



**HOA Annual Board Meeting Minutes
February 14, 2026**

Board Members in Attendance: *Craig Costantino, Andrew Davis, Keith Miller, Lisa Smith, Lynne Partridge, Becky West, John Rego*
Janie Stopford, Bill Custead, and Patty Pino are not present

Residents in Attendance:

Call to Order: *1:00 pm Lynne Partridge, Chair*

MINUTES: *Lisa Smith, Secretary*

The minutes of Budget meetings of 1/7/26 and 1/12/26 were approved on 1/20/26 and have been posted to the website.

ANNOUNCEMENTS: *Lynne*

Board Election *of 2 members Lisa Smith and Becky West, and bylaw change to allow virtual Annual meetings.*

Next year's Annual Meeting may be held virtually

[Maryland Permanently Authorizes the Use of Virtual Meetings](#) *The 2021 law allows governing bodies of community associations to conduct remote or virtual membership meetings, Board meetings, and committee meetings notwithstanding the language contained in the association's governing documents and without the need for specific prior authorization from the members of the association.*

Thanks: *I wish to continue to thank residents who volunteer and our Board of Directors who give for countless hours of hard work to oversee the maintenance of our community; repairs of the dock, waterfront, parking lot, gardens, pool, and most importantly addressing the numerous emergency pipe breaks which require quick response, collaboration and dedication. Our Board is balanced with an equal number of women and men, both townhouse and single family owners and full and part time residents. This diverse perspective allows us to make the most informed and equitable decisions. A special thank to Bill and Jolene Killinger who faithfully oversee our election process, and Jolene and Jeff Stopford who tend to the gardens throughout the community. Our warehouse continues to be a source of community gatherings thanks to the leadership of Craig Costantino. We hope more neighbors will pitch in during this upcoming season to continue making St. Martin's by the Bay such a special place to live and play.*

TREASURER'S REPORT: Keith Miller for Patty Pino

All Dues collected to date NA

General Fund: 11,089.55

Boat Dock Fund: 46,369.02

Money Market: 18,334.76

Surplus: NA

Review of the 2026 Proposed Budget

Dues to be collected 2026/2027

Homes on HOA Septic - Marina Drive: \$2474.65

Homes with OWN septic: \$2340.89

Townhomes using HOA Septic

- *Septic A – Riverview Dr: \$2506.17*

- *Septic B Marina Drive: \$2534.34*

Lots (4) \$906.93

In December 2025 Patty, Keith, and Lynne met to review 2025 expenses and develop a budget for 2026.

- While no reserve fund is required by law this year, it was deemed prudent to plan for ongoing emergencies. Given the age of our infrastructure, we can expect more breaks in the water and sewer systems in the coming year, we may not know when, but we can reasonably expect they will occur.
- In addition, the actual money spent exceeded that which was budgeted by \$30,000. Our reserve and savings funds have covered the difference, however in any fiscal year our income should cover expenses. Emergency expenses come out of the reserve fund but must be replaced.

Given this reality, we had no choice but to plan for a significant increase in annual dues to meet expenses. In January 2026 the full Board met twice to review and revise several drafts of the proposed budget.

Questions raised and decisions were made involving fairness of distribution of dues. Of note it was determined that Single Family homes with their own septic tanks will no longer pay for pumping of the townhouse septic system tanks. The Townhomes will be charged separately for their septic tank pumping. Townhomes on Marina Drive will incur the costs of additional pumping due to repeated use of wipes which have clogged the system and required additional maintenance.

The final budget was shared with the community by January 14th in order for us to approve it today. The Board will vote to approve the budget and invoices will be mailed out for the annual dues with a due date of March 14, 2026.

Motion to Approve the 2026 Budget

WATER SYSTEM UPDATE: Bill Custead

Bill has been in regular communication with County officials regarding our water project. He reports the following:

Phase One – Design Phase

The County has informed us that Phase One is expected to be completed by the end of April. This phase includes preparation of the final engineering plans and specifications necessary to move forward with construction.

Phase Two – Construction Phase

Phase Two will be publicly bid through a competitive process. The contract is expected to be awarded to the successful bidder by the end of this year.

Construction of the new water system is currently anticipated to begin in early 2027, with completion projected for late 2027 or early 2028.

Insurance to cover pipe breaks: Lisa Smith

Over the past few years we have had at least 8 ¾" pipe breaks that resulted in costs to individual homeowners, (HOA is responsible for 3" pipes.) Most of the breaks have occurred on the smaller lines due to the age of the materials. Lisa investigated insurance coverages and learned that homeowners can purchase coverage for pipes that may break. It may be called "utility service line insurance", "buried utility coverage" or "service line coverage" depending upon the insurance company.

Cost of this coverage is approximately \$50-60 per year. Given the condition of these aging pipes, it is worth the small investment to avoid repair costs ranging from \$4000 - \$9,000 per break. We urge all residents to contact your homeowner's insurance agent for estimates.

PAVING PROJECTS:

- Need to hire company to repair multiple pavings due to 2025 leaks

REORGANIZATION OF THE BOARD FOR 2026 TERM: Elect Officers and assign committees.

Executive: Chair- Lynne Partridge, Treasurer- Patty Pino, Secretary- Lisa Smith

Finance Committee: Patty Pino, Becky West, Keith Miller, Jeff Stopford

Web Design/Communication: Craig Costantino, Lynne, Becky

Tennis Courts and Kayak/Paddle Board Storage: John Rego

Well: Lynne, Bill **Lawncare:** Craig **Pool:** Janie

Boat Dockyard: Craig and Janie **Septic Field/Pumps:** Janie

County Water Project: Bill **Architectural Review:** Andrew and John

Burnpile: Craig & Janie **Driveway/Dumpsters:** Bill

Warehouse: Craig **Board Documents:** Becky

Infrastructure Planning: Lynne, Bill, John, Andrew (to develop long range plans for replacement of the dock, future pool replacement/repairs, septic system repairs/replacement)

Bylaw Review: Lynne (Need a small group to review the bylaws and update to bring rules up to today's standards)

ELECTION RESULTS:

NEW BUSINESS:

Meetings Scheduled for 4/14/2026, 6/9/2026, 8/10/2026, 10/13/2026

Meeting Adjourned:





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Not Present: Janie Stopford, Bill Custead, Patty Pino

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MINUTES: Lisa Smith, Secretary

ANNOUNCEMENTS: Lynne

- **Board Election** of 2 members Lisa Smith and Becky West, and bylaw change to allow virtual Annual meetings.
- **Next year's Annual Meeting** may be held virtually
- **Thanks:** to Board members and resident volunteers

TREASURER'S REPORT: Keith Miller for Patty Pino

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