

THE Bay Ridge Heron



Bay Ridge Civic Association Newsletter

JANUARY 2026

BAY RIDGE Celebrating 104 years ...1922-2026

GENERAL MEETING MINUTES: December 8, 2025

BOARD MEMBERS IN ATTENDANCE: Stuart Jones, Jill Whitall, Norm Farley, Bill Davidson Meredith Howe, Mary Wallace, Renee Montgomery, George Baldwin, and Jeff Hooper.

APPROVAL OF MINUTES: Minutes approved by all.

TREASURER'S REPORT AS OF DECEMBER 8, 2025:

	11/10/2025	12/8/2025	DIFFERENCE
GENERAL CHECKING	\$ 68,182	\$ 58,707	\$ (9,475)
PIER CHECKING	\$112,309	\$ 37,020	\$ (75,289)
PIER SAVINGS	\$ 54,800	\$ -	\$ (54,800)
PIER SCHWAB	\$100,000	\$231,046	\$131,046
TOTAL PIER ASSETS	\$267,109	\$268,066	\$ 957
TOTAL NEW SCHWAB	\$493,987	\$502,076	\$ 8,089
CAMP ACCOUNT	\$ 46,229	\$ 47,930	\$ 1,701
SCBD	\$18,611	\$ 12,294	\$ (6,317)

MEMBERSHIP: Watch for your [Membership 2026 Dues](#) notice and envelope which will be delivered to resident mailboxes in early January. [Payment methods](#) include Zelle, Credit Card, Check and Cash - though cash is a don't-do if possible. Bay Ridge Membership 2026 Dues of \$300 are due. Membership dues and additional contributions keep Bay Ridge running smoothly by supporting the restoration and improvement of community resources. Membership unlocks a boat full of Bay Ridge opportunities: rent slips at the marina; use the boat ramp; rent the marina clubhouse; join the pool; rent the pool house; register and store watercraft & beach boats, vote for officers and bylaw changes; receive the resident directory and car decals. And this year, please consider one or more additional donations for (a) tree planting, (b) traffic calming study and (c) marina pickleball and basketball court upgrade.

NEWSLETTER: Deadline for copy for the January newsletter is Tuesday, December 23.

SOCIAL: Lynn Moseley spoke about the wonderful holiday party and was received with much applause. 195 tickets were sold, and expenses were covered until, due to the rain, an extra \$4,000 was needed to lay down a dance floor. Stuart Jones noted that the Board has the authority to spend up to \$5,000 and will discuss at next board meeting.

EROSION: Bill Davidson reported that there is an RFP to determine the best approach to support the erosion needs of Bay Ridge. The pre-bid

CALENDAR 2026

JANUARY

- MON 12 GENERAL MEETING BRCA 7:30 pm • Marina Clubhouse
- TUE 20 SPECIAL TAX DISTRICT 6:30 pm • Marina Clubhouse
- WED 21 SLIPHOLDERS MEETING 6:30 pm • Marina Clubhouse

FEBRUARY

- MON 9 GENERAL MEETING BRCA 7:30 pm • Marina Clubhouse

2026 BRCA DUES ARE DUE!

See page 5 for ways to pay... and Thank you!

NOTE THE INFORMATION FOR THE SPECIAL TAX DISTRICT MEETING AND SURVEY pages 6-8



was well attended, and two proposals were received ranging from \$50K - \$147K (Budget was \$50k). Erosion control and BRCA president will review proposals and decide by mid-December. The prior study was completed 25 years ago and all the recommendations presented have been accomplished, therefore, the need to re-address the future approach.

We are working on an opportunity to receive 1,000 to 2,000 cubic yards of sand from a South River dredging operation this winter or spring. For perspective, several years ago we got 6500 cubic yards of sand delivered to River Drive. The cost was approved in the 2025 erosion district. Question was raised about Lake Ogleton sand being used, and Bill reported that the lake was recently dredged so the channel will not be a source of sand again for some years. There is another bid for possible sand from another nearby County dredging project upcoming in the spring, and we can bid on that sand..

FOREST MANAGEMENT: The Woods Work Day is Sunday December 14: volunteers meet at Farragut and Hull. There are tasks available for individuals not prepared for activity. A deer drone study is scheduled for the week of December 14th and an eblast will be provided. A suggestion was made to include the map of the drone path.

FINANCE: Stuart Jones shared the 2026 proposed budget and capital items that was approved by the Board, presented at previous General Meetings and published in fall newsletters and community email blasts. (see below Tables)

BRCA Pier Summary	2024	2025	2025	2026	
December 8 General Meeting	Actual	Budget	Projected	Budget	Comments
REVENUE					
Slip Fees	64,045	61,960	65,880	64,000	
Other Income	3,072	5,572	3,921	3,750	
Pier Income	67,117	67,532	69,801	67,750	
EXPENSES					
Maintenance	3,651	8,950	5,170	8,950	
Utilities/Cost sharing with BRCA	6,584	7,499	7,074	5,267	
Insurance	8,014	8,815	7,330	7,330	
Expenses	18,249	25,264	19,574	21,547	
Pier Income, Available for CAPEX	48,868	42,268	50,226	46,203	
Capital Expenditures					
2024:	2,118				
2025:		22,306	8,820		
2026 CAPEX - Pier					
Pumphouse/Storage shed improvement - conditioned on Member review (Pier)			12,500		total \$25K, split with BRCA
Buy/deliver materials - Volunteer labor					
Repair/replace pumpout			5,000		
Standage repair/replacement			15,000		
Deferred maintenance and other arising during the year			12,500		Includes Pier A electrical
CAPEX Subtotal	2,118	22,306	8,820	45,000	
Increase (Decrease) in Cash	46,750	19,963	41,406	1,203	
Funds on Hand:	January 2025	November 2025			
Cash	69,288	36,063			
Investments	153,617	231,046			
Total	222,905	267,109			
* Final budget and scope subject to community approval once determined					

December 8 General Meeting	Actual	Budget	Projected	Budget	Comments
REVENUE					
Don & raised	120,000	120,000	127,500	120,000	
Social Fundraising Events - Revenue	23,848	20,000	20,380	20,000	
Beach Party	25,797	30,000	24,250	20,000	
Winery	3,736	30,000	16,500	16,500	
July 4th	30,300	30,000	9,212	20,000	
Clubhouse rent	4,512	8,000	17,900	13,000	
Misc.	4,512	8,000	4,450	7,000	
BRCA Revenue	186,934	186,000	216,797	213,500	
EXPENSES					
Operating (lights, utilities, maintenance)	57,481	52,460	50,901	54,475	
Committees					
Forest Management	3,000	4,000	3,148	4,000	
Commons	14,375	10,000	7,290	11,000	
Other Committees	813	3,000	-	2,750	
Social Fundraising Events - Expenses					
June/July	16,431	10,000	12,014	11,400	
Beach Party	21,200	30,000	23,811	20,000	
July 4th	1,000	6,000	4,000	6,000	
Other Social	297	2,000	2,478	2,000	
Insurance & other	40,038	38,810	35,813	42,214	
Expenses	147,206	140,270	140,771	136,689	
BRCA Income less Expenses	39,728	45,730	76,026	76,811	
Funds transferred from Income	54,000	50,700			
Carry over from 2025 to 2026				15,717	
Balance available for Capital Expenditures	79,099	96,430	76,026	92,528	
Capital Expenditures					
2024:	2,118				
2025:		22,306	8,820		
2026 CAPEX - Pier					
Pumphouse/Storage shed improvement - conditioned on Member review (Pier)			12,500		total \$25K, split with Pier
Buy/deliver materials - Volunteer labor					
Repair/replace pumpout			5,000		
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Funds on Hand:	January 2025	November 2025			
Cash	69,288	36,063			
Investments	153,617	231,046			
Total	222,905	267,109			
* Final budget and scope subject to community approval once determined					

BRCA Camp Summary	2024	2025	2025	2026
December 8 General Meeting	Actual	Budget	Projected	Budget
REVENUE				
Camper fees	43,525	66,500	69,317	80,000
Camp Income	43,525	66,500	69,317	80,000
EXPENSES				
Payroll	51,739	50,000	53,199	50,000
Operating	26,532	11,224	32,708	36,750
BRCA Rental		3,000	3,000	3,000
Insurance		2,276		2,500
Expenses	78,271	66,500	88,907	92,250
Increase (Decrease) in Cash	(34,746)	-	(19,590)	(12,250)
Funds on Hand:	January 2025	November 2025		
Cash	68,941	46,299		

2026 OTHER CAPEX Funded by Other Sources – BRCA Budget

2026 funded by fundraising/donations (\$ amounts do not require Member approval):

- BB/Pickleball improvement as per previously approved plan – est \$35K

- Traffic study – traffic calming plan preparation – est \$ 15 - \$20K

2026 CAPITAL IMPROVEMENTS – SUPPORTED BY BOARD, REQUIRES COMMUNITY VOLUNTEER(S) Champion/Fundraiser Lead

- Natives on bluff and commons
- Bluff weeding – by hand and/or fire wands
- Pathway and natives along Farragut from Herndon to East Lake
- Additional cell tower(s)

OLD BUSINESS

- Shoreline Maintenance Study RFP Update – See Erosion Report above
- 2026 BRCA Budget Vote – See above details in the Finance Report – Attachments were provided to all in attendance. As presented at the November General Meeting, there is no change in BRCA dues to meet its proposed budget. Pier slip fees remain the same. Camp dues will be increased as it has been experiencing a shortfall, though quite a ‘bargain’. The bold yellow items highlight 2026 Capital Improvements that have been identified through a rigorous community wide out-reach process throughout this past fall. Stuart asked if there are any questions and/ or move for vote. Question was raised regarding bids for grass cutting services. Stuart reported that the bids have been received, will be discussed at Board meeting and sufficiently within budget. A motion was made, and all were in favor unanimously of the above 2026 budgets presented.
- County Zoning Changes Update –The county has deferred the hearing process on proposed zoning changes to 2026.

NEW BUSINESS

- Lake Ogleton Speed Change Presentation: Ron Ricketts distributed a proposal to reduce speed on summer weekends to 6 kts in Lake Ogleton for substantial safety concerns. The proposal will be further refined and discussed at the January General Meeting. The board supports a community vote on the subject and effort to implement for the 2026 boating season. Ron stated that Lake Ogleton is regulated by DNR and recommends that the community focus on obtaining its support for the change so as to prevent serious injury and possible fatalities. In addition, there were recommendations to determine the number of DNR calls that have been made to the DNR regarding prior 'close calls'. Suggestions were made to include educational information in the January newsletter.
- Anne Arundel County lifeline 100 Bike Ride: There were numerous complaints throughout the community regarding the aggressiveness, lack of due care, and little, if any, respect by this year's Lifeline bikers which numbered over 1,000. Suggestion was made to request that ride sponsors adjust the Bay Ridge Pool stop over point to apply only to the '100-mile rider' group cohort to limit the number of riders and their time in the community. October 2025 was the ride's 11th year and its sponsors have had the consent of the pool board to use the pool lot and facilities. This will be reviewed with the sponsors, evaluated as to whether to continue, and discussed at the next General Meeting. In addition, it was previously discussed that the ride sponsors provide evidence of insurance. Alex McCrary, noting that the sponsors contact him, volunteered to act as an intermediary with sponsors to discuss the 2025 event, including bicycle safety. Suggestions were made that more notification to the neighborhood might make the event safer. It was noted that ultimately the roads are controlled and managed by the county and implicitly subject to police enforcement.
- Traffic Calming Study Update. A Traffic Calming Study is included as a capital item. Its funding will be 100% by volunteer donations. The objective is to develop a plan for traffic calming features in high risk locations throughout the community. Once completed, the plan will be reviewed with appropriate county department(s) seeking their support and county funding for necessary traffic calming safety improvements.
- Dave Openshaw reported on an upgrade to the pump house shed at the marina. This is one of the last phases of the multi-year plan for marina facility improvements approved by the community. Funding for the pump house renovations are included in 2026 BRCA and Pier budgets. Cost estimates for the improvement, originally planned and approved for 2025, exceeded the budget by slightly more than \$5,000 partly due to added scope. The 2026 budget includes a condition that the higher budget, \$25,000, be specifically approved by the community. A handout was provided with a drawing of a proposed renovation / facelift. Dave noted that the pump house upgrade plans resemble the new storage shed and features of the marina clubhouse. Project also includes raising its roof to improve its functionality. He noted that a firm quote was obtained that meets the budgeted \$25,000. The BRCA budget approved \$12,500 while the pier committee supported applying only \$9630 of pier slip fees to fund the improvement. This results in a shortage of \$2,875. A two part motion was proposed: (1) Adjust the initial budget by \$2,875 to cover the \$25,000 quote. (Pier to pay \$9630 and BRCA to pay \$15,370, original approved budget only had the BRCA paying \$12,500) and (2) Approve the pump house project for 2026 BRCA capital. The motion was seconded and approved unanimously.

Adjournment – 9:02 pm

MEETINGS SCHEDULE FOR 2026:

General: Second Monday each month 7:30 pm: January 12, February 9, March 9, April 13, May 11, June 8, July 13, August 10, September 14, October 12, November 9, December 14

BRCA Board: Last Tuesday each month 7 pm: January 27, February 24, March 31, April 28, May 26, June 30, July 28, August 25, September 29, October 27, November 24, December 29

BULLETIN

Licensed Caregiver available for in-home supportive care and non-emergency medical transport. Call or text Mac at 240-653-0441 or 240-593-9826, or email

oshealc@outlook.com

PRESIDENT'S MESSAGE

Happy New Year, Bay Ridge!

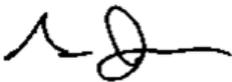
Waking up to a new year, wishing neighbors and friends a year filled with new beginnings, successes, growth and happiness as Bay Ridge enters its 104th year! Looking back on 2025, it's hard to sum up all that we've shared across our ever-changing community. From caring for the marina complex and shorelines, to continued stewardship of our woods, to strengthening connections with neighboring communities, in sum 2025 reflected the pride and sense of belonging that makes Bay Ridge home.

Looking ahead to 2026, community planning encompasses our shared spaces, with special attention to safety and sustainability. Always a priority, woods and forest management, tree canopy and forest health, is protecting this unique amenity for everyone's enjoyment. We also wish to improve pedestrian safety and promote safer boating on Lake Ogleton. As discussed in December, planning and studies are underway to guide shoreline erosion efforts, reinforce 'Twenty Is Plenty'. and partner with the DNR on solutions for a safer lake during peak season.

Sending out thanks for the energy and commitment of all volunteers, their time, ideas, and leadership support and enrich every corner of Bay Ridge. It never gets old to see neighbors of all ages step up, get involved, and strengthen our community bonds.

Excited to see all that lies ahead in 2026. As a reminder, for those interested, please consider attending January's special tax district meeting on Tuesday, January 20 at 6:30 pm.

Warmly,



Stuart Jones
BRCAfincom@gmail.com
917-620-5131



Remembering Patrick Ervin

Bay Ridge mourns the loss of Patrick Ervin who passed away in December. Two members of Pat's family share memories of our beloved friend and neighbor.

Patrick Ervin was a key member of the Ervins, an anchor family in Bay Ridge for many, many years. He was a dedicated father to three terrific children. Though he had a challenging up-early/stay-late job in the medical field, he always found time to extend a helping hand to many. He was indeed a Servin Ervin star in the Bay Ridge galaxy. *Pat Collins*

Patrick loved helping our family do Bingo at the Jamboree. With that smile and enthusiasm, he blossomed with the fun and theme of Bingo. Jenn and Patrick were always a great team. Our family July 4th celebrations! I can remember Patrick and his brothers as little kids waiting for my father to receive their fireworks. The fun began and continued on to Patrick's children. Patrick was exposed to the Ervin history of generations in Bay Ridge and passed this on to his family. I will remember the family overnight sailing trips with all of us on the *Margie* and *My Fair Lady* with his father, my children, his brothers and their children with hours and hours of stories and a lot of laughter. *Steve Josey*

[Obituary](#)



LEFT TO RIGHT: Karen Theimer Brown, president and CEO of Historic Annapolis; Jane McWilliams, Garrett McWilliams, Jim O'Hare, Chair, Board of Trustees. Historic Annapolis

Congratulations Jane McWilliams!

Local historian and longtime Bay Ridge resident Jane McWilliams was recently honored by Historic Annapolis for the impact that her superbly researched book, *Annapolis, City on the Severn: A History* (2011, Johns Hopkins Press). The award cited the book as a valuable foundational resource recording the city's heritage and used by the history community for research, exhibitions, and tourism experiences for those visiting Annapolis – such as the Museum of Historic Annapolis. Jane's literary accomplishments and knack for research extend into our community much earlier when she co-authored, with resident Carol Patterson, *Bay Ridge on the Chesapeake, an Illustrated History*, 1986, Brighton Editions).

MEMBERSHIP Don't Bay-late; Even Winter Can't Freeze Out [2026 Bay Ridge Membership Dues!](#)”

Keep an eye out for your [Membership 2026 Dues](#) notice and envelope which will be delivered to resident mailboxes in early January. Don't want to wait? [Payment methods](#): Zelle, Credit Card, Check and Cash - though cash is a don't-do if possible.

Bay Ridge Membership 2026 Dues are due, and they remain a cool \$300. Membership dues and extra contributions keep Bay Ridge running smoother than fresh-fallen snow by supporting the restoration and improvement of community resources. Membership unlocks a boat full of Bay Ridge opportunities. Active Members are eligible to: Rent slips at the marina, Use the boat ramp, Rent the Marina Clubhouse, Join the pool, Rent the Pool House; Register and store watercraft & beach boats; Vote for officers and bylaw changes; Receive the Resident Directory; Receive car decals.

Stay warm, active, and connected. Submit your Membership Dues before your **To-Dues** list gets frostbite!

Josette Jurczak, Bay Ridge Membership Coordinator

12 Bancroft Avenue (Blue House) 410-703-7106 Bayridgemembership@gmail.com



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 20, 2026 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 20, 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 2027 (7/1/26 through 6/30/27), 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.

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 8.6% more in FY27 than FY26. This is determined by the County. The cost of the regular Special Police, and the supplemental summertime police and the license plate reader totals \$259,649. As proposed, for FY27 this will be \$460.17, \$34.03 and \$10.69 per household, a total \$504.89.

Annual debt service on our Big Woods loan, \$114,481, works out to about \$222.61/HH. FY32 is the last year taxes are required as the loan will be paid in full at that time.

Since FY 23, the SCBD has funded forest management costs under the line item “Maintenance and Improvement of Community-Wide Property”. In FY27 these costs will be \$62,850, \$122.21/HH. Since FY24 the SCBD has funded property taxes on seven BRCA owned properties. An eighth property is 2 Herndon, the pool property, whose taxes are paid by the BRPA. In FY27 the property taxes funded by SCBD charged works out to \$9.35 /HH. Finally, beginning in FY26, at the direction of the County, began receiving from the County a small portion of SCBD tax revenue for it to pay certain SCBD expenditures. These funds are held in a separate account, are bonded and audited. The associated additional administrative cost for FY27 is approximately \$620.

The SCBD taxes are charged and collected on a flat per household basis (e.g., same dollar amount per property account). Our FY7 SCBD tax rate proposal is to charge the same as in FY26, \$859.06 per household. The FY 27 SCBD budget proposes using \$49,788, \$108.24 per household of SCBD funds accumulated in prior years. If the reserve funds were to remain the same, the FY27 tax rate would need to be increased by this amount.

PROPOSED BUDGET:	Approved FY25	Approved FY26	PROPOSED FY27	Parsed FY27 (\$/HH)
1. Police Officer				
Salary & FICA	\$ 110,326	\$ 121,613	\$ 131,512	
Pension	\$ 52,003	\$ 58,067	\$ 66,060	
Insurance	\$ 21,755	\$ 22,372	\$ 23,660	
Vehicle & Equip, 5-yr Replace'nt, Mobile Comput., etc.	\$ 18,220	\$ 15,808	\$ 15,418	
Sub-Total, Cost for Police Officer	\$ 202,304	\$ 217,860	\$ 236,650	\$ 460.17
2. Supplemental Special Police Hours (new in FY25)	\$ 24,960	\$ 17,605	\$ 17,500	\$ 34.03
3. Front Gate Camera (12 Months of Flock Operating Contract	\$ 6,300	\$ 6,300	\$ 5,500	\$ 10.69
4. Funding of Land Acquisition Debt Service ("Big Woods")	114,481	114,481	\$ 114,481	\$ 222.61
5. Maintenance & Improvement of Community-Wide Property	46,500	39,907	\$ 62,850	\$ 122.21
6. Property and Income Taxes for BRCA-Owned Properties	4,806	4,498	\$ 4,806	\$ 9.35
7. County Administrative Fee	2,000	2,000	\$ 2,000	Distributed into above
8. Fidelity Bond for County (New as of Dec. 5, 2024)		637	\$ 620	Distributed into above
9. Cost of mailing notice to residents	470	550	\$ 550	Distributed into above
Subtotal, Expenses of the SCBD fund	\$ 401,821	\$ 403,838	\$ 444,957	
Planned Put to (or Take from) County-Held Fund Balance	(4,934)	(6,951)	(49,788)	
TOTAL PROPOSED SCBD TAXES TO BE COLLECTED	\$ 396,887	\$ 396,887	\$ 395,169	
Number of Properties (No. of Tax Accounts)	462	462	460	
PROPOSED TAX RATE PER PROPERTY TAX ACCT	\$ 859.06	\$ 859.06	\$ 859.06	\$ 859.06
<i>Unappropriated County-Held Fund Balance on June 30 (est.)</i>	<i>\$ 29,301</i>	<i>\$ 58,216</i>	<i>\$ 8,428</i>	

SHORE EROSION CONTROL DISTRICT – (SECD): We are a peninsula community. Our Shore Erosion Control District (SECD) pays for many erosion control activities, detailed in the table below, to protect our shoreline. With minor exceptions, our SECD budget for FY27 includes much the same items as for FY26.

As you review this, please note that any budgeted appropriation that is not spent remains in the SECD fund for use in a subsequent year. To be used in a subsequent year, it must be included in a budget line item.

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 any needed County permits.

In FY25 we renewed our 5-year Federal and State permits to receive sand. An additional County permit would be required to receive sand above mean high water. We have no plans for FY 27 to receive sand that would require a permit from the County. Items 7 and 8 are budget allocations designed to attract any dredge material suitable for beach nourishment. We expect to receive about 2,000 CY of sand during FY26. With permits, technical support and budget appropriations in hand, we remain not only vigilant but ready to purchase sand from nearby dredging operations as they become available.

For Item 9, the survey we completed in FY25 showed that “Steep Slope” problem area worthy of County attention, so no SECD expense is planned. Item 10 is a new line item proposed to reduce erosion by dissuading cars from parking on the grass alongside River Drive, and for this, we propose \$12,000 to acquire and place additional stone just off the pavement on the water side.

Marina bulkhead maintenance costs are eligible for funding from our SECD. While in FY25 we completed replacement of the short section of marina bulkhead south of the ramp, we have no similar plans FY27. Item 12 calls for about \$3K to clear the pipe inlet at 2 Herndon Ave when it clogs to avoid overtopping of the basin and prevent beach erosion at the base of the stone stairs.

This spring, a FY26 expense, item 13, we plan to sand and stain the road-end beach stairs. No FY27 expense is proposed there. With respect to Items 14, we received good responses to our request for proposals and expect to engage the selected consultant in January. The actual work on this “Breakwaters and Groins Performance and Maintenance Study” will extend into FY27, with funding split between FY26 and 27. Item 15, “Sea Level Rise & Climate Change Vulnerability Assessment; Resiliency Planning,” has been postponed by the Board. We will pick that up after we have had a chance to learn what our neighboring communities have learned from their resiliency studies. We also propose a \$3,072 miscellaneous allowance, Item 17. And finally, there is our \$25.7K annual debt service, Item 18. Our FY27 budget proposes to do all this, without raising the SECD tax rate.

Bottom line: For FY27 we propose to hold the SECD tax rate constant at \$0.018 per \$100 of assessed value.

FY27 proposes using \$281,841, \$.037 per \$100 of assessed value, of SECD funds accumulated in prior years. If the reserve funds were to remain the same, the FY27 tax rate would need to be increased by this amount.

However, SECD taxes are charged in proportion to each property’s state-assessed market value, and property values vary. Based on a total of 460 properties paying the SECD tax, we estimate that the average Bay Ridge property will pay \$297.00 in FY27.

We encourage you to attend the January 20, 2026 Special Tax Meeting. During the meeting, we will offer added details, review our ten-year fiscal plan, and answer any specific questions about this proposal. — BRCA Board

Expenditures By County Fiscal Year	(Note: County Fiscal Year is June 1 - July 30)	Approved For FY2026	Expected During 1st Half of FY26	Expected During 2nd Half of FY26	Proposed Budget For FY2027
1	County Admin Fee (for Collecting and Dispersing SCBD Taxes)	\$ (2,000)	\$ (2,000)	\$ (2,000)	\$ (2,000)
2	Copying and Postal Costs for Annual County-Required Notice	\$ (550)	\$ -	\$ (536)	\$ (555)
3	River Dr. Vegetation Maintenance (kill invasives and plug stabilizing species)	\$ (7,214)	\$ (3,500)	\$ (3,714)	\$ (7,431) (a)
4	Bay Dr. Slope: Remove Harmful Invasives (e.g. Rosera), Grubbing & Herbicides	\$ (20,157)	\$ (10,079)	\$ (10,079)	\$ (20,762) (a)
5	Bay Dr. Slope: Seeding and/or Re-Planting w/esp. deezo, Panicum, Watering as needed	\$ (8,365)	\$ (3,183)	\$ (3,183)	\$ (5,556) (a)
6	Technical Assistance Including Permitting Services for Projects on BRCA shoreline	\$ (10,000)	\$ -	\$ (5,000)	\$ (10,000) (b)
7	Sand Nourishment for River Dr. Beaches (sand already received from Bainbridge to 56 River D	\$ (123,500)	\$ -	\$ -	\$ (134,500) (c)
8	Sand Nourishment for Bay Drive Beaches (South of the Wainwright Ave. Pumping Station)	\$ (247,000)	\$ -	\$ (84,500)	\$ (184,500) (d)
9	Stabilize Steep Slope at 57-63 Bay Dr. Survey completed by BRCA, asking County to fix.	\$ -	\$ -	\$ -	\$ - (e)
10	Perimeter Road Anti-Parking Stone Treatment (add stones where needed, Bay-side of road)	\$ -	\$ -	\$ -	\$ (12,000) (f)
11	Main Marina Bulkhead: Sinkholes patched in FY25. Plan is to Replace Entire Bulkhead in FY34.	\$ -	\$ -	\$ -	\$ - (g)
12	2 Herndon, Drainpipe Entry Maintenance to Mitigate Overtopping & Beach Gullying at Stairs	\$ -	\$ -	\$ -	\$ (3,100) (h)
13	Periodically Power Wash and Re-Seal Wooden Stairs at Road Ends Along Bay Drive	\$ (9,750)	\$ -	\$ (9,750)	\$ - (i)
14	Bay Drive Breakwaters & River Dr. Groin Performance & Maintenance Study	\$ (50,000)	\$ -	\$ (30,000)	\$ (20,000) (j)
15	Sea Level Rise & Climate Change Vulnerability Assessment, Resiliency Planning, Regional	\$ (75,000)	\$ -	\$ -	\$ - (k)
16	Fidelity Bond for County—Determined not needed (County will not allow BRCA to hold funds)	\$ (997)	\$ -	\$ -	\$ - (l)
17	Miscellaneous Allowance	\$ (6,961)	\$ (3,481)	\$ (3,481)	\$ (3,072) (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		\$ (585,266)	\$ (48,013)	\$ (150,242)	\$ (430,246)
Investment Income (New in FY27)		\$ -	\$ -	\$ -	\$ 7,288
Planned Contribution to (or draw from) Fund Balance: (negative value indicates draw)		\$ -	\$ -	\$ -	\$ (281,841) (o)
Fund Balance at End of Period indicated by Column Heading		\$ -	\$ -	\$ 631,299.19	\$ 342,171 (p)
SECD Taxes To Be Raised during FY27 in order to pay for budgeted FY27 expenditures, net of draw from fund balance,		\$ -	\$ -	\$ -	\$ 141,118
District-wide tax base (State-assessment value of all properties in the SECD, will be as reported by AA County).		\$ -	\$ -	\$ -	\$ 7,690,000 est
SECD Tax Rate expressed as (\$/100 of Assessed Property Value)		\$ 0.0180	\$ -	\$ -	\$ 0.0180
(a) Included in a County-approved up-to-date Vegetative Management Plan (also called a “Buffer Management Plan”) which must be renewed each year.					
(b) Unit cost, not to exceed, contract w/BayLand Consultants (find sand, navigate permitting process), plus assistance with County permitting whenever needed (such as to receive sand).					
(c) Assumes \$20/CY for 6,500 CY incremental cost to dredging contractor to bring to Bay Ridge instead of other disposal location +\$4.5K mobilization. Commercial sand costs over \$100/CY					
(d) Assumes 6,500 CY (2,000 CY in FY26 and 4,500 CY in FY27) at \$40/CY +4.5K mobilization (Scott Norris’s quote) for delivery of sand to Bay Drive beaches.					
(e) Very steep slopes exist near 57-63 Bay Dr. w/destabilizing trees & erosion from road runoff. A professional survey & report indicated that the County should add curb and remove trees.					
(f) New in FY27. Stones already placed along the bay-side of our perimeter road are preventing erosion, but some parking is causing erosion where stones are missing or too small.					
(g) In approx. 7-10 years (e.g., FY34), we plan to replace the entire 375-foot bulkhead. In FY24, we replaced the 27-foot section of bulkhead south of the boat ramp at a cost of \$18,800.					
(h) Storm pipe outlet moved in FY23 is diverting storm water away from the stone steps, but the stormwater inlet at the top of the 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., FY30).					
(j) Cost reflects the winning proposal of BRCA competitive procurement, Baylands Proposal submitted Dec 14, 2025 with performance over the period January through September, 2026.					
(k) Board voted at its November meeting to postpone study of sea level rise / climate change / vulnerability assessment or resiliency planning work until we see what other communities do.					
(l) Unlike our Special Community Benefit District (for which BRCA now receives & disperses tax revenues) the County, not BRCA, will continue to hold and disperse all SECD tax revenues.					
(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 FY26 is FY25 year end cash as reported by County 12/14/2025, plus FY26 receivables, less FY26 expected expenses from above.					
DRAFT Prepared 12/15/2025					For FY27, The average property will pay \$306.78

BAY RIDGE CIVIC ASSOCIATION
December 22, 2025

SURVEY FORM

Please express your opinions on the tax budgets and rates as provided in the enclosed notice and attachment. Also, your Civic Association Board welcomes comments on any other matters you would like to bring to our attention. **PLEASE RETURN THIS FORM TO THE BRCA MAILBOX AT 80 EAST LAKE DRIVE BY NOON, MONDAY, JANUARY 20, 2026 AND/OR ATTEND THE SPECIAL TAX MEETING HELD AT 6:30 PM, THAT EVENING AT THE MARINA CLUBHOUSE.**

SPECIAL COMMUNITY BENEFIT DISTRICT:

BUDGET AND TAX RATE FOR POLICE OFFICER, LAND ACQUISITION AND PROPERTY MAINTENANCE

- All Property Owners

FAVOR

OPPOSE

SHORE EROSION CONTROL DISTRICT:

BUDGET AND TAX RATE FOR SHORE EROSION CONTROL DISTRICT

-All Property Owners

FAVOR

OPPOSE

Please describe any questions that you would have regarding this special tax proposal and other matters you would like to bring to the Board's attention. Also let us know if and how you would like to help around the community. Thank you in advance for your input and participation.

**PRINT THE COMPLETED SURVEY PAGE AND RETURN TO
80 East Lake Drive, Annapolis, MD 21403**

MARINA NEWS

WINTER SLIP HOLDER MEETING IS WEDNESDAY, JANUARY 21 AT 6:30 PM AT THE MARINA CLUBHOUSE to discuss the Agenda for projects on **Pier Day, which will be Saturday April 11, 2026, 9 am-2 pm.** Slip holders should contact Kurt, Dave or Jeff with specific suggestions for projects (contact information below). Pier Day is a great day for everyone to show up and pitch in to make our marina, clubhouse, and grounds ready for a fun summer - please plan to come down to 80 East Lake Drive on **Saturday, April 11** and lend a hand, even if you are not a Slip Holder in the marina! We always have a great BBQ lunch for the folks who show up!

WINTER ACTIVITIES: The bubblers are in and doing a great job, thanks to Jeff Gilbert and Rich Mount! For those staying in, please remember to double your lines to the Northwest, make sure batteries are charged, and check that your bilge pump is fully operational and through hulls in good working order.

SLIP ASSIGNMENTS: Slip Renewal Forms will go out in early March as usual, and due back by March 24th. Please renew early and often! Remember, that includes getting in the paperwork and the check!... and paying your 2026 BRCA dues, a requirement for renting a boat slip.

SUBLETS: If you plan on leaving your slip for good or just for a while, let the Pier Committee know at BayRidgeMarina@gmail.com so we can get someone on the waitlist assigned a slip or at least for a while so the slip won't sit empty. There are no "private sublets"; all sublets must go through the Pier Committee, to be fair to your neighbors who are waiting. Remember that boats not assigned to the slips they are in without Pier Committee approval will be removed and stored at the owner's expense.

BRCA MARINA PERSONNEL CONTACTS (all of whom are volunteers from our great neighborhood!):

Dock Masters: Dave Russell 703-407-3334 and Jeff Gilbert 301-538-5900

Pump out training and keys: Rich Mount 410-349-6205

Waitlist/Slip Sublets/Slip Assignments: Kurt Karsten 410-991-3184

Ramp Keys and Ramp issues: Shawn Geraghty 410-279-2081

Marina Cameras access: Shawn Geraghty 410-279-2081

Dinghy/Kayak/SUP Stickers for the rack and the beach: Mark Schultz 410-279-2832

Marina Clubhouse Rental: Besse Rose 202-631-7937

ADOPT-A-PLOT AND SOMETHING NEW



Burr! The January cold keeps some folks inside, but our faithful Adopt-A-Plot families enjoy a visit to their plots in winter to keep a check on those pesky invasive vines. Just a clip around the base of their trees helps save our forest. THANK YOU! Make sure you have your free Adopt-A-Plot app installed on your iPhone when there's a break in the weather. If you haven't done so already, click on this QR box. Clippers in one hand and your phone in the other, this mobile app (unique to Bay Ridge) will guide you to your plot (from anywhere in the world



😊). It shows where you are in your plot in real time, and even gives essential instructions for clipping invasive vines.

DNR Foresters recently visited our forest and were extremely impressed with how we manage our forest, but noted we have a big chore ahead. They confirmed that, in addition to deer management and ongoing tree plantings, invasive vines remain a key challenge.

TO HELP ADOPT-A-PLOT FAMILIES IDENTIFY INVASIVE VINES: DNR highly recommends we use the "SEEK" app. The SEEK app uses the camera in your mobile device, and a bit of AI magic, to identify vines. It distinguishes the good from the bad and tells us which to clip. Download the SEEK app here: [SEEK by inaturalist](#)

NEWCOMERS WELCOME! Due to turnover, we have 14 small plots available for adoption. Interested? Check out the program at this link: [Bay Ridge](#), or email us at: AdoptaPlot@bayridge.org

Happy 2026

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PARTY AT THE POOL ALL YEAR LONG!

Plan a holiday party at the Pool Clubhouse overlooking the Bay, available to pool and BRCA members. Contact: Tracy Patton BRPAPoolreservations@gmail.com



DOG SAFETY

We all love our Bay Ridge dogs and the majority of dog owners are courteous and in control of their dogs. However, there is still a handful of owners who do not practice courtesy or follow the laws.

Please Do Not allow your dog to approach another person or dog without express permission from the other person. You are responsible to maintain total control of your dog at all times, on or off the leash.

Anne Arundel County laws apply to all common areas in Bay Ridge, including the bluff, woods and beaches. The laws require you to control, leash, and clean up after your pet. We expect to post a few signs near them so all dog walkers, including non-Bay Ridge residents, will know the rules.

We were surprised to learn of the many dog attacks that have occurred, including some multiple attacks by the same dog. Please report incidents to Anne Arundel County police (410-222-8610 or 911 if emergency) to help protect your neighbors.

An advertisement for an insurance agency. The background shows a brick building with a large American flag. The text "Local Experience You Can Trust" is written in a blue, cursive font. Below this, there are two paragraphs of text describing the agency's long history and services. At the bottom, there is a call to action: "Ready to get started? Contact our office for a free insurance review and quote."

*Local Experience
You Can Trust*

Our agency has been part of the Annapolis community for over 50 years. Our local agents understand the benefits and challenges of living in the area, and are dedicated to developing creative and personalized solutions to fit your home, auto, life, and business insurance needs.

As a personal and business insurance specialist, Jaime Cook has been advising families and businesses in the area for over 20 years. Jaime makes the insurance process simple and efficient by helping you to consider all the variables and presenting your options in a way that allows you to make the best choice for your needs and budget.

Ready to get started?
Contact our office for a free insurance review and quote.

An advertisement for Jack Martin Insurance Advisors. The background is a solid blue color. At the top, the name "JACK MARTIN" is written in large white letters, with "INSURANCE ADVISORS" below it in smaller white letters. In the center is a circular portrait of a woman with long blonde hair, identified as Jaime Cook. Below the portrait, her name "JAIME COOK" is written in white, followed by "Personal & Commercial Lines Agent" in smaller white text. At the bottom, the text "CONTACT US:" is written in white, followed by three lines of contact information: a phone icon and number "(410)263-8000", a location pin icon and address "111 FORBES STREET ANNAPOLIS, MD 21401", and a globe icon and website "WWW.ASKJACK.CC".

JACK MARTIN
INSURANCE ADVISORS

JAIME COOK
Personal & Commercial Lines Agent

CONTACT US:

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ANNAPOLIS, MD 21401

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NATURALLY SPEAKING: Our Forest at Work — Even in Winter

When we think about the benefits of our Big Woods, summer often comes to mind first—cool shade, cleaner air, and relief from the heat. But even in winter, our forest continues to work quietly and effectively for our community.

During warmer months, many of us notice the difference the woods make as we leave the neighborhood and watch the temperature climb several degrees by the time we reach nearby shopping areas. Our forest helps reduce what scientists call the surface urban heat island (SUHI) effect, keeping our community cooler and more comfortable. That same forest also plays an important role during the colder months.

One of the most immediate winter benefits is protection from wind. Trees slow ground-level winds that can strip heat from homes, helping reduce heating costs. The woods also act as natural snow fences, limiting drifting during heavy snow events.

Deciduous trees—those that lose their leaves—offer another seasonal advantage. In summer, their leafy canopies provide shade. In winter, bare branches allow sunlight to reach homes, warming walls and windows and helping reduce the need for artificial lighting and heat.

Beyond individual homes, the forest helps regulate temperature across the landscape. Tree trunks and canopy structure retain and slowly release heat, creating a slightly warmer and more stable microclimate than open areas. Leaf litter on the forest floor insulates soil, protects roots, and shelters wildlife through the coldest months.

The benefits extend to people as well. Studies show that spending time in a winter forest—or even viewing it—can improve mood, increase energy, and reduce stress. A walk in the woods offers a simple way to stay active and connected during the colder season.

Our Big Woods support us year-round—cooling us in summer, buffering us in winter, and improving the health of our entire community. We invite you to bundle up, take a walk with a friend on the trails, and experience the quiet work of the forest this winter.

As we sign off for our winter break, Naturally Speaking looks forward to providing more information as spring approaches and hopes to see you at our 2nd Annual Native Plant Sale on Saturday, May 2nd, 2026 supporting Providence of Maryland's mission to help people with intellectual and developmental disabilities live their best lives. Happy New Year!



Photo Credit: Robie DeBiasi

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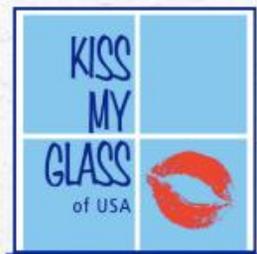
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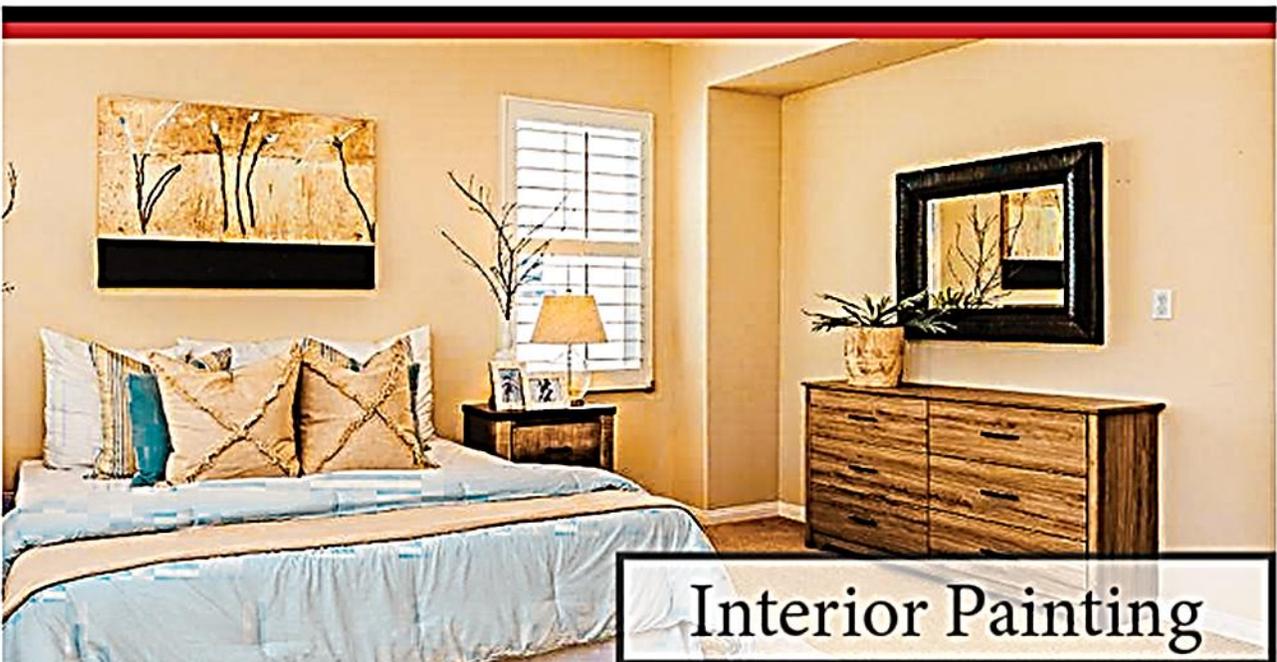


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