop a conceptual sea-level adaptation plan for each asset (or combination of assets) encompassing short-term and long-term strategies.
- Evaluate various conceptual alternatives and provide an analysis of the benefits and drawbacks of each alternative.
- Reference documents to include, but not limited to other community resiliency plans and the ASCE/SEI 24-24 Flood Resistant Design and Construction Manual

3. Risk Assessment and Cost Analysis:

- Conduct a broad risk assessment for each conceptual alternative, considering flood vulnerability, structural integrity, and long-term viability factors. Include cost estimates for each option, encompassing construction, materials, labor, and associated expenses.

4. Research available grants: *Including but not limited to:*

- AA County Resiliency Authority
- MD Department of Natural Resources
- Army Corps of Engineers
- FEMA

5.Option Ranking and Recommendations:

- Utilize the established criteria to rank the conceptual alternatives based on their performance in cost-benefit analysis, risk assessment, and overall effectiveness.
- Provide a clear recommendation on the most viable sea-level adaptation strategies for the Bay Ridge Community assets, considering all factors.

6. Final Report and Presentation:

- Compile all findings, analyses, and recommendations into a comprehensive final report emphasizing the integrated cost-benefit analysis, risk assessment, and overall effectiveness.
- Make a comprehensive presentation to the Bay Ridge Community to communicate the details of the report with appropriate expert presenters and visual aids, handout materials, etc.

7. Prepare Action Plan for Implementation of Recommendations

8. PROJECT MANAGEMENT MEETINGS (8)

9. BOARD OF DIRECTORS/COMMUNITY MEETNGS (2/2)

RCA RESILIENCY AND HAZARD MITIGATION PLAN

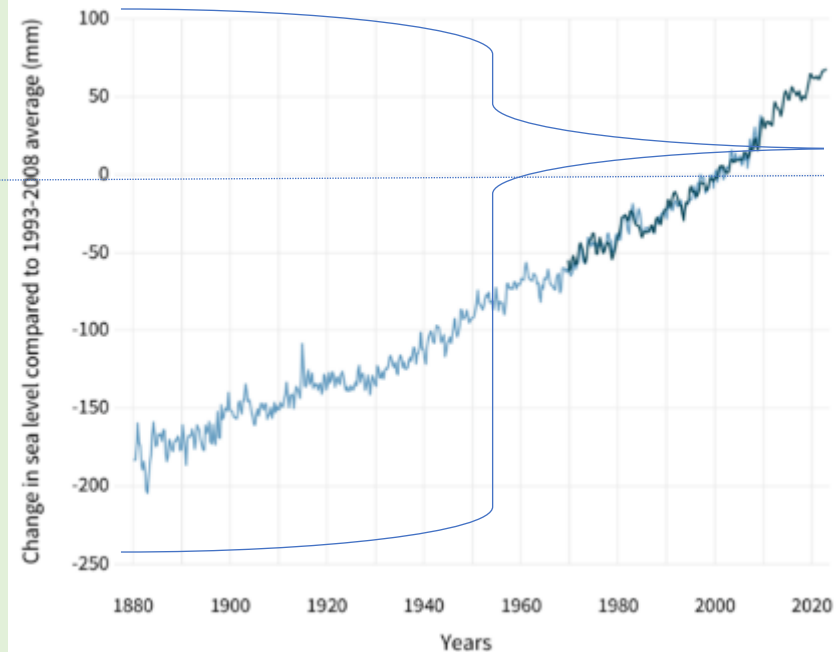
.16.25)

ANTICIPATED WORK PRODUCTS		Estimated Task Hours	Project Manager	Senior Engineer	Engineer *
1	Data Compilation and Presentation:	80	2	2	76
2	Adaptation Plan Development:	88	2	2	84
3	Risk Assessment and Cost Analysis:	54	2	2	50
4	Research available grants:	50	0	0	50
5	Option Ranking and Recommendations:	53	1	2	50
6	Final Report and Presentation:	70	2	2	66
7	Prepare Action Plan for Implementation of Recommendations	43	1	2	40
8	PROJECT MANAGEMENT MEETINGS (8)	42	2	16	24
9	BOARD OF DIRECTORS/COMMUNITY MEETNGS (2/2)	42	8	16	18
*	Project Manager (\$180/hr)**	522	20	44	458
	Senior Engineer (\$160/hr)		\$ 180.00	\$ 165.00	\$ 140.00
	Engineer (\$140/hr)		\$ 74,980.00	\$7,260.00	\$ 64,120.00

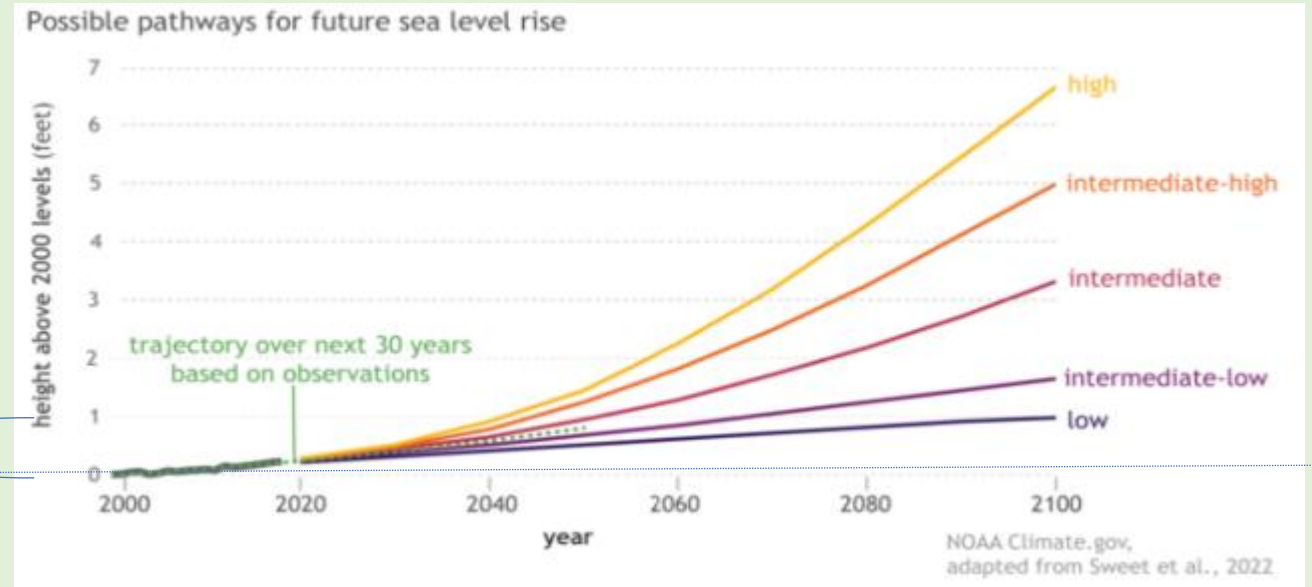
rates used are from a recent local resiliency plan development contract that was approved and

NOAA: Past and Future Sea Level Rise

GLOBAL SEA LEVEL



1 ft.



304.8 mm/ft

“Today’s flood will become tomorrow’s high tide”



In a sense, today’s flood will become tomorrow’s high tide, as sea level rise will cause flooding to occur more frequently and last for longer durations of time.

The red layer in the map represents areas currently subject to tidal flooding, often called **“recurrent or nuisance flooding.”**

[Sea Level Rise and Coastal Flooding Impacts \(noaa.gov\)](https://www.noaa.gov/sea-level-rise-and-coastal-flooding-impacts)

[Sea Level Rise and Coastal Flooding Impacts \(noaa.gov\)](https://www.noaa.gov/sea-level-rise-and-coastal-flooding-impacts)



Fidelity Bond for County

16 Fidelity Bond for County (New for FY26)

<i>Approved For FY2025</i>	<i>Actual During 1st Half of FY25</i>	<i>Expected During 2nd Half of FY25</i>	<i>Proposed Budget For FY2026</i>
		\$ (971)	\$ (997)

(I) Presumes, same as for our Special Community Benefit District, that BRCA, itself, will receive & disperse SECD tax revenues, maintaining a separate account, rather than let County hold.

- The AA County Budget Office's FY26 Budget Instruction memo (October, 2024) said, as usual, that we must post bond in the amount of SECD revenues.
- Normally, we simply decline to post that bond since we also have also chosen not handle any SECD revenues.
- However, since the December 5, 2024, memo, we have been told (verbally) that the County will not be allowing BRCA the option to handle SECD funds (as we are being required to do for SCBD revenues).
- We are seeking clarification as to our options.
- If BRCA is allowed to handle SECD funds (as it is for SCBD), and if we can hold (and invest) SECD reserves, then we will, and this additional bond expense will be necessary, and is thus included in our budget.

Miscellaneous

17	Miscellaneous Allowance	\$	(3,907)	\$	(6,961)	(m)
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(m) This miscellaneous budget contingency is calculated, as in past years, as 3% of all non-debt and non-sand purchase costs.

			Proposed Budget For FY2026
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$	(2,000)
2	Copying and Postal Costs for Annual County-Required Notice	\$	(550)
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$	(7,214)
4	Bay Dr. Slope: Remove Harmful Invasives (e.g. Rosera), Grubbing & Herbicides	\$	(20,157)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/ Lespedeza, Panicum, Watering as needed	\$	(6,365)
6	Technical Assistance Including Permitting Services for Projects on BRCA shoreline	\$	(10,000)
7	Sand Nourishment for the Balance of the River Drive Beaches	\$	(123,500)
8	Sand Nourishment for Bay Drive Beaches (South of Wainwright)	\$	(247,000)
9	Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.		
10	Replaced the Short Section of Bulkhead on the South-Side of Ramp at Marina in FY24		
11	Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead		
12	2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullyng at Stairs		
13	Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive	\$	(9,750)
14	Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study	\$	(50,000)
15	Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning, Regional	\$	(75,000)
16	Fidelity Bond for County (New for FY26)	\$	(997)
17	Miscellaneous Allowance	\$	(6,961)
18	Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	\$	(25,771)

We think that 3% of non-debt and non-sand cost is a reasonable overall allowance for miscellaneous costs. Sand and debt service are not included in that 3% calculation.

Debt Service, DNR Loan, 2008 Project

18	Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	<i>Approved For FY2025</i>	<i>Proposed Budget For FY2026</i>	
		\$ (25,771)	\$ (25,771)	(n)

(n) Scheduled DNR loan payment for our 2008 construction project (Mayo to Tolly Point). Our last \$25,771 payment will be 8/1/2029. That amount must appear in the FY29 appropriation.

“Remind me: What was that DNR \$25,771 per Year Loan Payment for?”

Conditions, Mayo Ave to Tolley Point Prior to Our 2008, DNR-Supported Project



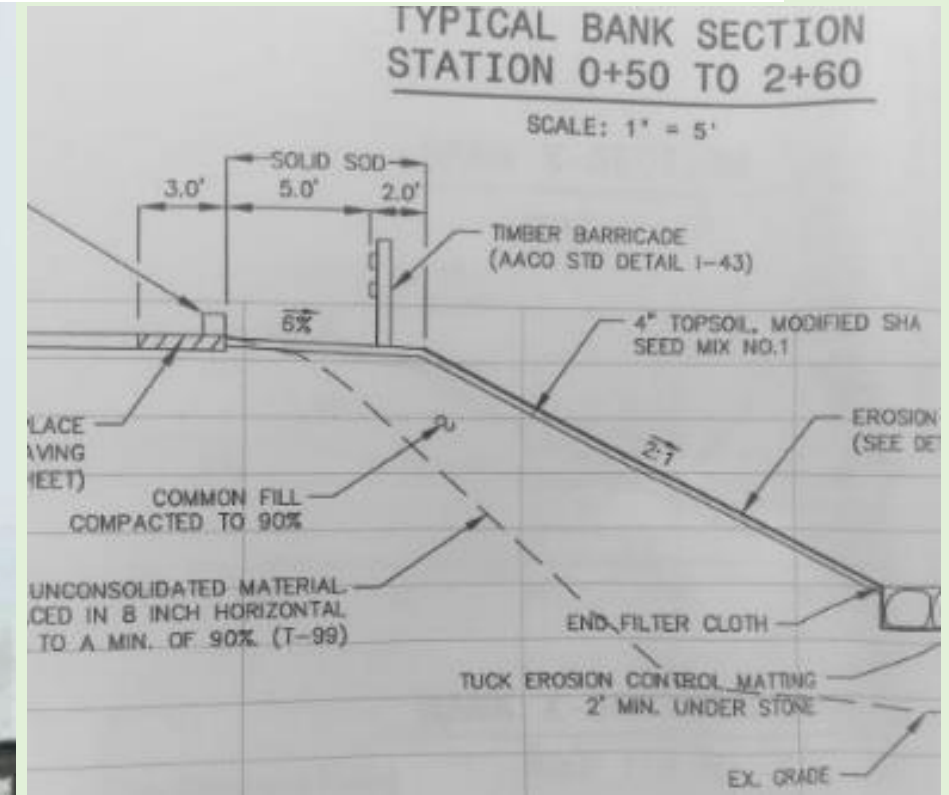
Prior Conditions



Prior Conditions



“What was that 2008 Loan for?” It was for this: 😊



Debt Service, DNR Loan, 2008 Project

18	Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	<i>Approved For FY2025</i>	<i>Proposed Budget For FY2026</i>	
		\$ (25,771)	\$ (25,771)	(n)

SCHEDULE OF PAYMENTS PROJECT CONSTRUCTION

Payment Number	Loan Repayment Amount	Reimbursement for Services Amount	Total Payment
1	\$ 10,351.00	\$ 15,420.00	\$ 25,771.00
2-20	\$ 25,771.00	-	\$ 489,649.00
TOTAL	\$ 500,000.00	\$ 15,420.00	\$ 515,420.00

2. That the first installment shall be due on July 1st immediately following the completion of all phases of the project, that subsequent installments shall be due on July 1st of each year thereafter, and that an annual installment shall be in default if not paid by September 30th, at which time a penalty on the amount of the loan only shall be assessed at the rate of two percent (2%) per month until full payment is made.

3. To bear all costs for maintenance of the completed shoreline protection project, and that the DEPARTMENT is not obligated to provide additional funds to defray the cost of maintenance, repairs or remedial work after the project has been completed.

10. To complete all work funded by this Agreement by April 30, 2009.

Payment		
1	1-Jul	2009
2	1-Jul	2010
3	1-Jul	2011
4	1-Jul	2012
5	1-Jul	2013
6	1-Jul	2014
7	1-Jul	2015
8	1-Jul	2016
9	1-Jul	2017
10	1-Jul	2018
11	1-Jul	2019
12	1-Jul	2020
13	1-Jul	2021
14	1-Jul	2022
15	1-Jul	2023
16	1-Jul	2024
17	1-Jul	2025
18	1-Jul	2026
19	1-Jul	2027
20	1-Jul	2028

Last Payment will be made on

Therefore, the last FY during which we need to collect SECD taxes to cover this loan is FY2029.

Only four more years to go, and our remaining DNR Loan will be paid off.

But, our maintenance requirement continues.

Draw from the Fund Balance

	Proposed Budget For FY2026
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)	\$ (461,922)

	Approved For FY2025	Actual During 1st Half of FY25	Expected During 2nd Half of FY25	Proposed Budget For FY2026	
1 County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$ (2,000)	\$ (2,000)		\$ (2,000)	
2 Copying and Postal Costs for Annual County-Required Notice	\$ (470)	\$ -	\$ (536)	\$ (550)	
3 River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$ (7,004)	\$ (3,500)	\$ (3,504)	\$ (7,214)	(a)
4 Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides	\$ (19,570)	\$ (3,500)	\$ (16,070)	\$ (20,157)	(a)
5 Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed	\$ (6,180)		\$ (6,180)	\$ (6,365)	(a)
6 Technical Assistance Including Permitting Services for Projects on BRCA shoreline	\$ (20,000)	\$ (6,000)	\$ (5,000)	\$ (10,000)	(b)
7 Sand Nourishment for the Balance of the River Drive Beaches	\$ (123,500)	-		\$ (123,500)	(c)
8 Sand Nourishment for Bay Drive Beaches (South of Wainwright)	\$ (247,000)		\$ -	\$ (247,000)	(d)
9 Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.	\$ (62,000)	\$ (4,974)	\$ (1,026)		(e)
10 Replaced the Short Section of Bulkhead on the South-Side of Ramp at Marina in FY24	\$ -		\$ (3,000)		(f)
11 Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead	\$ (5,000)		\$ (9,700)		(g)
12 2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullyng at Stairs	\$ -		\$ (3,000)		(h)
13 Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive				\$ (9,750)	(i)
14 Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study	\$ (25,000)			\$ (50,000)	(j)
15 Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning, Regional	\$ (20,000)			\$ (75,000)	(k)
16 Fidelity Bond for County (New for FY26)			\$ (971)	\$ (997)	(l)
17 Miscellaneous Allowance	\$ (3,907)		\$ (1,954)	\$ (6,951)	(m)
18 Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)	\$ (25,771)	\$ (25,771)	\$ 0	\$ (25,771)	(n)
1989 State DNR Loan for Off-Shore Breakwaters (25-Yr, Interest Free)	NA; Loan Paid Off	NA; Loan Paid Off	NA; Loan Paid Off	NA; Loan Paid Off	
Projected Expenditures	\$ (514,087)	\$ (45,745)	\$ (50,939)	\$ (585,266)	
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)				\$ (461,922)	(o)

Adjustment to make rate same as last year (\$1,672)

\$ (460,250)

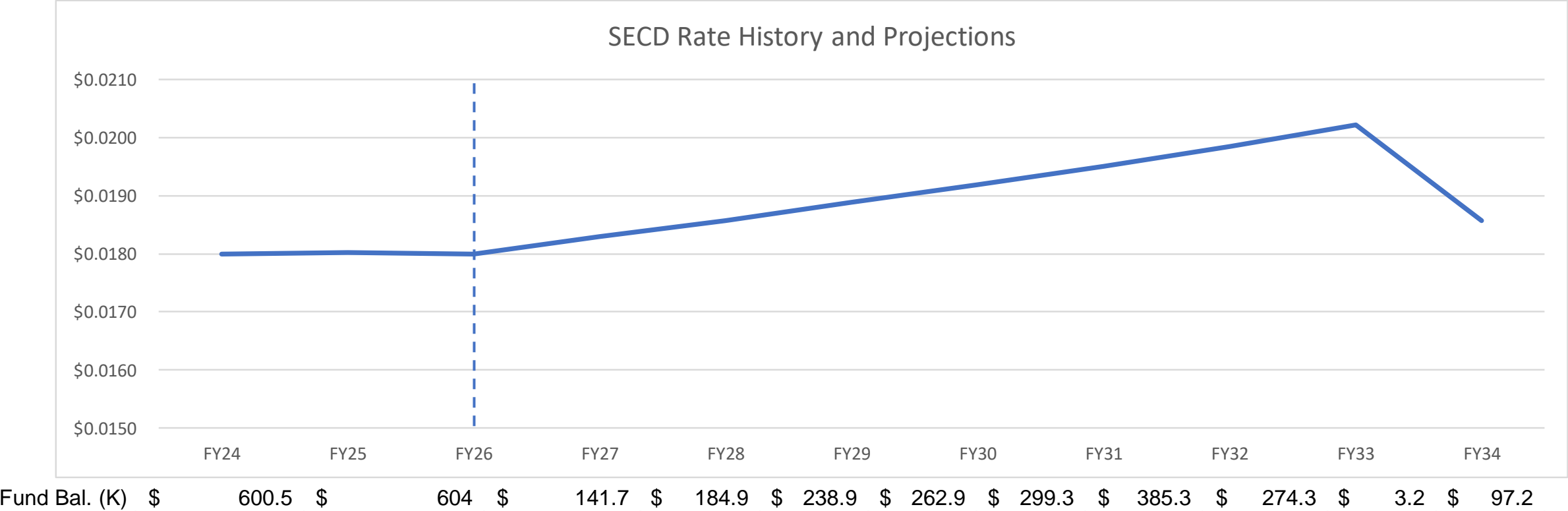
Bottom Line

			<i>Proposed Budget For FY2026</i>
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)		\$ (2,000)
2	Copying and Postal Costs for Annual County-Required Notice		\$ (550)
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)		\$ (7,214)
4	Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides		\$ (20,157)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed		\$ (6,365)
6	Technical Assistance Including Permitting Services for Projects on BRCA shoreline		\$ (10,000)
7	Sand Nourishment for the Balance of the River Drive Beaches		\$ (123,500)
8	Sand Nourishment for Bay Drive Beaches (South of Wainwright)		\$ (247,000)
13	Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive		\$ (9,750)
14	Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study		\$ (50,000)
15	Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning, Regional		\$ (75,000)
16	Fidelity Bond for County (New for FY26)		\$ (997)
17	Miscellaneous Allowance		\$ (6,961)
18	Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)		\$ (25,771)
Projected Expenditures			\$ (585,266)
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)			\$ (461,922)
<i>SECD Taxes To Be Raised during FY26 in order to pay for budgeted FY26 expenditures, net of draw from fund balance</i>			\$ 123,344
District-wide tax base (State-assessment value of all properties in the SECD, as reported by AA County).			\$ 6,669,000
SECD Tax Rate expressed as (\$/100 of Assessed Property Value)			\$ 0.0180

Long-Term Expense & Fund Balance Projection

Expenditures By County Fiscal Year		(Note: County Fiscal Year is June 1 - July 30)	Proposed Budget For FY2026	Planned For FY2027	Planned For FY2028	Planned For FY2029	Planned For FY2030	Planned For FY2031	Planned For FY2032	Planned For FY2033	Planned For FY2034
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)		\$ (2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
2	Copying and Postal Costs for Annual County-Required Notice		\$ (550)	(565)	(581)	(596)	(612)	(629)	(646)	(663)	(681)
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)		\$ (7,214)	(7,409)	(7,609)	(7,814)	(8,025)	(8,242)	(8,465)	(8,693)	(8,928)
4	Bay Dr. Slope: Remove Harmful Invasives (e.g.Rosera), Grubbing & Herbicides		\$ (20,157)	(20,701)	(21,260)	(21,834)	(22,424)	(23,029)	(23,651)	(24,290)	(24,945)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/Lespedeza, Panicum, Watering as needed		\$ (6,365)	(6,537)	(6,714)	(6,895)	(7,081)	(7,272)	(7,469)	(7,670)	(7,878)
6	Technical Assistance Including Permitting Services for Projects on BRCA shoreline		\$ (10,000)	(10,000)	(10,270)	(10,547)	(10,832)	(11,125)	(11,425)	(11,733)	(12,050)
7	Sand Nourishment for the Balance of the River Drive Beaches		\$ (123,500)								
8	Sand Nourishment for Bay Drive Beaches (South of Wainwright)		\$ (247,000)								
9	Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.										
10	Replaced the Short Section of Bulkhead on the South-Side of Ramp at Marina in FY24										
11	Main Marina Bulkhead: Repair Sinkholes in FY25, then in FY33, replace entire Bulkhead							Replace Main Bulkhead, 80 East Lake	\$ (350,026)		
12	2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullyng at Stairs			(3,071)		(3,239)		(3,417)		(3,604)	
13	Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive		\$ (9,750)	(3,375)		(29,593)		(3,960)	-	(4,177)	
14	Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study		\$ (50,000)								
15	Sea Level Rise & Climate Change Vulnerability Assessment; Resilency Planning, Regional		\$ (75,000)			Design Sea Level Rise Accommodation(s):	(50,000)	Construction	(200,000)	BRCA Cost Share	
16	Fidelity Bond for County (New for FY26)		\$ (997)								
17	Miscellaneous Allowance		\$ (6,961)	(2,683)	(2,422)	(4,126)	(5,049)	(2,984)	(12,683)	(20,643)	(2,824)
18	Debt Service on 2008 DNR Loan for Mayo-to-Tolley Pt. Work (20-Yr, Interest Free)		\$ (25,771)	(25,771)	(25,771)	(25,771)	Last Payment will be posted in August, 2028 (FY29).				
Projected Expenditures			\$ (585,266)	\$ (82,113)	\$ (76,627)	\$ (112,417)	\$ (106,024)	\$ (62,658)	\$ (266,338)	\$ (433,499)	\$ (59,306)
Planned Contribution to (or draw from) Fund Balance; (negative value indicates draw)			\$ (461,922)	43,200	54,000	24,000	36,400	86,000	(111,000)	(271,050)	94,000
Fund Balance at End of Period indicated by Column Heading			\$ 141,692	\$184,892	\$238,892	\$262,892	\$299,292	\$385,292	\$274,292	\$3,242	\$97,242
SECD Taxes To Be Raised during FY26 in order to pay for budgeted FY26 expenditures, net of draw			\$ 123,344	125,313	130,627	136,417	142,424	148,658	155,338	162,449	153,306
District-wide tax base (State-assessment value of all properties in the SECD, as reported by AA			\$ 6,669,000	6,849,063	7,033,988	7,223,905	7,418,951	7,619,262	7,824,983	8,036,257	8,253,236
SECD Tax Rate expressed as (\$/100 of Assessed Property Value)			\$ 0.0180	\$ 0.0183	\$ 0.0186	\$ 0.0189	\$ 0.0192	\$ 0.0195	\$ 0.0199	\$ 0.0202	\$ 0.0186

Long-Term Rate Projection



**FY 2026
Shore Erosion Control District
Budget Request**

A.	District Name:	Bay Ridge 900306/406/506
B.	Community Assoc. Name:	Bay Ridge Civic Association, Inc. (BRCA)
C.	Mailing Address:	80 East Lake Drive, Annapolis, MD 21403
D.	President of Community Assoc.:	Jamie Gonsalves
	Telephone #:	410-990-9239 (home), 443-603-5117 (cell)
	Email Address:	jgonsalves0330@yahoo.com
	Budget Contact Person (Treasurer):	Renee Montgomery
	Telephone #:	310-646-1614 (home), 410-267-0535 (cell)
	Email Address:	

BUDGET REQUESTED FOR FISCAL YEAR JULY 1, 2025 THROUGH JUNE 30, 2026

FY2024 BUDGET		Amount \$
E.	Special Purpose & Item	
	DNR Loan (if Applicable)	25,771
	Copying and Postal Costs	550
	Maintenance of SECD Projects	556,945
	Escrow of SECD Funds Held for Future Use	141,692
F.	Budget Subtotal	724,958
G.	Administrative Fee (See Instructions)	2,000
H.	BUDGET TOTAL (Total Items F + G)	726,958

REVENUES		
I.	Estimated Funds Available FY25	\$ 603,614
J.	Community Held Funds as of 06/30/2024	NA
K.	Other Revenue (e.g. Investment Inc.) per Law Office	\$ 0
L.	Est Funds Available Subtotal	603,614
M.	Tax Revenues Needed for FY26	123,344
N.	REVENUE TOTAL (Total Items L + M)	726,958

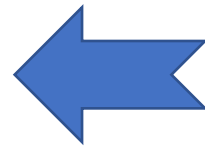
TAX RATE CALCULATION		
O.	Tax Revenues Needed for FY26 (Item M)	123,344
P.	# of Lots/Accounts OR	
	Tax Assessment 533600000 /100	6,669,000
Q.	REQUESTED TAX RATE Item O/Item P	0.0180

CERTIFICATION OF ASSOCIATION REPRESENTATIVES

I hereby certify that the budget request above has been approved pursuant to the bylaws of this association; that the budget has been presented to the property owners for their comments; and that the funds requested are for the purposes authorized in the laws governing our special taxing district.

NAME	Jamie Gonsalves	NAME	Renee Montgomery
TITLE	President	TITLE	Treasurer
DATE	1/ /2025	DATE	1/ /2025
SIGNATURE		SIGNATURE	

☐ Supporting Documentation of Officers/Representatives attached (please check).



The Actual County Form

	Amount \$
DNR Loan (if Applicable)	25,771
Copying and Postal Costs	550
Maintenance of SECD Projects	556,945
Escrow of SECD Funds Held for Future Use	141,692
Budget Subtotal	724,958
Administrative Fee (See Instructions)	2,000
BUDGET TOTAL (Total Items F + G)	726,958

BRCA Erosion Committee

Bill Davidson, Chair

Dave Openshaw, PE

Grace Schneider, Watershed Steward

Bill Thomas, Commons Committee

Dr. Stu Williams, Ret. NOAA

Questions?
Survey Results
Discussion