



## RVCA Annual Meeting Minutes

November 9, 2024

Sue Mullaney and Sharon Puckett verified Members in Good Standing at the door and provided cards for them to use to vote.

At 9:40, President Jan Swigert called the meeting to order and announced that she is leaving the Board. Thirty-seven residents attended the Annual Meeting.

Slides from a PowerPoint® presentation (attached) were displayed on a screen. Jan outlined the Agenda, introduced the current Board members and listed the Committees and their Chairs.

### **Financial Plan**

Jack Davis, Treasurer, presented the 2025 Budget Summary (copy in the attached package). He reported that currently we have no debts and he anticipates ending the year with a surplus of \$400-500 for the year.

- Per the Budget Summary we anticipate \$24,175 in income from annual fees, slip rentals, Nav-Light advertising and the Infrastructure Reserve Fee. This \$25 reserve fee is the result of MD House Bill 107 which requires all HOAs to fund liabilities for infrastructure repair. To determine the amount of reserve required an engineering study was also mandated by the bill. The 40-year study recommended that we set aside approximately \$5,000 each year starting in 2023. The engineering study is required to be updated every five years.
- The Rio Vista annual fee for each property will be increased from \$50 to \$75 making the total fees \$100 per year.
- Expenses were listed at \$24,175.
  - The Board has been implementing a new system to consolidate financial statements and invoicing for fees and dock slips on QuickBooks.
  - Shoreline preservation is projected modestly at \$3,000. A Committee is exploring grant options to fund this important need for our community.
  - After researching other options, the Board decided to stay with Nationwide for our liability, errors and omissions policy at \$1,545 per year.
  - Our association incurred \$1,400 in legal fees for counsel to address issues raised when Talbot County refused to accept Paper Street Calvert.

### **Questions/Comments**

- Do we have plans to enlarge the dock? Hunter Plog, Dockmaster responded no
- Do we have audits? Jack reported that our By-Laws require that one board member and one resident review our books each year. The Board has concluded that we do not have funds for another audit by an accountant.
- Because of anticipated rising water levels and the impact on our shoreline, are we considering raising annual fees to fund this for the future? That is an issue for the Board to address. A committee is currently exploring costs of developing an engineering study necessary for submitting requests for grants to protect our shoreline.

- Printing and postage costs for the newsletter could be reduced if all residents would provide email addresses.
- An attendee commented that the Treasurer and Board are doing a good job.
- Jan Burke reminded everyone that planning for renewing the Deed & Agreement should begin soon. The renewal is due to be filed with the county in 2034.

### **Shoreline Preservation**

- Monica Otte and Jack Davis are Co-Chairs of the Shoreline Preservation Committee; members are Scottie Bruce and Ralph Demarco, Jr. Monica showed photos of the impact of high tides on the boat dock, the road to the boat dock and Landing Road by the picnic area.
- The committee has met with the county, our State Senator and the Town of St. Michaels which has a Shoreline Resiliency Committee. During these meetings we learned that grant money is available from the state, but it is a competitive process. Grant submissions require an environmental study and engineering designs at an estimated cost of \$30,000.
- Monica stated that we need volunteers from Rio Vista with expertise or experience in shoreline management, environmental impacts and/or grant writing. She asked that residents reach out to her or Jack.
- Volunteers are also needed to help with routine maintenance of the shoreline such as planting grasses.
- Water access is an important feature of our community.

### **Questions/Comments**

- How will we be moving forward to fund the \$30,000 needed to assemble the information necessary to prepare grant applications? The Shoreline Preservation Committee, after gathering additional information, will present a recommendation to the Board.
- What is included in the \$30,000? This is the cost estimate for the environmental study, the engineering design and the permits. Monica stated that the state likes to see community involvement in grant applications – like planting grasses along the shoreline.

### **Dock Update**

- Hunter Plog, chairs this committee and Jan Burke is a member.
- Hunter stated that the boat dock area is a selling point for our community.
- The rules have been changed slightly so that slips holders do not necessarily get the same slip each year. Assignments are based on the type of boat and location of the slip.
- The dock was built in 1979 and is increasingly under water. \$200 was spent this year on replacement boards and paint.
- Eventually we will need to replace the underboards and raise the dock.
- A floating dock is not good for icy conditions.
- All available slips were rented this year.

- Hunter reported that trailers are not permitted on the ramp – they tear up the shoreline. Boat ramps at other locations are to be used for putting a boat in the water. It was suggested that signage to that effect be added.

#### Questions/Comments

- How many slips are there? 18
- What are the boat slip fees? \$225 for members and \$325 for non-members
- What is the depth of the water? At mean tide 4.5 feet

#### **Architectural Review Committee**

- Chaired by Barry Burke; all committee members are residents who have been through the process of requesting approval for renovations, additions and changes to their properties. Committee members are: Lloyd Anderson, Jim Swigert (Assistant Chair), Ralph Bowers, Doug Dean, Chip Heartfield, Patrick Kennedy, Harold Klinger, Lori Ramsey, Donna Reichert and Steve Shimko
- The purpose of the Architectural Committee is to make the process easy.
- Ninety percent of Construction Approval Request Forms (CARFs) are reviewed and approved by the committee in one week.
- The committee follows the terms of the Deed & Agreement, By-Laws and Architectural Guidelines. Rio Vista is in Talbot County Town Residential Zoning.
- Thirteen CARFs have been approved so far this year.

#### Questions/Comments

- What requires a CARF? If you are replacing exactly what is there, no CARF required but if you are changing anything with the exterior of your home, you need a CARF.

#### **Communication Committee**

- Barry is leading this effort to maintain a membership database, create a communications system for notifying residents of emergencies and providing necessary information and updates.
- To communicate with the Board the email address is [RVCAInformation@gmail.com](mailto:RVCAInformation@gmail.com)
- To communicate with the Nav-Light the email address is [RVCANavLight@gmail.com](mailto:RVCANavLight@gmail.com)
- Barry is currently working on updating and improving our community website RioVistaCom.org. A member section with access to Block Captain contacts and a section for realtors listing and selling homes in Rio Vista will be added.
- Rio Vista is moving to Quickbooks Financial System which will enable us to send invoices via email, give residents the option to pay by credit card, bank account debit or Pay Pal and to track our finances on a single platform.
- Barry requested volunteer support for the Nav-Light (writers, photographers, and areas of layout and design, marketing & advertising and editorial review). We are also looking for volunteers to assist with sending emergency and informational messages to our community.

### **Neighborhood Watch Update**

- Jan Swigert reported that even though she is leaving the Board, she will remain chairperson of Neighborhood Watch.
- She has revised the Neighborhood Watch Manual and will be coordinating with the Block Captains.
- We need one or two Block Captains for Tyler Avenue.

### **Ongoing Board Activities, Rio Vista Needs & Board Activities for 2024**

- A listing of these can be found in the presentation slides on the website.
- Members were asked not to leave brush on the paper streets.

### **Election of New Board Members**

- Lloyd Anderson and Kevin Walsh were unanimously elected to three year terms on the Board of Governors. Lloyd is going to manage the Architectural Committee and Kevin is going to lead Curb Appeal and Landscape efforts.

*The meeting was adjourned at 11:30.*

The top-left portion of the image features a series of thin, black, overlapping lines that form various geometric shapes, including triangles and polygons, creating an abstract, layered effect.

**RIO VISTA COMMUNITY ASSOCIATION**  
**NOVEMBER 9, 2024**

# RVCA ANNUAL MEETING AGENDA

## Goals, Accomplishments & Ongoing Activities of the Board

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### 2024 Budget as of 10/30/2024

### Board Reports

- |                          |             |
|--------------------------|-------------|
| • Finance                | Jack Davis  |
| • Shoreline Preservation | Monica Otte |
| • Boat Dock              | Hunter Plog |
| • Architectural          | Barry Burke |
| • Communication          | Barry Burke |
| • Neighborhood Watch     | Jan Swigert |
| • Curb Appeal/Landscape  | Jan Swigert |
| • General Update         | Jan Swigert |



# 2024 BOARD OF GOVERNORS

## **Officers**

Jan Swigert, President

Judy Sandground, Vice President

Barry Burke, Secretary

Jack Davis, Treasurer

## **Board Members**

Monica Otte

Hunter Plog

Kevin Walsh

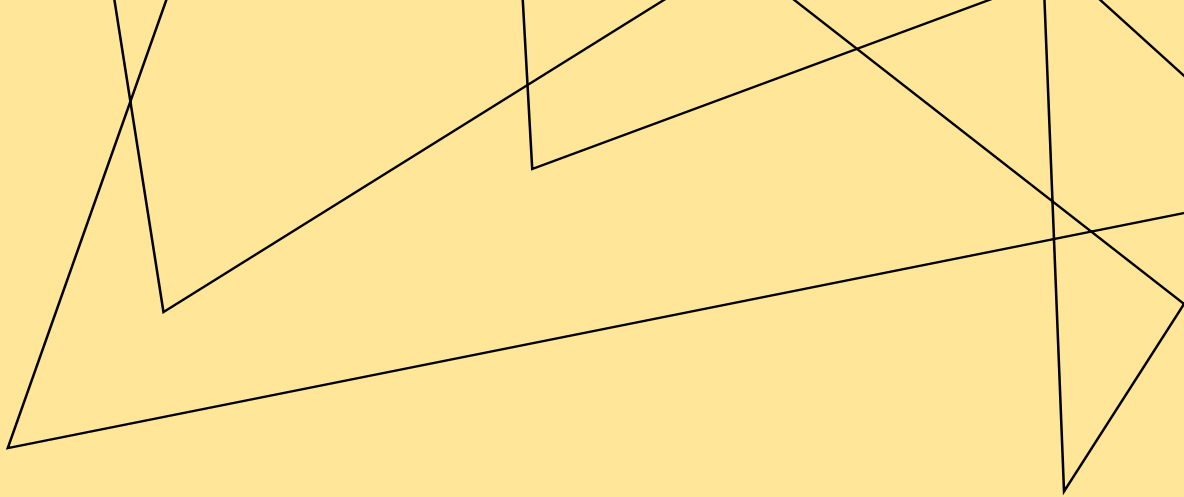
Lloyd Anderson

# RIO VISTA COMMITTEES

Barry Burke	Architectural
Barry Burke	Communications
Jan Swigert	Curb Appeal & Landscape
Finance	Jack Davis
Dock	Hunter Plog
Neighborhood Watch	Jan Swigert
Shoreline Preservation	Jack Davis

While the a few committees have several members, the most only have 1 or 2. We need more participation! If you sign up for a committee, please participate!!





# **2025 FINANCIAL PLAN**

**Jack Davis, Treasurer**

# RIO VISTA 2025 BUDGET SUMMARY

INCOME:	24,175.00
Annual Fee; Infrastructure Reserve; Slip Rentals; Navlight Advertising; Interest	
EXPENSE:	
Operating Expense:	4,740.00
Data Management; Web Site; Community Support Events; Neighborhood Watch	
Grounds & Dock Maintenance:	5,925.00
Electric-Dock; Dock Maintenance; Grass Cutting; Signage; Mosquito Control; Tree Trim/Landscape; Repairs Picnic Tble,etc	
Shoreline Preservation	3,500.00
Infrastructure Reserve Funding	4,852.00
Insurance - Liability/E&O	1,545.00
Legal	2,000.00
Admin/Other	1,613.00
Donations; P.O. Box; Postage; admin Supply; Navlight Printing; Annual Meeting;	
Total Expense	24,175.00

**For More Detailed Budget Details, Contact [RVCAInformation@gmail.com](mailto:RVCAInformation@gmail.com)**

An abstract graphic on the left side of the slide, consisting of several white lines of varying lengths and orientations that intersect to form a series of overlapping, irregular geometric shapes. The lines are thin and white, contrasting sharply with the dark green background.

# SHORELINE PRESERVATION

JACK DAVIS CO-CHAIR

MONICA OTTE CO-CHAIR

Committee Members:

- Scottie Bruce
- Ralph Demarco, Jr.

# SHORELINE PRESERVATION: OUR CHALLENGES



## SHORELINE PRESERVATION: OUR CHALLENGES

What we're doing today:

- o Maintenance: rip rap, gravel, grasses
- o Investigating options for longer-term protection.

Competitive grant funding from state govt.

Estimated need several hundred thousand \$\$.

Application for funding requires detailed design, engineering studies and permit approval.

Cost for this phase \$30K range.



# DOCK UPDATE

HUNTER PLOG – CHAIR

Committee Members:

- Jan Burke

# DOCK UPDATE

## PURPOSE:

- **Maintain property values**
- **Manage slip assignments & dock**
- **maintenance**
- **Produce revenue stream**
- **Review/Implement/post rules & regulations for safety**

## GOALS:

- **Continue focus on safety & maintenance**
- **Continue to manage slip assignment and leases**

## 2024 ACCOMPLISHMENTS:

- **Maintained a 100% slip rental (\$3633)**
- **Relaced boards that were warped or floated away**

# ARCHITECTURAL REVIEW COMMITTEE (ARC)

BARRY BURKE CHAIR

## Committee

- Lloyd Anderson
- Jim Swigert\*
- Ralph Bowers
- Doug Dean
- Chip Heartfield

## Members:

- Patrick Kennedy
- Harold Klinger
- Lori Ramsey
- Donna Reichert
- Steve Shimko

[RVCAarchitectural@gmail.com](mailto:RVCAarchitectural@gmail.com)

\*Assistant Chair



## Accomplishments

YEAR	# APPROVED	INQUIRIES / OTHER
2024	13	-83 / 1 WD/1 pending
2023	6	-30
2022	11	
2021	13	
2020	13	
2019	17	
2018	16	
2017	11	
2016	9	
2015	5	
2014	4	
2013	6	

## PURPOSE:

- Maintain & Improve property values
- Assist Homeowners in the process of completing the Construction Approval Request Form (CARF)
- Review CARFs & provide timely feedback to homeowners

## GOALS:

- Manage a process that provides helpful assistance to applicants
- Follow terms of Deed & Agreement, By-Laws and Architectural Guidelines



# **COMMUNICATION COMMITTEE**

## **BARRY BURKE CHAIR**

**Website: Scottie Bruce**

**Facebook: Scottie Bruce**

**Nav-Light: Barry Burke**

**RVCA Database & Emergency E-mail System: Barry Burke**

# COMMUNICATION UPDATE

- Membership Database
- Emergency Neighborhood Watch Alert
- Information System
- Website
- Quickbooks Financial System
- INTEGRATION

# NEIGHBORHOOD WATCH

JAN SWIGERT CHAIR

## Block Captains

Bonnie Haynes

Sharon Puckett

Sue Mullany

Scottie Bruce

Sue Polio

Kerry Thompson

Jim Schule

Pete & Lisa Repetti

Elaine Lazonne

Janet Shimko

Laura Anderson

Guy Reeser

Susanah Caulder

Daniel Bowen

Joanne Ehlers

Tyler – No One!

# NEIGHBORHOOD WATCH UPDATE

Multiple changes in process and leadership

Minimal issues for Block Captains or Neighborhood!

Revised Neighborhood Watch Manual

Tyler St. needs a Block Captain!!!

Revised website:

- Renter section
- New Resident section
- Block Captains should have an easier job collecting information





# LANDSCAPE & CURB APPEAL

## JAN SWIGERT CHAIR

**Committee Members:**

**Kevin Walsh**

**Jan Burke**

**Anne Davis??**

**Cyndy Klinger??**

**GOAL: Keep Rio Vista a neat, clean,  
pleasant, and inviting community**

## ONGOING BOARD ACTIVITIES

- Monitoring of home sales within Rio Vista
- Monitoring Talbot County & St. Michael's Governments
- Shore Preservation research & participation with State, County & St. Michael's preservation efforts
- Notification of residents prior to Co. Mosquito spraying  
(Dschulemedia.com)

## RIO VISTA NEEDS!

- More participation on Committees!!!!!!
  - Nav-Light Contributors
  - Landscape and Curb Appeal
  - If you see something, say something!

# BOARD ACTIVITIES FOR 2024

## Accomplishments:

- Determination and implementation of State mandated HOA reserve fund
- Website review & partial revision (ongoing)
- Implementation of different residential communication & finance system
- Actively monitored Talbot County's changes to Calvert Avenue; completed the quitclaim for this property
- Created quitclaim process for potential future request for paper road footage
- Placed Nav-Light on set schedule & decreased Nav-Light costs with advertising
- Rio Vista By-Law revision & distribution to resident/owners
- Placement of STOP & speed limit signs on throughout Rio Vista







# THANK YOU

- Our Website – has a lot of info! ([riovistacom.org](http://riovistacom.org))
- Read the Nav-Light
- The Committee Chairs
- Your Board

Contact your Board at [RVCAinformation@gmail.com](mailto:RVCAinformation@gmail.com)