

St Paul Yacht Club Board Of Directors Meeting Monday, January 22, 6:30pm ~ 8pm <u>See calendar for Zoom info</u>

Approved by: Diane Scovill, Lynn Adler, Andy Ristrom, Barbara Haake, Bill Tschohl, Brett Cummings

Board members present: Bill Tschohl, Barbara Haake (Zoom), Nathan Schumann, Lynn Adler, Troy Janisch (Zoom), Diane Scovill Brett Cummings, Andy Ristrom
Absent: Tom Surprenant, Greg Jorgensen, Colleen Velo
Staff present: Kristina Cummings
Guests: Bonnie Jean MacKay, Andrea Johnson, Isaiah Gunstrom

Agenda

- 1. Call to Order 6:30
- 2. Pledge of Allegiance
- 3. Approval of Agenda
- 4. Open Comments from the Floor
- 5. Flag Officer Reports
 - a. Commodore Bill Tschohl See Annual Report (attached)
 - b. Vice-Commodore Nathan Schumann (No Report)
 - c. Treasurer Lynn Adler See Annual Report (attached)
 - d. Secretary Troy Janisch See Annual Report (attached)

6. Office Manager Report (attached)

7. Committee Reports

- a. Clubhouse (No Report)
- b. Finance
- c. Marketing (No Report)
- d. Membership (No Report)
- e. Operations (No Report)
- f. Social Committee (No Report)
- g. Vision & Strategic Planning(Standing Rules & Bylaws in New Business)
- 8. Old Business [None]
- 9. New Business



Motion: To approve the use ElectionBuddy.com for online election of our annual election of officers. Made by: Bill Tschohl Seconded by: Andy Ristrom Status: Passed

- a. Annual Report (See attached)
- b. Winter Carnival parades: Grande Day (1/27); Torchlight (2/3) Plans have been shared by email.
- c. Redraw 'Big Prize' winner Winner is: Barb Hilson.
- d. Standing Rules & Bylaws Rules & Bylaws collected were reviewed by Vision & Strategic Planning Committee. No bylaw changes deemed needed. Standing rule changes were proposed (see attached redline of changes).

Motion: To approve the updated SPYC Standing Rules, dated January 2024, as proposed by the Vision and Strategic Planning Committee.
Made by: Brett Cummings
Seconded by: Lynn Adler
Status: Passed

10. Adjournment 7:21

Motion: Adjourn Made by: Lynn Adler Seconded by: Nathan Schumann Status: Passed Marina Manager Report: Kristina Cummings

Financial

\$54,396 in open invoices with QuickBooks

Checking Account - \$198,822.50

Mud Cat Loan - \$162,238.32

Completed

Line of credit renewed.

Boat Show – 2 committed with paperwork, new boats 6 emails for tentative and about 10 new from conversations.

Water Usage and Expense

335 Water St - 1 Units used - \$109.18

100 Harriet Island Rd – 23 Units used- \$29620 – down 20 units over last month and in '22 it was 110 units

Electric is currently costing us \$.28 per KWH current billable rate of \$.26 per KWH

Gas is \$2.03 per Therm vs current billable rate of \$1.54 Per Therm

Electric Usage and Expense

| Bill | Location | Units | Charges | Electric Average Rate | Gas Average |
|-----------|------------------------------------|-------|--------------|--------------------------|-------------|
| Biii | | onits | \$ | hate | Gustiverage |
| 302180206 | Shore Side East | 5102 | 730.58 \$ | 0.143194826 | |
| 302405475 | Dahlgren | 1 | 18.84 \$ | 18.84 | |
| 302685515 | Shore Side Gas / Miller Far side | 659 | 761.24 \$ | | 1.155144158 |
| 302855851 | Miller 4th from right | 869 | 151.69 \$ | 0.174556962 | |
| 302867844 | Yard & Gate B Facing East & Office | 1523 | 472.79 \$ | 0.310433355 | |
| 303179903 | Shop | 1148 | 194.35 \$ | 0.169294425 | |
| 303269162 | Gate B Left Facing East | 134 | 214.13 \$ | 1.597985075 | |
| 303300707 | Gate B Facing South | 12 | 2.69 s | 0.224166667 | |
| 303383996 | Miller 2nd from Left | 495 | 94.53 \$ | 0.190969697 | |
| 303537985 | Shoreside West | 1324 | 273.35 | 0.206457704 | |
| 303576871 | Upper Harbor East End | 28 | \$ 219.34 | 7.833571429 | |
| 303624237 | Club House and Shop Gas | 59 | \$ 171.44 | | 2.905762712 |
| 303646978 | Miller 3rd from Left | 485 | \$ 151.09 | 0.311525773 | |

| 303737369 | Miller Far from Left | 1 | \$ 18.84 | | 18.84 | | |
|-----------|----------------------|-------|------------------------|---|-------------|---------------|--|
| 304283411 | Club House | 1926 | \$ 313.29 \$ | | 0.162663551 | | |
| | | 13766 | 3,788.19 \$ 0.28 | Ś | 3.50 | 2.030453435 | |
| | | | 0.20 | Ŷ | 5.50 | 2.000 100 100 | |

2023 SPYC Annual Report

Commodore's Report - Bill Tschohl

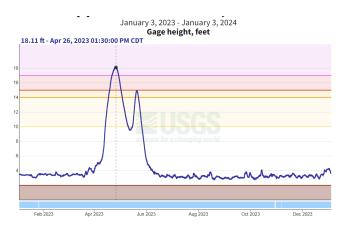
St. Paul Yacht Club

Hello fellow boaters!

Thank you for an excellent year in 2023! The support of our great members is the lifeblood and energy of our community. I want to personally thank each and every one of you for everything we accomplished in 2023!

We had a wonderful year with many boat trips out on the mighty Mississippi river here in St. Paul. We

had a remarkable year of consistent water levels in Pool 2 for the majority of our peak boating months. This was really great for all of us since it allowed us to get a lot of boating in and explore the river just about whenever we wished. Our ability to get out on the river was only briefly hampered a couple times this year with moderate flooding in April and May, which created a headache for prepping boats in the yard, but minimally disruptive otherwise.



We have seen a constant process of growth and change for the neighborhood surrounding Harriet Island. More new local condos and apartments were being built beyond the marina, and roads were consistently closed and detours abounded.

Towards the end of 2022, The Scenic Apartment building, adjacent to West Side Flats, added 171 apartments. In 2023, Soul Apartments on Robert Street started construction to add 178 units. We will also see 284 new apartment units next year when the Farwell-On-Water development between Plato and Water Street is completed. Along with that, we have seen a phenomenal amount of construction impact along the edges of Harriet Island Park. From April through December, a portion of Wabasha Street, Robert Street, Plato Avenue, Water Street and Dr. Justus Ohage Boulevard were fully or partially closed for weeks or months at a time. It is anticipated that Farwell-on-Water and Soul apartments will remain under construction until 2024. Once completed, these developments will have added 633 new units plus a restaurant and office spaces within a half mile of the marina.

Considering all of the construction and activity around us in 2023, one wonders what the St Paul Yacht Club was doing? Moreover, and perhaps more importantly, what will the St Paul Yacht Club be doing in 2024 and beyond?

The St Paul Yacht Club accomplished some amazing progress on many key goals for 2023. Among the goals was a retinue of social activities, which is the heartbeat of our club. The social committee put together a series of entertaining events at various locations throughout the year. Their experimentation with trying some old and new events and expanding locations added fun events and also showed us where some new opportunities are.

Completing the work to dredge the Lower Harbor was the most challenging work of 2024. While the Corps of Engineers, St Paul Parks and LSM partnered with us throughout the process, it was wonderful to finally see it done and our docks rebuilt to pre-dredge status in 2023. While that was in-progress we also had a lot of work going on refreshing key equipment and facilities. The gas dock got a new roof. The office interior was refreshed and is finally a wonderful place for current and old customers to visit. New signs were also installed across the marina. Overall, I think the marina is looking the best it has in my memory. Of course, along with all of that we continued refining consistent and repeatable processes for the management of the club. Each presented its own challenges, some of which were expected, some of which were entirely new learning opportunities.

Looking ahead to 2024, I want our club and board to focus on our club's future. The management controls are in place currently and should serve us well. The City of St. Paul has a new vision for the Watergate marina. There are literally hundreds of new apartments and condos springing up around us. We started talking about developing our club's vision in 2023 and will really be focusing on that in 2024. I will be setting up and guiding a number of focused meetings solely for that purpose along with key stakeholders as appropriate from St Paul Parks and Recreation along with some programming partners that can help us activate the marina utilization and help us deliver the best river focused opportunities on the Mississippi River anywhere in Pool 2. I personally want to invite and welcome you to be a part of that discussion!

The SPYC board deserves a personal thank you from me. The 2023 SPYC Board of Directors put a lot of work together that makes our St. Paul Yacht Club a wonderful place to boat. Having been on the board in various capacities over the past decade, it does wonders to have a board serving the club's best long-term interests the way our 2023 board has!

Bill Tschohl

St Paul Yacht Club - Commodore

2023 Highlights

Before we jump into other reports, I want to point out some highlights and expectations for 2024.

Summer Rates

There will be no increase to the summer slip, common, clubhouse or membership fees for 2024. Our Harbor Maintenance fee will increase from \$6.50/ft. to \$10/ft for 2024. All slip and yard rates are always available on our website.

Slip Usage

In 2023 we had 133 out of 160 slips filled. 2023 was a really challenging year for slips due to the continuation of dredging in the Lower Harbor that included removing 40+ slips for a few months. Although we had a net decrease of 2 slips from 2022, I'm confident we can regain ground with slip sales in 2024 due to the plentiful depth found across the Lower Harbor now. For 2024 the Upper Harbor has openings for the first time in a while. We also have plenty of slips available for summer in the Lower Harbor and Dahlgren docks. The waiting list for slips currently stands at 19, with the list balanced between new potential boaters to SPYC and existing members looking for different slips.

If you know of anybody that is interested in a slip at SPYC or that would like a tour, please have them call (651) 292-8964 or email the office at <u>office@stpaulyachtclub.org</u>.

Lower Harbor Dredging

Our second and last round of dredging in the Lower Harbor was completed midway through the 2023 summer boating season by the Corps of Engineers, City of St Paul and LSM marine. Dredging of the Lower Harbor was critical not only to our liveaboards but also to the overall viability of our marina. Beyond the 25 liveaboard slips, there are 135 convenient slips available for summer use!

SPYC Yard Crew and Upper Harbor Dredging

Our yard crew, Brian, Greg and Bruce did an amazing job in 2023! The crew continues to be careful and efficient with launching and hauling out boats along with all the other marina operations work.

As with the past summer seasons, we will be dredging the Upper Harbor. Some of this work, in the main fairway and slips, will occur with our MudCat dredge and crew. Some of the most challenging work at the harbor entrance and under the clubhouse, will be contracted out. The slip mouth should be opened to at least 55' wide. The contractor will also dredge the area under the clubhouse so as to minimize the overall disruption of moving the clubhouse into the Upper Harbor fairway.

Our goal this year will be to maximize spoils removed while minimizing the impact of dredging on boat movement. In 2023 we were able to keep the harbor mouth and fairway open, but the crew had very little time to work on the fairway and slips which put us behind a bit further than we had hoped for. The challenge was resource time to rebuild docks, electrical, sewer, gas, etc. in the Lower Harbor along with

the myriad regular tasks of the year. We won't have that same challenge in 2024 and will be able to focus efforts more precisely.

Upper Harbor Pump-out and Fuel Dock

The new fuel pump worked well in 2023. For quite a while in the early spring we were the only fuel dock open in Pool 2 which helped our fuel sales early in the year. With self service and 24-hour availability, we were able to sell about 15,000 gallons of fuel in 2023.

Sheriff's Auction

In 2023 we sold 11 boats at a Sheriff's auction. Our goal is to entirely prevent the need for these types of events by helping our members who actively communicate and plan with us. If you need a payment plan, please contact the office. This spring, we may hold another Sheriff's sale for boats that have been abandoned or are seriously in arrears on payments. I would love to see no boats sold at auction in 2024.

Treasurer's Report - Lynn Adler

As of January 11, 2024, we have \$267,006.33 cash in the bank. Currently, our accounts receivable (what we are owed) is \$46,886.15. The majority of this balance is 60-91 days old. This is a decrease compared to the same time last year as the 2024 invoices have not gone out. We will continue to work with members to pay their fees on time or work out approved payment plans.

As a reminder, we will not be launching any boats until slip fees or any other outstanding balances are paid in full or an approved payment plan is in place.

We currently have \$164,952.98 in long-term debt, down \$31,985.02 from last year. We also have a \$50,000 line of credit, with no balance owed, for any emergencies.

Smith & Schafer accounting firm will continue to work with us to complete all of our tax filings.

We will be sending notices of intent for a Sheriff's sale this spring. We had one Sheriff sale in 2023 and will have another in 2024 and do need to continue to utilize this and other tools at our disposal regularly to handle delinquent accounts and to clear the yard.

Moving forward we will no longer carry abandoned or delinquent boats in our yard for more than 180 days. We will also not continue to issue repeated invoices that are not responded to or paid.

Lynn Adler St. Paul Yacht Club - Treasurer

St. Paul Yacht Club

P&L January - December 2023

| | ACTUAL |
|---|--------------|
| Income | |
| 40000 REVENUE | 200.00 |
| 40100 DUES INCOME | 13,916.66 |
| 40150 CLUB HOUSE FUND | 19,720.00 |
| 40200 SUMMER DOCKAGE MAIN | 270,467.19 |
| 40220 SUMMER STORAGE | 41,412.02 |
| 40250 DISCOUNTS GIVEN | -15,800.02 |
| 40300 WINTER STORAGE | 149,238.00 |
| 40325 LIFT INCOME | 28,275.00 |
| 40337 HARBOR MAINTENANCE | 37,972.65 |
| 40350 UTILITIES- METERED (GAS/ELEC/WATER) | 58,924.34 |
| 40351 UTILITIES- COMMON AREA FEES | 160.00 |
| 40500 GASOLINE INCOME | 72,290.71 |
| 40550 TRANSIENT | 2,317.00 |
| 40700 SHIP STORE SALES | 8,906.83 |
| 40750 MARKUP | 42.50 |
| 40800 SERVICES | 14,622.11 |
| 42000 SAFETY FEES | 8,400.00 |
| 42500 YARD INCOME | 7,160.00 |
| CLUB HOUSE FUND EXPENSE | 0.00 |
| SOCIAL FUND | 4,140.00 |
| SOCIAL FUND EXPENSE | 0.00 |
| Total 40000 REVENUE | 722,364.99 |
| Sales of Product Income-1 | 60.00 |
| Unapplied Cash Payment Income | |
| Uncategorized Income | 0.81 |
| Total Income | \$722,425.80 |

| Cost of Goods Sold | |
|-------------------------------------|--------------|
| 50000 COST OF GOODS SOLD | 197.93 |
| 50100 COS- GAS | 62,321.73 |
| 50300 COS-SHIP STORE | 11,082.75 |
| 50400 COS-SALES TAX | -3,184.35 |
| Total Cost of Goods Sold | \$70,418.06 |
| GROSS PROFIT | \$652,007.74 |
| | |
| Expenses | |
| 60000 MEMBERSHIP & FUNDRAISING | 100.60 |
| 60100 ADVERTISING & PROMOTIONS | 2,652.28 |
| 60600 SOCIAL FUND EXPENSES | 15,799.82 |
| 60700 SOCIAL GIFTS | 203.45 |
| 60800 CLUB HOUSE EXPENSE | 4,214.90 |
| 61000 BANK FEES/SERVICE CHARGES | 9,087.31 |
| 61050 DREDGING LOAN FEES | 400.00 |
| 61100 OFFICE SUPPLIES & EQUIPMENT | 5,282.14 |
| 61150 OFFICE SOFTWARE | 9,356.07 |
| 61170 OFFICE/GENERAL ADMINISTRATIVE | 615.86 |
| 62000 MILEAGE - EMPLOYEES | 4,099.73 |
| 63000 PAYROLL ADMINISTRATION | 556.80 |
| 63500 PROFESSIONAL FEES | 3,775.00 |
| CONSULTING | 4,489.88 |
| Total 63500 PROFESSIONAL FEES | 8,264.88 |
| 63600 TRAINING | 1,511.90 |
| 64000 HARBOR RENT | 55,664.64 |
| 65000 REPAIRS & MAINTENANCE | 82,217.88 |
| 65150 SECURITY | 346.16 |
| FLOOD EXPENSE | 1,173.21 |
| Total 65000 REPAIRS & MAINTENANCE | 83,737.25 |

| Total Other Income | \$3,988.69 |
|---|------------------------|
| Late Fee Income | 2,625.00 |
| 90200 OTHER INCOME | -50.00 |
| Total 90100 INTEREST INCOME | 1,413.69 |
| 90125 FINANCE CHARGE INCOME | 1,413.69 |
| 90100 INTEREST INCOME | 0.00 |
| Other Income | |
| NET OPERATING INCOME | \$35,350.28 |
| Total Expenses | \$616,657.46 |
| Uncategorized Expense | 4,000.00 |
| 70075 BAD DEBTS | 113,938.04 |
| Total 70000 OPERATING | |
| 70435 SMALL TOOLS | |
| 70000 OPERATING | |
| 69000 UTILITIES | 75,440.06 |
| 68500 LIABILILTY INSURANCE | 23,116.19 |
| 68000 INTEREST EXPENSE | 7,652.25 |
| Total 67000 WAGES & BENEFITS | 147,683.23 |
| WORKMAN'S COMP | 5,018.00 |
| 67400 RETIREMENT EXPENSE-ER | 4,407.79 |
| 67200 PAYROLL TAXES | -11,911.26 |
| 67100 GROSS WAGES | 150,168.70 |
| 67000 WAGES & BENEFITS | |
| 66200 PERMITS, LICENSES | 383.73 |
| 66100 SAFETY EQUIPMENT | 323.81 |
| 66001 WINTER/WINTERIZING | 4,387.30 |
| 66000 EQUIPMENT & STORAGE RENT | 23,834.13 |
| 65400 SHOP SUPPLIES 65500 DREDGE & MODIFICATIONS | 12,351.07 25.834.15 |

| Other Expenses | |
|----------------------------|---------------|
| 70100 DEPRECIATION EXPENSE | 90,660.00 |
| 90400 OTHER EXPENSES | 1,180.50 |
| Total Other Expenses | \$91,840.50 |
| NET OTHER INCOME | \$ -87,851.81 |
| NET INCOME | \$ -52,501.53 |

Secretary's Report - Troy Janisch

The St Paul Yacht Club had many notable achievements in 2023, as described in the Commodore's report. Chiefly among these, were dredging accomplishments that ensure our ability to enjoy life on the river.

The second year of lower harbor dredging was wholly disruptive to members that call the lower harbor home. Since this project was governed by the river conditions and the United States Army Corps of Engineers, SPYC was limited in our abilities to communicate the timeline and duration of activities. We endured and learned from the lower harbor dredging project. That project is behind us now – but the need for dredging remains.

During the November, 2023, meeting the board approved \$200,000 to dredge the opening and a few designated areas of the upper harbor. Using a vendor to complete this dredging, as early in the season as possible, will provide everyone with the longest boating season possible. And, it will allow our team to leverage the mudcat, as needed, for dredging activities throughout the season. Since we are managing upper harbor dredging activities to communicate the timeline and activities associated with dredging will be unhindered.

SPYC's secretary is elected every year on the second Tuesday in February. I was elected secretary after the previous board secretary, Barb Haake, left office in February 2023. I have served in this position for a year. During that time, we've sustained the ability for members to attend meetings via Zoom, in addition to attending meetings in person. At the beginning of the term, based on feedback from those attending remote meetings in 2022, we added several microphones to be distributed among participants at each meeting. This improves the quality of audio for remote attendees.

In 2024, we've committed to taking a closer look at Bylaw requirements that require the board secretary to provide a member roster. Specifically:

ARTICLE 5 REPORTS: Paragraph 3. "The Secretary shall report on all meetings of the SPYC and shall provide a current roster of all voting, life, social, honorary, and associate members."

Changes to the article above may be required in 2024. Why? Data protection is a vital aspect of any club or society, as it ensures that the personal information of members is kept safe and secure. Protecting data about club members ensures that their personal information is not misused or mishandled. This includes sensitive information such as addresses and financial details. By keeping this information secure, we help prevent identity theft, fraud, and other malicious activities.

Most importantly, protecting data about club members helps to build trust and loyalty among members. When individuals know that their personal information is being handled responsibly, they are more likely to remain

active and engaged within the club. This can lead to increased membership, participation and support for our club.

I had the opportunity over the winter to browse several of the member directories published in the past by the club. It was a pleasure to see photos of our club's oldest members in their youngest days. I hope that this opportunity remains for others through the sharing of club photos, events and history in new ways. During the holiday party, for example, individuals were invited to share photos from this year. Also The role of club historian, previously filled by Charly Evans, may be important for making future use of these. Contact the marina manager if you are interested in this filling this vacant role.

The SPYC office is the hub for managing personal information. Unsolicited member-to-member communications are managed through the office for this reason. The goal of this process is not to prevent individuals from sharing their personal information (such as phone numbers) to each other directly. Rather, it allows you to manage your own personal information among members.

Overall, I have enjoyed my year as secretary and have agreed to fill the role for another year. With that in mind, I've identified the following opportunities for 2024:

• Conduct Virtual Planning Meetings

Members expressed an interest in receiving minutes to upcoming meetings earlier. With that in mind, I will conduct a 20-minute Zoom-based 'planning meeting' two weeks prior each monthly meeting. This time will be used to collect agenda topics and ensure that agendas are shared no less than one week prior to each meeting.

• Redouble efforts to protect private and confidential information

Staff, board members, and others have expressed concerns that confidential information is susceptible to unwarranted sharing. To ensure that sensitive information is safeguarded while less critical data is allowed appropriate flexibility, I suggest that we implement a simple classification system for SPYC in 2024.

• Public

Information that can be freely used, reused, and redistributed without repercussions. Examples include the name of SPYC Board members, the name of the Marina Manager, and general club contact information.

Internal-Only

Information strictly accessible to club personnel, board members, or members who are granted access. Examples include internal-only communications, such as grievances, individual billing reminders, and early-drafts of SPYC plans.

• Confidential

Information requiring specific authorization and/or clearance. Examples include credit card numbers, cardholder data and personnel files.

We will also explore implementation of Google Confidential mode. If implemented, Google confidential mode prevents email SPYC accounts from sharing or forwarding confidential information.

These classifications will be shared with staff, new board members, and current board members for continuity. If members have questions or concerns about SPYC board activities or day-to-day operations, I encourage you to contact our marina manager or a current member of the SPYC board. We also encourage members to attend monthly board meeting in person, or online.

Thanks to everyone for helping SPYC during the past year - and for your service during SPYC's special events.

Troy Janisch

St. Paul Yacht Club - Secretary

Motions and Actions of Note Approved by the Board in 2023

Changes to by-Laws: None

Changes to Standing Rules: None

Finance Changes:

Summary of changes for the 2024/25 budget:

- The summer slip rate stays at \$61
- Winter yard storage stays at \$35
- Winter in-water storage set to \$35

Credit Card policy changes:

• Convenience fee for any credit card payments outside of the fuel pump changed from 2.5% to 3%

General Board Motions:

February 2023:

• Fill empty at-large member seat with unelected Secretary candidate (Brett Cummings).

March 2023:

• No general board motions.

April 2023:

• No general board motions.

May 2023:

• No general board motions.

June 2023:

• Postpone late fees for lower harbor pre-dredge boat movement costs until 1 week after the July Board meeting pending discussion and resolution at that meeting.

July 2023:

• The club will pay half the costs from River City Welding, for moving six boats from the lower harbor prior to dredging.

August 2023:

• SPYC will provide \$1,000 to refurbish the peanuts on parade Commodore Lucy statue at the top of Gate A.

September 2023:

- Set \$1.48/therm natural gas rate for 2023-2024 winter season.
- Water meters (\$70-\$120) to be purchased by the club and resold at cost to liveaboard boaters. To be installed by 10/15. Individual meters will determine boat costs. Remaining water (main trickle) will be split evenly among liveaboards.
- Winter in-water storage fee for 2023-2024 winter season to be set to \$35/per linear ft.

October 2023:

- Build a new larger wood framed shed for the clubhouse with the remaining office refresh budget monies of \$3,159. Shed will be built by crew and volunteers as available. The existing shed will be disassembled and repurposed, if possible, to be a storage shed on the point for chairs, etc.
- Plan changes for Roster and Directory to be shared prior to beginning of 2024-2025 season.

November 2023:

- Increase credit card fee to 3%
- Approve 2024 budget as presented
- Approve \$23,000 on new motors for the workboat.
- Approve \$200,000 for upper harbor dredging.in 2024. Vendor to dredge the harbor entry and designated areas, removing all waste.

December 2022:

No meeting

New Regular Members:

- Jim Martin
- Brett Godsey



The following document is a compilation of Rules, Policies and Procedures. It is written in a format where it may remain a whole document or parts may be separated from the whole document to stand alone. The Board of Directors may, from time to time, adopt Standing Rules and regulations for the management and conduct of the affairs of the SPYC and it shall have power to fix the amount of annual dues, fees, assessments and charges for the services to be paid by the members. Such Standing Rules and Regulations, which will be appended hereto, shall be posted in the office and available on the SPYC website.

The Standing Rules have been categorized using the following headings: <u>Preamble</u> <u>General Rules for Safety and Security Policy</u> <u>Operations Policy</u> <u>Office Administration Policy, Fees Clubhouse Rules</u> <u>Procedure for Regular Membership and Expectations of Member</u> <u>Resident Live aboard Standing Rule</u> <u>Summary Sheet</u> <u>Appendices</u> A. Credit Policy

B. Appearance & Maintenance Standards

Preamble

The SPYC is dedicated to providing an environment where all members can enjoy safe and affordable boating. To achieve this goal, everyone must adhere to certain rules and regulations. We are fortunate that there are organizations, like the Coast Guard, that have developed specific rules emphasizing safety while boating on inland waterways. The SPYC complies with all government rules and regulations and all rules with regard to Harriet Island Regional Park. The SPYC supports environmentally responsible boating practices, stipulated by the Environmental Protection Agency as well as by the Pollution Control Agency.

Although the SPYC is not an enforcement entity for the above agencies or any other agency, it stands firmly in support and strongly encourages its membership in the practice of responsible and environmentally safe use of the Mississippi River and adjoining waterways.

Everyone shares in the responsibility to make our club successful. This set of Standing Rules cannot be so inclusive as to cover all scenarios. It is not meant to be the last word in safe boating, SPYC security or member behavior. Instead, it is a set of rules to help chart our course into the future as a vital, healthy cooperative of like-minded boaters.

ST. PAUL YACHT CLUB – STANDING RULES AND REGULATIONS

Updated January 2024

General Rules for Safety and Security

- All boats in harbors or on club property must conform to the club rules for safety standards and overall appearance, as established in appendix B, SPYC Safety, Appearance & Maintenance Standards. Any boat found to be unsafe or in unsound condition and/or appearance is to be corrected within 30 days of notification. Any identified condition on a boat which constitutes a fire, health or safety hazard must be corrected by the owner immediately.
- 2. All boats must meet applicable State and Federal laws and regulations for legal and safe operation, including marine sanitation devices that are certified and meet current Federal law.
- 3. Safety of family and guests is the responsibility of the boat owner. Children must be supervised. Life jackets are recommended for children while they are on the docks.
- 4. Docks must be unobstructed at all times. Walkways, fingers, and triangles must be unobstructed by any material, bicycles, plants, construction material, or any trip hazards. Boats must be tied in such a way that nothing (bow, pulpit, and anchor) extends over the main walkway.
- 5. No Swimming is allowed in the SPYC harbors. **No fishing is allowed in the SPYC harbor or from the SPYC docks**.
- The walkways, docks, triangles, and fingers are designed for pedestrian traffic only. Riding of bicycles or other wheeled vehicles, except those required for handicap access, is prohibited. Storage of any material is prohibited.
- 7. All boats must be operated at closed throttle, no wake speed in the harbor(s).
- 8. Boaters are responsible for keeping security gates locked at all times. It is the boater's responsibility to arrange access for guests. Do not disclose the gate security code to guests.
- Please respect your neighbors. All boaters and guests must conduct themselves so as to not create annoyance, hazard or nuisance to other boaters or guests. Quiet hours are as follows: Sunday through Thursday 10:00 PM until 8:00AM. Friday and Saturday: Midnight until 8:00 AM.
- 10. No political posters are allowed in the marinas or on any boats while in the harbor. **No "For Sale" signs are allowed on boats in the harbor.**

- 11. Home occupations are defined by the St. Paul Zoning Code, Sections 60.208H and 60412.7, except that no signs are to be posted. Any business that would require frequent or regular foot traffic on the dock from non-members is prohibited.
- 12. All pets must be leashed when not on your boat and restrained on the boat so they cannot charge at people walking on the dock. Any droppings on the fingers, walkways, or park land are to be cleaned up immediately and disposed of in the rubbish containers. Owners must control barking dogs so that neighboring boaters are not disturbed. All Park rules regarding pets MUST be followed when in park, including the requirement that all pets must be leashed when on the docks or park property.
- 13. All repair/service persons MUST report tobe authorized by the office prior to starting work and provide an insurance certificate of at least \$300,000.00 liability and have SPYC listed as an additional insured. The boat owner is responsible for arranging access to the dock for repair and service personnel and must be present during the work if outside marina business hours. Do not disclose the gate codes to the repair/service personnel. Exceptions may be approved, in advance, on a case-by-case basis by the Marina Manager if circumstances require it.
- 14. When storing boats, remove all valuables, secure ladders to boat and check on boat during time in storage. <u>Unattended boats in the boat yard may not be plugged into power without the boat owner on the marina premises.</u> Unsecured ladders <u>and unattended power cords</u> are subject to confiscation by SPYC personnel.
- 15. All slip-holders must attend an orientation meeting during their first boating season at the SPYC. Every effort must be made by the applicant and/or crewmembers to be present. Applicant with SIGNIFICANT scheduling conflicts <u>must</u> contact Marina Manager for their options. Slippage maybe rescinded if no effort is made by the new boater to comply.
- 16. Fueling of boats is not permitted in the slips. Absolutely no fueling is allowed on the docks, fingers or walkways.
- 17. Oil must be disposed of in the used oil recycle tank and used filters must not be left in the drain tray on top of the tank.
- 18. Boats stored in the boat yard may not be used as living/sleeping accommodations.

Operations Policy

These are meant as guidelines and exceptions may be made on a case by case basis by the board.

1. Gate keys must be turned in upon giving up slip and/or membership in SPYC.

- <u>1</u>2. In the event of an emergency during the boater's absence, the SPYC staff is authorized to take any action deemed necessary with regard to boats in the harbors.
- 23. Only vessels commercially produced by a U.S. Coast Guard registered manufacturer will be considered for dockage at the SPYC unless specifically approved by the Board. Owners of non-standard boats must submit a photograph and current survey of the boat for consideration of dockage by the Board. Non-standard or privately manufactured or substantially modified vessels may not be approved for slippage by the Board. Plans for major modifications must be submitted to the Board for approval before work is started. Changes to the existing design of a boat which materially and substantially alter the exterior appearance must be approved by the Board.
- 34. Approval for a slip will depend on slip availability, the boat length, width, draft, height, appearance, power, heating system, waste disposal system and operational safety of the boat as observed by the Board and/or marina manager as well as procedures followed for application process. The SPYC Fleet Measurer/Dockmaster's responsibility is towill measure all boats and file a complete report with the SPYC Manager.
- <u>45</u>. All boats must be of a cruising type with adequate self-contained power, in good operating condition, capable of participating in club cruising activities and capable of moving under their own power in case of emergency.
- 56. Slips transfers must be in accordance with Bylaw Article VI: A voting member is entitled to the following: Have the option to transfer his/her slip lease in the event of the sale of voting member's boat if purchaser of said boat stays within the harbor. The new purchaser/slip holder must comply with all rules and requirements set forth by the SPYC board. Associate membership slips are not transferable.
- 67. No slip-holder is allowed to grant temporary use privileges for their slip or any vacant slip. Vacant slips may be assigned to other boats at the discretion of the Marina Manager.
- <u>78.</u> All boats must be in their assigned slip. Any boat in the wrong slip or not assigned a slip will be towed to its slip or pulled out of the water, and a service charge will be assessed.

The marina manager may grant temporary slip assignment <u>prior to</u> the boat arriving at marina.

- <u>89</u>. All boats shall be secured with adequate lines and in a manner acceptable to marina operations. <u>Reference nautical rules and standards for recommended line sizes.</u>
- <u>9</u>10. Slips and/or slipcovers may not be altered without the approval of the Board. Covers must be of an approved design and approved material.
- <u>1011</u>. No boat rental, subleasing or chartering is allowed in the SPYC Marina.
- <u>11</u>12. Before purchasing a new boat, you <u>MUST</u> contact <u>the</u> Marina Manager prior to arrival. The new boat MUST fit completely inside your slip; if it doesn't fit you will have to apply for the correct size slip. NO BOAT will be allowed to hang out past end of fingers.
- 1213. Dock inspections of the lower harbor and upper harbor will be made by operations staff or QuartermasterDockmaster on a regular basis to ensure compliance with rules and regulations. QuartermastersDockmaster will determine problems or necessary repairs and forward a report to the Board of Directors or Marina Manager as appropriate. Quartermasters shall be appointed by the Commodore and shall ensure the sanitary condition of the marina is kept in conformity by the membership. Quartermasters Dockmaster shall report the operating condition of pump out systems and ensure a work order request is submitted; identify any member who is not in compliance with city, state, park or SPYC Standing Rules; walk the docks and reports issues that should be addressed to the appropriate staff committee chair or board; may collaborate with the SPYC employees, subject to the discretion, direction and approval of the Board of Directors or Marina Manager per said task.
- <u>13</u>14. Persons with Resident Live Aboard status may shrink- wrap their boats for the winter months with translucent or white shrink wrap. The SPYC strongly recommends the following: Boats should not be wrapped in a manner that reduces the safe ventilation needed for heating in the winter season. Boats must have operating CO detectors, winter and summer. SPYC strongly recommends that persons with Resident Live Aboard status have an annual furnace inspection by a certified technician. The technician should also verify the ventilation needs of the vessel, given the wrapping of the boat.
- <u>14</u>15. All winter covers MUST be taken down and removed from boat yard by April 15th. Anyone wishing to leave covers up longer must get prior approval from the marina manager.No winter storage structures may be built in the boat yard other than framing secured on the decks of the boat. Covers may be shrink wrap, fitted canvas covers or tarp material with an appropriate support structure.
- <u>15</u>16. Second boats that fit inside the footprint of the slip or leased space are allowed. Second boats that do not fit within the footprint of slip or leased space are not allowed. Tenders

or dinghies stored on the boat or in the water must not be longer than the slip width, and must not extend past the end of the slip by more than 3 feet.

- <u>16</u>17. All storage boxes located on the docks must be the approved type, purchased through the <u>Mm</u>arina <u>Mm</u>anager's office and installed by staff.
- <u>17</u>48. Garbage and refuse must be deposited in dumpsters provided. These are for common household waste only. They are not to be used for electronics, tires, appliances, furniture, construction material, hazardous materials, shrink wrap materials or tarps.
- <u>1849</u>. A voting member in good standing may take a leave of absence of up to three years with written application to the board with the understanding that he/she will be eligible for the first available and appropriate length slip upon return. Sale of boats and transfers of slip void this right. <u>Members must continue to pay annual member dues during the absence.</u>
- <u>19</u>20. A voting member in good standing will, upon payment of the \$100 application fee, immediately go to the top of the slip waiting list.
- <u>20</u>21. No more than two non-guest vehicles are allowed per boat on an ongoing basis in any parking area.
- <u>21</u>22. Additional vehicles may be stored upon payment of a storage fee. No storage will be permitted without Marina Manager approval.
- 22. In order to promote an active boating community continuous storage on land through multiple summer and winter seasons is not allowed. In the case of major restoration or re-fit projects boat owners are to communicate a plan and timeline to the Board so progress can be monitored.

Office Administration Policy, Fees

- 1. Fees must be paid in full, a lease signed and a <u>compliant</u> Certificate of Insurance on file, before a boat will be launched, lifted, stored or docked. Boats must have safety items checked successfully within the last 12 months to be launched.
- Summer storage/dockage fee is due at launch or April 15th whichever occurs first.
 Winter storage/dockage fee is due at pull out or October 15th, whichever occurs first.
 Winter storage fee includes haul-out, hull pressure wash, blocking in the upper harbor

storage lot and launch in the spring. It is the owner's responsibility to move the boat to an assigned temporary slip in the upper harbor to facilitate to move the boat to an assigned temporary slip in the upper harbor to facilitate haul-out. Vessels not in the upper harbor and/or moored stern in toward the walkway will be charged a fee for retrieval. Vessels unable to return to their assigned slip in the spring will be charged a fee to move the boat from the launch well to its assigned slip.

- Summer Sslip rental deposits must be received by the office no later than January 15thDecember 1st for the following summer season. The deposit is not refunded if suitable slip/storage is offered and refused.
- 4. Invoices are due upon receipt. Interest rate of 18% (annual rate) and/or late fee will be charged on all past due accounts. Please refer to **SPYC Credit Policy** for complete detail.
- 5. Due date for membership dues is January April 15th, each year and will be billed along with summer season fees.
- 6. Slip fees are not refundable.
- 7. Boaters may be charged an hourly fee for work they did not or could not do for which staff had to provide service. Please refer to fee schedule, posted at marina office.
- 8. Boaters will be charged a seasonal fee for placing and storing small boats and trailers in storage yard. All trailered boats and trailers must be identified with the owner's name. Approval must be given and fees are to be paid <u>prior</u> to arrival in storage yard. If the office isn't notified and we have to find the owner, they will be charged DOUBLE the normal fees. (See rate sheet in office). Any unidentified trailer, boat, or other item is subject to immobilization.
- 9. The initiation fee is due immediately following new membership approval by the Board of Directors. Please see fee schedule, posted at marina office.
- 10. Commons Fees (formerly referred to as "base utility charge") are charged to all slip holders to cover utilities and maintenance of common areas including, but not limited to sewer, water, lighting, and trash removal.
- 11. Official parking stickers must be signed for. Marina <u>mM</u>anger will keep records of tag numbers. Each slip holder is permitted two tags.
- 12. Marina <u>mM</u>anager is to be in charge of the clubhouse calendar, allowing members to reserve the Clubhouse. A fee will be charged to member for reservation. Please refer to fee schedule, posted in marina office.
- 13. All Clubhouse rules will be posted annually in the Club newsletter and in a visible spot in the Clubhouse.

ST. PAUL YACHT CLUB – STANDING RULES AND REGULATIONS

Updated January 2024

- 14. Final approval for slippage requires signed lease and current Certificate of Insurance for minimum of \$300,000.00 liability and SPYC must be listed as an additional insured. A Certificate of Insurance must be provided annually thereafter.
- 15. A change in slip assignment must be requested in writing, dated, and if a waiting list exists, added to that list along with payment of the \$100 application fee. Changes are subject to approval by the <u>mM</u>arina <u>mM</u>anager, and may be subject to marina conditions.
- 16. A credit check and unlawful detainer check will be conducted as part of the slip holder application process. Please refer to fee schedule, posted in marina office.

17. "For Sale" signs are not permitted on boats while in slips.

Clubhouse Rules

Club rules are available in the Marina office and shall be posted in the Clubhouse.

- 1. No smoking is allowed in the clubhouse.
- 2. No alcohol sales of any type are allowed.
- 3. No pets are allowed inside the clubhouse.
- 4. No equipment or furniture may be removed from the clubhouse.
- 5. All trash must be deposited in the yard dumpster.
- 6. Food items are not to be left in the refrigerator or freezer.
- 7. All Events must provide their own supplies. Existing supplies are reserved for the SPYC Social Committee (I.e. paper products, plastic ware etc.).
- 8. The clubhouse is to be left in good condition and clean after each use. (The Member responsible for the Event or Rental will be assessed for any unusual cleaning, repair or replacement costs)
- 9. Event or Rental Items may not be left or installed in the clubhouse without SPYC Clubhouse Committee Marina Manager approval.
- 10. Events shall not limit usage of the Bathrooms, Showers & Utility rooms to SPYC Members, Associate Members and their guests.

Clubhouse Usage:

SPYC Members, Associate Members and Employees may use the SPYC clubhouse for private events, subject to Clubhouse rules, ordinances and state law. The Clubhouse is a benefit to SPYC Members. The private usage should be reflective of that and shall be restricted to members. Exceptions must have SPYC Board approval.

Usage fee will be charged for all private parties held in the clubhouse. Please refer to the SPYC Clubhouse Event Type for usage fees. Reservations will be honored by usage fee paid date and may be requested through the <u>SPYC-Marina Manager</u>.

<u>Limited</u>No commercial or political usage ismay be allowed by Member Private Eventson a caseby-case basis with prior approval from the Board of Directors.

Procedure for Voting membership and Expectations of Member

Associate members may apply to become a voting member after a 1-year probationary associate membership.

Application process for membership is as follows:

- a. Application forms may be obtained from the office or on the SPYC website.
- b. An application form must be completed and signed by the applicant and two regular members who agree to be sponsors before the application is submitted.
- c. During the probationary year, applicant must attend an orientation program.
- d. During the last month of the probationary period, the application is presented at the monthly board of directors meeting. If membership is approved, the applicant is inducted at the following <u>gG</u>eneral <u>mM</u>eeting. The initiation fee and attendance at an orientation program is due prior to induction.
- e. Potential members must submit and acceptable Vessel Safety Check sheet with their membership application

Prospective members are expected to demonstrate their interest in and commitment to the goals of the SPYC by attending and participating at Club meetings, social events and work parties.

Upon notification of favorable action by the Board on the application, and payment of initial membership fee, full recognition of membership, with its voting and fee reduction privileges, will be granted at time of induction.

Resident Live aboard Standing Rules

Definition of a Resident Live aboard at the SPYC: Resident Live aboard must be voting members of the SPYC. They must have the SPYC as their primary year--around address (e.g., voter registration, driver's license, mailing, etc.) and they must use their boat as their primary residence. A letter of intent to be a year around resident of SPYC must be filed with the SPYC. (This would establish the Live aboard waiting list. It would maintain live aboard status during extended absences from marina i.e. 9 months in marina, 3 months in another location. Also would eliminate extended stay boaters avoiding meeting Live aboard criteria)

Becoming a Resident Live aboard at the SPYC:

- 1. Live aboard Slip: A Live aboard Slip must have access to metered electricity, metered natural gas or Board of Directors approved heating system and fuel, and access to the waste removal system.
- 2. Live aboard Boat: The Live aboard boat must have capabilities to receive safe and approved heating fuel to a safe and approved heating system, ability to move under its own power from and into its slip, adequate insulation to avoid use of external insulation or wrappage during winter months (without specific yearly approval from the Board of Directors), and show proof of a permanently deactivated waste overboard pump out system.
- 3. Slip Location: The Lease with the City of St. Paul allows up to 25 Live aboard slips at the SPYC. The specific slip for each Live aboard boat may vary from year to year depending on boat size, utilities available at the slip, marina and river conditions. Specific slip location assignment is the responsibility of the Board of Directors. The Board of Directors may delegate this responsibility to a committee or to the Marina manager as necessary.
- 4. Slip Priority: From the letter of intent list of Live aboard the next available vacant Live aboard position will be offered to the oldest dated letter of intent seeking a slip. (If no Live aboard need the vacant slip it can be leased to a Recreational boater for the summer season.)

5. Membership: Application for voting membership in the SPYC must be submitted to the marina manager at the time of move-in to the slip and will be held for the one-year probationary period.

—A one-year live aboard probation period is begun upon move-in to the slip and spans an entire year including summer and winter boating seasons. -b. A credit check and unlawful detainers check is conducted by the SPYC. b.a. – c.b. – — c. Primary residency is changed to the SPYC. d. All fees throughout the probation period must be paid. d.c. – -e.-A survey of the live aboard vessel and engine/s will be completed e. within the last 5ast 5 f.d. — years. f. A completed Coast Guard Auxiliary vessel safety check must be completed within the last year as required by the SPYC. ge. Documentation of required insurance as specified by SPYC. hf. _By certified letter, the provisional live aboard will agree to abide by requisite rules of the SPYC. Further, ilf failing to attain Voting Membership status after the oneyear -probationary period, the provisional live aboard will willingly vacate the assigned slip -by the end of the summer boating season and may not stay for a second winter -season ig. _____Review and approval or rejection by SPYC Board of Directors. (This review is to be conducted at next Board meeting following the one year probation period regardless - of month)

NOTE: The Bylaws under Article VI state: "A regular member is entitled to the following privileges...: Have the option to transfer his/her slip lease in the event of the sale of regular member's boat if purchaser of said boat stays within the harbor. The new purchaser/slip holder has to comply with all rules and requirements set forth by the SPYC board."

6. Slip Rights: The purchaser of a SPYC Resident Live aboard boat from a voting member has the right to move aboard the boat in an authorized slip upon purchase of the boat as a "Provisional Live aboard". Purchaser is to be informed by the SPYC of the qualifications required in above article 5. a. through ig. to achieve permanent "Resident Live aboard" status.

All of the above referred qualifications and regulations are to be observed. After the one- year probationary period, the Provisional Live aboard application for regular voting membership into the SPYC is submitted by the prospective live aboard, by the marina manager, or by a sponsoring board member, to the SPYC Board of Directors for approval or denial. If approved,

the Live aboard becomes a permanent "Resident Live aboard" and a voting member of the SPYC. If the application is denied, the owner of the boat must move off the boat for the winter seasons but may remain a recreational boater upon approval of the Board of Directors. The boat may be required to move to another slip by the Marina Operations-Manager thus providing an available vacant Live aboard slip.

Summary Sheet

All boats in harbors or on club property must conform to the club rules for safety standards and overall appearance, as established in appendix B, **SPYC Safety, Appearance & Maintenance Standards**. Any boat found to be "unsafe" or in unsound condition and/or appearance is to be corrected within 30 days of notification. Any identified condition on a boat which constitutes a fire, health or safety hazard must be corrected by the owner immediately.

Fueling of boats is not permitted in the slips or boat yards. Absolutely no fueling is allowed on the docks, fingers or walkways.

All pets must be leashed when on the docks and park property.

Oil must be disposed of in the proper manner. See staff for proper disposal.

When storing boats, remove all valuables, lock ladders to boat and check on boat during time in storage. Unlocked ladders and unattended power cords are subject to confiscation by SPYC personnel.

Before purchase of a larger boat, it is strongly advised that a slip-holder contact the <u>M</u>marina operations mManager. There is no guarantee of slip availability for a different boat.

Dock inspections of the upper and lower harbor will be made by operations staff or quartermasters on a regular basis to ensure compliance with rules.

All slip-holders must attend an orientation program for prospective slip-holders. This must take place during their first year. Applicants with SIGNIFICANT scheduling conflicts must contact marina manager.

Appendices

- A. Credit Policy
- B. Appearance & Maintenance Standards

Appendix A: Credit Policy

Recurring Charges (Annual Slip Fees, Winter Storage, etc.)

All statement amounts are due by the designated due date. A \$25.00 per month late fee will be added for each month that that the balance remains unpaid and a 1 ½% interest will be charged on the outstanding balance. Partial payments will be accepted. However a monthly late payment fee will still be charged on the balance due and the following will also apply:

Slip Lease Holders

Anyone with an outstanding balance in excess of 30 days from the date of the invoice may:

- 1. Not be extended any additional credit<u>or a contract for the following season</u>.
- 2. Not have summer slip rights or be eligible for winter storage.
- 3. Be sent a written notice of delinquency and given 15 days in which to pay any outstanding balance or establish an approved payment plan and notified that their slip may be assigned to another boater.

SPYC Members

Anyone with an outstanding balance in excess of 30 days from the date of the invoice may:

- 1 Not be extended any additional credit.
- 2. Not have summer slip rights or be eligible for winter storage.
- Be sent a written notice of delinquency and given 15 days in which to pay any outstanding balance and notified that their slip may be assigned to another boater. Members will also be notified that their membership privileges will be suspended until outstanding balances have been paid in full.
- 4. Not be permitted to vote or hold any elected or appointed officer or director position, or receive any member discounts for the remainder of the calendar year.
- 5. Any Board Member whose account becomes more than 60 days past due and has not made arrangements for an approved payment plan will forfeit his/her position as an Officer or Director of the SPYC.
- <u>65</u>. The Board of Directors at its option may elect to terminate the membership of any member with an outstanding balance in excess of 90 days. If membership is terminated for non-payment by the Board of Directors, the member would be eligible to reapply for membership in the manner prescribed for new members and would be eligible for slip assignment or for placement on a waiting list provided all past due amounts have been paid.

Financial Hardships and Payment Plans

In an effort to assist members through possible financial hardships and to be financially responsible to all members of the Club, the St. Paul Yacht Club Board of Directors has adopted the following policy:

Any member may request, in writing, a payment plan in the event of financial hardship. The request should include the reason for the hardship and must be completed on the form provided by the <u>Yacht ClubSPYC</u>. The request should be sent to the <u>Mm</u>arina <u>Mm</u>anager before an account becomes delinquent (in excess of 30 days from the invoice date). The finance <u>committee Marina Manager</u> has the authority to approve and enforce payment plans.

Members may apply for a Financial Hardship Payment Plan-no-more than once every five years only if their account and/or any current payment plans are not delinquent at the time of request. Any established Ppayment plans must be completed before the next boating season. Members receiving payment plans will be charged 1 ½% interest per month on the outstanding balancewill not be charged interest or late fees on payment plan amounts as long as the terms of the payment plan are adhered to and remain current.

If all terms and conditions of the payment plan are not met, the payment plan will automatically terminate and the outstanding balance, <u>including all applicable late fees and</u> <u>interest</u>, will be due and payable immediately, and all membership rights and privileges shall be suspended until full payment is received.

Appendix B: Safety, Appearance, and Maintenance Standards

SAFETY, APPEARANCE, AND MAINTENANCE STANDARDS FOR BOATS AND FACILITIES OF THE SAINT PAUL YACHT CLUB

The Saint Paul Yacht Club enjoys the special privilege of being located within a national park, on the 'Mighty Mississippi' River, and across from downtown St. Paul, the state's capital city! Being in such a convenient and attractive location has been a great benefit for our member and associate boaters. Over the years we have seen many changes in the areas around us. Some of it we initiated, and some of it was the result of federal, state, city and private interests in upgrading the facilities and appearance of the Harriet Island Park land and riverfront properties. The Saint Paul Yacht Club has and will continue to benefit from these upgrades, as well as our own improvements. In that vein, the Board of Directors of the Saint Paul Yacht Club is implementing Appearance and Maintenance Standards to be applied to all boats regularly and temporarily slipped in our harbors, as well our marina facilities. These Standards are listed below. They are effective immediately. Some of these Standards are already in place. Other Standards are new. These Standards are necessary for many reasons including, but not limited to, the following:

(1) We lease our land within a national park system and within St. Paul city property; our lease requires that the property and facilities all be kept clean, in good repair and neat appearance;

(2) We share this leased property as 'common property' and therefore must meet the highest standards possible in our use; and

(3) The current and future financial viability of our Club is based on being attractive to existing and new boaters who are looking for convenient, attractive facilities from which to boat.

Safety Check List

All boats <u>must-should</u> be checked at least yearly for the following safety items:

- 1. Engine compartment ventilation engine compartment blowers must be in operational condition, including undamaged hoses to and from the blower.
- 2. Battery terminals all positive battery terminals must be protected to prevent sparks if the terminals are shorted. A battery box or cover which prevents accidental contact with the battery terminals shall be acceptable.
- 3. Wiring no uninsulated wires or splices are permitted low in the bilge where they may be exposed to immersion in water.
- 4. Backfire flame arrester properly cleaned and installed backfire flame arresters must be present on any gasoline-powered engines, other than outboard engines.
- 5. Fuel system no open fuel lines or leaks in any part of the fuel system are permitted.
- 6. Fire extinguishers the minimum number of fire extinguishers as required by federal law shall be readily available. The extinguishers must be in serviceable condition.

- Marine sanitation device (toilet) no overboard dumping of holding tanks is permitted. Any "Y" valves which would permit such dumping must be removed or permanently disabled.
- Galley and heating system no leaks in propane, natural gas, or other fuel is permitted.
 Propane tank enclosures must be vented overboard to prevent fumes from collecting in the bilge or inside the boat.

An inspection fee will be assessed to all slip holders to cover the cost of a staff inspection. The fee will be waived-refunded if an authorized Coast Guard Auxiliary or Power Squadron Vessel Examiner performs a free Vessel Safety Check and proper documentation is submitted to the SPYC Office by June 15th.

STANDARDS LIST

These standards may be somewhat subjective in interpretation. The Board will be responsible for determining subjective discrepancies.

- 1. The exterior of boats must be clean and in good repair. Large areas of peeling paint, open holes in boats, large rust spots on boats, torn boat or slip covers, torn screens or broken windows are not acceptable as on-going appearance. If repairs are required and will be delayed, arrangements must be made with the Board and <u>Mmarina Mmanager</u> for an acceptable timeframe to complete the necessary work.
- 2. If a boat is being repaired or remodeled while in the water, the owner is responsible for making sure that the project is handled in a safe, neat, environmentally sound manner, and that noise, project materials and debris are kept to a minimum. Substantial modifications to the appearance of the boat must be approved by the Board before construction has begun.
- 3. Docks, triangles, and fingers are to be kept free of plants, materials storage or containers, seating, hammocks, etc. except for those dock boxes or containers approved by the Board.
- 4. If debris from a boat owner's work project falls onto the docks, triangles, or fingers, it is the responsibility of the boat owner to clean up and properly dispose of the debris in a timely and environmentally safe manner to prevent safety problems, and to prevent docks, triangles, and fingers from becoming messy, cluttered or damaged.
- 5. Power cords are to be run under the docks. Hoses are not to be left on the docks, triangles, or fingers unless in use. While in use, care should be taken to arrange hoses so that they do not present a tripping hazard to others walking on the docks. Approved hose holders are available from the office. Power cords and other utility lines (e.g. gas, water, cables) must be supported so that no part of the cord or line is in the water. Cords or other utility cables found in the water will be disconnected and the slip owner notified.

- 6. Individual dock boxes must be properly located and secured to docks and/or fingers. Combustible materials may not be stored in dock boxes.
- 7. Ladders must be stored and secured on the owner's boat.
- 8. Paint, varnish, paint brushes, sanding supplies, power and hand tools, etc. must be safely and neatly stored when not in use. Remember the hazards that paint and other chemicals present and handle/dispose of them properly. Such materials should not be stored in an engine compartment,
- 9. Tarps and frames or similar material used to temporarily cover a boat (boats being repaired, winter live-aboard boats, etc.) must be securely fastened with no loose folds. Note: Winter tarps for live-aboard boats must be in good repair when in use and must be removed and stored away by April 15th of each year.
- 10. Wheelbarrows, wheeled utility carts, grills, bicycles, etc. must be neatly stored on the owner's boat at all times. It is recommended that these items be limited to avoid a 'storage locker' appearance on the deck or top of a boat.
- 11. Planters for flowers and other plant material must not be placed on the docks, triangles, or fingers.
- 12. Separate standards have already been established for major construction projects on boats in the water. Please contact the Marina <u>Mm</u>anager for this information.
- 13. Transients boats will be turned away from our harbors if they do not meet our standards as listed here.
- 14. Any pet waste material from pets of boat owners, members or their guests must be immediately and properly disposed of in accordance with St. Paul city ordinances. If a pet has an accident on the docks, the person responsible for the pet must pick up and properly dispose of the waste material, and quickly clean off the section of dock affected.
- 15. No food materials should be left or stored on the docks or fingers that might encourage birds or animals to feed there.
- 16. Slip covers must be in good condition, without tears, rips, or severely worn sections. Slip cover frames must be of an approved design.
- 17. The disposal of scrap metal, junk, used antifreeze or other material is prohibited in the boat yard.

- 18 Any Sheriff boat sold shall be removed from the boat yard if purchased by nonmembers.
- 19. ____All vessels 15 years or older must submit to the SPYC an acceptable hull survey at least every 5 years. This survey must specify that the hull is sound with no leakage, and shows no wasting that might cause water leakage.

It is the intent of the Saint Paul Yacht Club Board of Directors that we communicate clearly and act reasonably with regard to establishing Appearance and Maintenance Standards, determining which boats/boat owners are not in compliance and establishing a plan for resolving any non-compliance situations. To this end, the Marina <u>mM</u>anager and <u>the Quarter Masters for the Upper and Lower Harbors Dockmaster</u> will periodically walk the harbors. If a problem exists with a boat in our harbors, the owner will be notified in writing within three business days and be given a timeline for solving the problem. If a boat owner cannot resolve the problem in that timeframe or disagrees with the determination that they are not in compliance with the Standards, they may appeal the situation to the Grievance Committee of the Board of Directors. Any grievance not resolved within the Grievance Committee procedures may be taken to the full Board of Directors for final review and decision.

We sincerely believe that implementing these Standards is in the best interests of the Saint Paul Yacht Club as a whole. We welcome any questions you may have and we appreciate your compliance with the Standards in the spirit of maintaining a yacht club and boating facility of which we all can be proud!



The following document is a compilation of Rules, Policies and Procedures. It is written in a format where it may remain a whole document or parts may be separated from the whole document to stand alone. The Board of Directors may, from time to time, adopt Standing Rules and regulations for the management and conduct of the affairs of the SPYC and it shall have power to fix the amount of annual dues, fees, assessments and charges for the services to be paid by the members. Such Standing Rules and Regulations, which will be appended hereto, shall be posted in the office and available on the SPYC website.

The Standing Rules have been categorized using the following headings: <u>Preamble</u> <u>General Rules for Safety and Security Policy</u> <u>Operations Policy</u> <u>Office Administration Policy, Fees Clubhouse Rules</u> <u>Procedure for Regular Membership and Expectations of Member</u> <u>Resident Live aboard Standing Rule</u> <u>Summary Sheet</u> <u>Appendices</u> A. Credit Policy

B. Appearance & Maintenance Standards

Preamble

The SPYC is dedicated to providing an environment where all members can enjoy safe and affordable boating. To achieve this goal, everyone must adhere to certain rules and regulations. We are fortunate that there are organizations, like the Coast Guard, that have developed specific rules emphasizing safety while boating on inland waterways. The SPYC complies with all government rules and regulations and all rules with regard to Harriet Island Regional Park. The SPYC supports environmentally responsible boating practices, stipulated by the Environmental Protection Agency as well as by the Pollution Control Agency.

Although the SPYC is not an enforcement entity for the above agencies or any other agency, it stands firmly in support and strongly encourages its membership in the practice of responsible and environmentally safe use of the Mississippi River and adjoining waterways.

Everyone shares in the responsibility to make our club successful. This set of Standing Rules cannot be so inclusive as to cover all scenarios. It is not meant to be the last word in safe boating, SPYC security or member behavior. Instead, it is a set of rules to help chart our course into the future as a vital, healthy cooperative of like-minded boaters.

General Rules for Safety and Security

- All boats in harbors or on club property must conform to the club rules for safety standards and overall appearance, as established in appendix B, SPYC Safety, Appearance & Maintenance Standards. Any boat found to be unsafe or in unsound condition and/or appearance is to be corrected within 30 days of notification. Any identified condition on a boat which constitutes a fire, health or safety hazard must be corrected by the owner immediately.
- 2. All boats must meet applicable State and Federal laws and regulations for legal and safe operation, including marine sanitation devices that are certified and meet current Federal law.
- 3. Safety of family and guests is the responsibility of the boat owner. Children must be supervised. Life jackets are recommended for children while they are on the docks.
- 4. Docks must be unobstructed at all times. Walkways, fingers, and triangles must be unobstructed by any material, bicycles, plants, construction material, or any trip hazards. Boats must be tied in such a way that nothing (bow, pulpit, and anchor) extends over the main walkway.
- 5. No Swimming is allowed in the SPYC harbors. **No fishing is allowed in the SPYC harbor or from the SPYC docks**.
- The walkways, docks, triangles, and fingers are designed for pedestrian traffic only. Riding of bicycles or other wheeled vehicles, except those required for handicap access, is prohibited. Storage of any material is prohibited.
- 7. All boats must be operated at closed throttle, no wake speed in the harbor(s).
- 8. Boaters are responsible for keeping security gates locked at all times. It is the boater's responsibility to arrange access for guests. Do not disclose the gate security code to guests.
- Please respect your neighbors. All boaters and guests must conduct themselves so as to not create annoyance, hazard or nuisance to other boaters or guests. Quiet hours are as follows: Sunday through Thursday 10:00 PM until 8:00AM. Friday and Saturday: Midnight until 8:00 AM.
- 10. No political posters are allowed in the marinas or on any boats while in the harbor. **No "For Sale" signs are allowed on boats in the harbor.**
- 11. Home occupations are defined by the St. Paul Zoning Code, Sections 60.208H and 60412.7, except that no signs are to be posted. Any business that would require frequent or regular foot traffic on the dock from non-members is prohibited.

- 12. All pets must be leashed when not on your boat and restrained on the boat so they cannot charge at people walking on the dock. Any droppings on the fingers, walkways, or park land are to be cleaned up immediately and disposed of in the rubbish containers. Owners must control barking dogs so that neighboring boaters are not disturbed. All Park rules regarding pets MUST be followed when in park, including the requirement that all pets must be leashed when on the docks or park property.
- 13. All repair/service persons MUST be authorized by the office prior to starting work and provide an insurance certificate of at least \$300,000.00 liability and have SPYC listed as an additional insured. The boat owner is responsible for arranging access to the dock for repair and service personnel and must be present during the work if outside marina business hours. Do not disclose the gate codes to the repair/service personnel. Exceptions may be approved, in advance, on a case-by-case basis by the Marina Manager if circumstances require it.
- 14. When storing boats, remove all valuables, secure ladders to boat and check on boat during time in storage. Unattended boats in the boat yard may not be plugged into power without the boat owner on the marina premises. Unsecured ladders and unattended power cords are subject to confiscation by SPYC personnel.
- 15. All slip-holders must attend an orientation meeting during their first boating season at the SPYC. Every effort must be made by the applicant and/or crewmembers to be present. Applicant with SIGNIFICANT scheduling conflicts <u>must</u> contact Marina Manager for their options. Slippage maybe rescinded if no effort is made by the new boater to comply.
- 16. Fueling of boats is not permitted in the slips. Absolutely no fueling is allowed on the docks, fingers or walkways.
- 17. Oil must be disposed of in the used oil recycle tank and used filters must not be left in the drain tray on top of the tank.
- 18. Boats stored in the boat yard may not be used as living/sleeping accommodations.

Operations Policy

These are meant as guidelines and exceptions may be made on a case by case basis by the board.

- 1. In the event of an emergency during the boater's absence, the SPYC staff is authorized to take any action deemed necessary with regard to boats in the harbors.
- 2. Only vessels commercially produced by a U.S. Coast Guard registered manufacturer will be considered for dockage at the SPYC unless specifically approved by the Board. Owners of non-standard boats must submit a photograph and current survey of the boat for consideration of dockage by the Board. Plans for major modifications must be submitted to the Board for approval before work is started. Changes to the existing design of a boat which materially and substantially alter the exterior appearance must be approved by the Board.
- 3. Approval for a slip will depend on slip availability, the boat length, width, draft, height, appearance, power, heating system, waste disposal system and operational safety of the boat as observed by the Board and/or marina manager as well as procedures followed for application process. The SPYC Fleet Measurer/Dockmaster will measure all boats and file a complete report with the SPYC Manager.
- 4. All boats must be of a cruising type with adequate self-contained power, in good operating condition, and capable of moving under their own power in case of emergency.
- 5. Slip transfers must be in accordance with Bylaw Article VI: A voting member is entitled to the following: Have the option to transfer his/her slip lease in the event of the sale of voting member's boat if purchaser of said boat stays within the harbor. The new purchaser/slip holder must comply with all rules and requirements set forth by the SPYC board. Associate membership slips are not transferable.
- 6. No slip-holder is allowed to grant temporary use privileges for their slip or any vacant slip. Vacant slips may be assigned to other boats at the discretion of the Marina Manager.
- 7. All boats must be in their assigned slip. Any boat in the wrong slip or not assigned a slip will be towed to its slip or pulled out of the water, and a service charge will be assessed. The marina manager may grant temporary slip assignment <u>prior to</u> the boat arriving at marina.
- 8. All boats shall be secured with adequate lines and in a manner acceptable to marina operations. Reference nautical rules and standards for recommended line sizes.

- 9. Slips and/or slipcovers may not be altered without the approval of the Board. Covers must be of an approved design and approved material.
- 10. No boat rental, subleasing or chartering is allowed in the SPYC Marina.
- 11. Before purchasing a new boat, you <u>MUST</u> contact the Marina Manager prior to arrival. The new boat MUST fit completely inside your slip; if it doesn't fit you will have to apply for the correct size slip. NO BOAT will be allowed to hang out past end of fingers.
- 12. Dock inspections of the lower harbor and upper harbor will be made by operations staff or Dockmaster on a regular basis to ensure compliance with rules and regulations. Dockmaster will determine problems or necessary repairs and forward a report to the Board of Directors or Marina Manager as appropriate. Dockmaster shall report the operating condition of pump out systems and ensure a work order request is submitted; identify any member who is not in compliance with city, state, park or SPYC Standing Rules; walk the docks and reports issues that should be addressed to the appropriate staff committee chair or board; may collaborate with the SPYC employees, subject to the discretion, direction and approval of the Board of Directors or Marina Manager per said task.
- 13. Persons with Resident Live Aboard status may shrink- wrap their boats for the winter months with translucent or white shrink wrap. The SPYC strongly recommends the following: Boats should not be wrapped in a manner that reduces the safe ventilation needed for heating in the winter season. Boats must have operating CO detectors, winter and summer. SPYC strongly recommends that persons with Resident Live Aboard status have an annual furnace inspection by a certified technician. The technician should also verify the ventilation needs of the vessel, given the wrapping of the boat.
- 14. No winter storage structures may be built in the boat yard other than framing secured on the decks of the boat. Covers may be shrink wrap, fitted canvas covers or tarp material with an appropriate support structure.
- 15. Second boats that fit inside the footprint of the slip or leased space are allowed. Second boats that do not fit within the footprint of slip or leased space are not allowed. Tenders or dinghies stored on the boat or in the water must not be longer than the slip width, and must not extend past the end of the slip by more than 3 feet.
- 16. All storage boxes located on the docks must be the approved type, purchased through the Marina Manager's office and installed by staff.
- 17. Garbage and refuse must be deposited in dumpsters provided. These are for common household waste only. They are not to be used for electronics, tires, appliances, furniture, construction material, hazardous materials, shrink wrap materials or tarps.

- 18. A voting member in good standing may take a leave of absence of up to three years with written application to the board with the understanding that he/she will be eligible for the first available and appropriate length slip upon return. Sale of boats and transfers of slip void this right. Members must continue to pay annual member dues during the absence.
- 19. A voting member in good standing will, upon payment of the \$100 application fee, immediately go to the top of the slip waiting list.
- 20. No more than two non-guest vehicles are allowed per boat on an ongoing basis in any parking area.
- 21. Additional vehicles may be stored upon payment of a storage fee. No storage will be permitted without Marina Manager approval.
- 22. In order to promote an active boating community continuous storage on land through multiple summer and winter seasons is not allowed. In the case of major restoration or re-fit projects boat owners are to communicate a plan and timeline to the Board so progress can be monitored.

Office Administration Policy, Fees

- 1. Fees must be paid in full, a lease signed and a compliant Certificate of Insurance on file, before a boat will be launched, lifted, stored or docked.
- 2. Summer storage/dockage fee is due at launch or April 15th whichever occurs first. Winter storage/dockage fee is due at pull out or October 15th, whichever occurs first. Winter storage fee includes haul-out, hull pressure wash, blocking in the upper harbor storage lot and launch in the spring. It is the owner's responsibility to move the boat to an assigned temporary slip in the upper harbor to facilitate haul-out. Vessels not in the upper harbor and/or moored stern in toward the walkway will be charged a fee for retrieval. Vessels unable to return to their assigned slip in the spring will be charged a fee to move the boat from the launch well to its assigned slip.
- 3. Summer slip rental deposits must be received by the office no later than December 1st for the following summer season. The deposit is not refunded if suitable slip/storage is offered and refused.
- 4. Invoices are due upon receipt. Interest rate of 18% (annual rate) and/or late fee will be charged on all past due accounts. Please refer to **SPYC Credit Policy** for complete detail.
- 5. Due date for membership dues is April 15th, each year and will be billed along with summer season fees.

- 6. Slip fees are not refundable.
- 7. Boaters may be charged an hourly fee for work they did not or could not do for which staff had to provide service. Please refer to fee schedule, posted at marina office.
- 8. Boaters will be charged a seasonal fee for placing and storing small boats and trailers in storage yard. All trailered boats and trailers must be identified with the owner's name. Approval must be given and fees are to be paid <u>prior</u> to arrival in storage yard. If the office isn't notified and we have to find the owner, they will be charged DOUBLE the normal fees. (See rate sheet in office). Any unidentified trailer, boat, or other item is subject to immobilization.
- 9. The initiation fee is due immediately following new membership approval by the Board of Directors. Please see fee schedule, posted at marina office.
- 10. Commons Fees (formerly referred to as "base utility charge") are charged to all slip holders to cover utilities and maintenance of common areas including, but not limited to sewer, water, lighting, and trash removal.
- 11. Official parking stickers must be signed for. Marina Manger will keep records of tag numbers. Each slip holder is permitted two tags.
- 12. Marina Manager is to be in charge of the clubhouse calendar, allowing members to reserve the Clubhouse. A fee will be charged to member for reservation. Please refer to fee schedule, posted in marina office.
- 13. All Clubhouse rules will be posted in a visible spot in the Clubhouse.
- 14. Final approval for slippage requires signed lease and current Certificate of Insurance for minimum of \$300,000.00 liability and SPYC must be listed as an additional insured. A Certificate of Insurance must be provided annually thereafter.
- 15. A change in slip assignment must be requested in writing, dated, and if a waiting list exists, added to that list along with payment of the \$100 application fee. Changes are subject to approval by the Marina Manager, and may be subject to marina conditions.

Clubhouse Rules

Club rules are available in the Marina office and shall be posted in the Clubhouse.

- 1. No smoking is allowed in the clubhouse.
- 2. No alcohol sales of any type are allowed.
- 3. No pets are allowed inside the clubhouse.
- 4. No equipment or furniture may be removed from the clubhouse.
- 5. All trash must be deposited in the yard dumpster.
- 6. Food items are not to be left in the refrigerator or freezer.
- 7. All Events must provide their own supplies. Existing supplies are reserved for the SPYC Social Committee (I.e. paper products, plastic ware etc.).
- 8. The clubhouse is to be left in good condition and clean after each use. (The Member responsible for the Event or Rental will be assessed for any unusual cleaning, repair or replacement costs)
- 9. Event or Rental Items may not be left or installed in the clubhouse without SPYC Marina Manager approval.
- 10. Events shall not limit usage of the Bathrooms, Showers & Utility rooms to SPYC Members, Associate Members and their guests.

Clubhouse Usage:

SPYC Members, Associate Members and Employees may use the SPYC clubhouse for private events, subject to Clubhouse rules, ordinances and state law. The Clubhouse is a benefit to SPYC Members. The private usage should be reflective of that and shall be restricted to members. Exceptions must have SPYC Board approval.

Usage fee will be charged for all private parties held in the clubhouse. Please refer to the SPYC Clubhouse Event Type for usage fees. Reservations will be honored by usage fee paid date and may be requested through the Marina Manager.

Limited commercial or political usage may be allowed on a case-by-case basis with prior approval from the Board of Directors.

Procedure for Voting membership and Expectations of Member

Associate members may apply to become a voting member after a 1-year probationary associate membership.

Application process for membership is as follows:

- a. Application forms may be obtained from the office or on the SPYC website.
- b. An application form must be completed and signed by the applicant and two regular members who agree to be sponsors before the application is submitted.
- c. During the probationary year, applicant must attend an orientation program.
- d. During the last month of the probationary period, the application is presented at the monthly board of directors meeting. If membership is approved, the applicant is inducted at the following General Meeting. The initiation fee and attendance at an orientation program is due prior to induction.

Prospective members are expected to demonstrate their interest in and commitment to the goals of the SPYC by attending and participating at Club meetings, social events and work parties.

Upon notification of favorable action by the Board on the application, and payment of initial membership fee, full recognition of membership, with its voting and fee reduction privileges, will be granted.

Resident Live aboard Standing Rules

Definition of a Resident Live aboard at the SPYC: Resident Live aboard must be voting members of the SPYC. They must have the SPYC as their primary year-round address (e.g., voter registration, driver's license, mailing, etc.) and they must use their boat as their primary residence. A letter of intent to be a year around resident of SPYC must be filed with the SPYC. (This would establish the Live aboard waiting list. It would maintain live aboard status during extended absences from marina i.e. 9 months in marina, 3 months in another location. Also would eliminate extended stay boaters avoiding meeting Live aboard criteria)

Becoming a Resident Live aboard at the SPYC:

1. Live aboard Slip: A Live aboard Slip must have access to metered electricity, metered natural gas or Board of Directors approved heating system and fuel, and access to the waste removal system.

- 2. Live aboard Boat: The Live aboard boat must have capabilities to receive safe and approved heating fuel to a safe and approved heating system, ability to move under its own power from and into its slip, adequate insulation to avoid use of external insulation during winter months (without specific yearly approval from the Board of Directors), and show proof of a permanently deactivated waste overboard pump out system.
- 3. Slip Location: The Lease with the City of St. Paul allows up to 25 Live aboard slips at the SPYC. The specific slip for each Live aboard boat may vary from year to year depending on boat size, utilities available at the slip, marina and river conditions. Specific slip location assignment is the responsibility of the Board of Directors. The Board of Directors may delegate this responsibility to a committee or to the Marina manager as necessary.
- 4. Slip Priority: From the letter of intent list of Live aboard the next available vacant Live aboard position will be offered to the oldest dated letter of intent seeking a slip. (If no Live aboard need the vacant slip it can be leased to a Recreational boater for the summer season.)

5. Membership: Application for voting membership in the SPYC must be submitted to the marina manager at the time of move-in to the slip and will be held for the one-year probationary period.

- a. A one-year live aboard probation period is begun upon move-in to the slip and spans an entire year including summer and winter boating seasons.
- b. Primary residency is changed to the SPYC.
- c. All fees throughout the probation period must be paid.
- A survey of the live aboard vessel and engine/s will be completed within the last
 5 years.
- e. Documentation of required insurance as specified by SPYC.
- f. If failing to attain Voting Membership status after the one-year probationary period, the provisional live aboard will willingly vacate the assigned slip by the end of the summer boating season and may not stay for a second winter season
- g. Review and approval or rejection by SPYC Board of Directors. (This review is to be conducted at next Board meeting following the one year probation period regardless of month)

NOTE: The Bylaws under Article VI state: "A regular member is entitled to the following privileges...: Have the option to transfer his/her slip lease in the event of the sale of regular member's boat if purchaser of said boat stays within the harbor. The new purchaser/slip holder has to comply with all rules and requirements set forth by the SPYC board."

6. Slip Rights: The purchaser of a SPYC Resident Live aboard boat from a voting member has the right to move aboard the boat in an authorized slip upon purchase of the boat as a "Provisional Live aboard". Purchaser is to be informed by the SPYC of the

qualifications required in above article 5. a. through g. to achieve permanent "Resident Live aboard" status.

All of the above referred qualifications and regulations are to be observed. After the one- year probationary period, the Provisional Live aboard application for regular voting membership into the SPYC is submitted by the prospective live aboard, by the marina manager, or by a sponsoring board member, to the SPYC Board of Directors for approval or denial. If approved, the Live aboard becomes a permanent "Resident Live aboard" and a voting member of the SPYC. If the application is denied, the owner of the boat must move off the boat for the winter seasons but may remain a recreational boater upon approval of the Board of Directors. The boat may be required to move to another slip by the Marina Manager thus providing an available vacant Live aboard slip.

Summary Sheet

All boats in harbors or on club property must conform to the club rules for safety standards and overall appearance, as established in appendix B, **SPYC Safety, Appearance & Maintenance Standards**. Any boat found to be "unsafe" or in unsound condition and/or appearance is to be corrected within 30 days of notification. Any identified condition on a boat which constitutes a fire, health or safety hazard must be corrected by the owner immediately.

Fueling of boats is not permitted in the slips or boat yards. Absolutely no fueling is allowed on the docks, fingers or walkways.

All pets must be leashed when on the docks and park property.

Oil must be disposed of in the proper manner. See staff for proper disposal.

When storing boats, remove all valuables, lock ladders to boat and check on boat during time in storage. Unlocked ladders and unattended power cords are subject to confiscation by SPYC personnel.

Before purchase of a larger boat, it is strongly advised that a slip-holder contact the Marina Manager. There is no guarantee of slip availability for a different boat.

Dock inspections of the upper and lower harbor will be made by operations staff or quartermasters on a regular basis to ensure compliance with rules.

All slip-holders must attend an orientation program for prospective slip-holders. This must take place during their first year. Applicants with SIGNIFICANT scheduling conflicts must contact marina manager.

Appendices

- A. Credit Policy
- B. Appearance & Maintenance Standards

Appendix A: Credit Policy

Recurring Charges (Annual Slip Fees, Winter Storage, etc.)

All statement amounts are due by the designated due date. A \$25.00 per month late fee will be added for each month that that the balance remains unpaid and a 1 ½% interest will be charged on the outstanding balance. Partial payments will be accepted. However a monthly late payment fee will still be charged on the balance due and the following will also apply:

Slip Lease Holders

Anyone with an outstanding balance in excess of 30 days from the date of the invoice may:

- 1. Not be extended any additional credit or a contract for the following season.
- 2. Not have summer slip rights or be eligible for winter storage.
- 3. Be sent a written notice of delinquency and given 15 days in which to pay any outstanding balance or establish an approved payment plan and notified that their slip may be assigned to another boater.

SPYC Members

Anyone with an outstanding balance in excess of 30 days from the date of the invoice may:

- 1 Not be extended any additional credit.
- 2. Not have summer slip rights or be eligible for winter storage.
- Be sent a written notice of delinquency and given 15 days in which to pay any outstanding balance and notified that their slip may be assigned to another boater. Members will also be notified that their membership privileges will be suspended until outstanding balances have been paid in full.
- 4. Not be permitted to vote or hold any elected or appointed officer or director position, or receive any member discounts for the remainder of the calendar year.
- 5. Any Board Member whose account becomes more than 60 days past due and has not made arrangements for an approved payment plan will forfeit his/her position as an Officer or Director of the SPYC.
- 6. The Board of Directors at its option may elect to terminate the membership of any member with an outstanding balance in excess of 90 days. If membership is terminated for non-payment by the Board of Directors, the member would be eligible to reapply for membership in the manner prescribed for new members and would be eligible for slip assignment or for placement on a waiting list provided all past due amounts have been paid.

Financial Hardships and Payment Plans

In an effort to assist members through possible financial hardships and to be financially responsible to all members of the Club, the St. Paul Yacht Club Board of Directors has adopted the following policy:

Any member may request, in writing, a payment plan in the event of financial hardship. The request should include the reason for the hardship and must be completed on the form provided by the SPYC. The request should be sent to the Marina Manager before an account becomes delinquent (in excess of 30 days from the invoice date). The Marina Manager has the authority to approve payment plans.

Members may apply for a Financial Hardship Payment Plan only if their account and/or any current payment plans are not delinquent at the time of request. Any established payment plans must be completed before the next boating season. Members receiving payment plans will not be charged interest or late fees on payment plan amounts as long as the terms of the payment plan are adhered to and remain current.

If all terms and conditions of the payment plan are not met, the payment plan will automatically terminate and the outstanding balance, including all applicable late fees and interest, will be due and payable immediately, and all membership rights and privileges shall be suspended until full payment is received.

Appendix B: Safety, Appearance, and Maintenance Standards

SAFETY, APPEARANCE, AND MAINTENANCE STANDARDS FOR BOATS AND FACILITIES OF THE SAINT PAUL YACHT CLUB

The Saint Paul Yacht Club enjoys the special privilege of being located within a national park, on the 'Mighty Mississippi' River, and across from downtown St. Paul, the state's capital city! Being in such a convenient and attractive location has been a great benefit for our member and associate boaters. Over the years we have seen many changes in the areas around us. Some of it we initiated, and some of it was the result of federal, state, city and private interests in upgrading the facilities and appearance of the Harriet Island Park land and riverfront properties. The Saint Paul Yacht Club has and will continue to benefit from these upgrades, as well as our own improvements. In that vein, the Board of Directors of the Saint Paul Yacht Club is implementing Appearance and Maintenance Standards to be applied to all boats regularly and temporarily slipped in our harbors, as well our marina facilities. These Standards are listed below. They are effective immediately. Some of these Standards are already in place. Other Standards are new. These Standards are necessary for many reasons including, but not limited to, the following:

(1) We lease our land within a national park system and within St. Paul city property; our lease requires that the property and facilities all be kept clean, in good repair and neat appearance;

(2) We share this leased property as 'common property' and therefore must meet the highest standards possible in our use; and

(3) The current and future financial viability of our Club is based on being attractive to existing and new boaters who are looking for convenient, attractive facilities from which to boat.

Safety Check List

All boats should be checked at least yearly for the following safety items:

- 1. Engine compartment ventilation engine compartment blowers must be in operational condition, including undamaged hoses to and from the blower.
- 2. Battery terminals all positive battery terminals must be protected to prevent sparks if the terminals are shorted. A battery box or cover which prevents accidental contact with the battery terminals shall be acceptable.
- 3. Wiring no uninsulated wires or splices are permitted low in the bilge where they may be exposed to immersion in water.
- 4. Backfire flame arrester properly cleaned and installed backfire flame arresters must be present on any gasoline-powered engines, other than outboard engines.
- 5. Fuel system no open fuel lines or leaks in any part of the fuel system are permitted.
- 6. Fire extinguishers the minimum number of fire extinguishers as required by federal law shall be readily available. The extinguishers must be in serviceable condition.

- Marine sanitation device (toilet) no overboard dumping of holding tanks is permitted. Any "Y" valves which would permit such dumping must be removed or permanently disabled.
- Galley and heating system no leaks in propane, natural gas, or other fuel is permitted.
 Propane tank enclosures must be vented overboard to prevent fumes from collecting in the bilge or inside the boat.

An inspection fee will be assessed to all slip holders to cover the cost of a staff inspection. The fee will be refunded if an authorized Coast Guard Auxiliary or Power Squadron Vessel Examiner performs a free Vessel Safety Check and proper documentation is submitted to the SPYC Office by June 15th.

STANDARDS LIST

These standards may be somewhat subjective in interpretation. The Board will be responsible for determining subjective discrepancies.

- 1. The exterior of boats must be clean and in good repair. Large areas of peeling paint, open holes in boats, large rust spots on boats, torn boat or slip covers, torn screens or broken windows are not acceptable as on-going appearance. If repairs are required and will be delayed, arrangements must be made with the Board and Marina Manager for an acceptable timeframe to complete the necessary work.
- 2. If a boat is being repaired or remodeled while in the water, the owner is responsible for making sure that the project is handled in a safe, neat, environmentally sound manner, and that noise, project materials and debris are kept to a minimum. Substantial modifications to the appearance of the boat must be approved by the Board before construction has begun.
- 3. Docks, triangles, and fingers are to be kept free of plants, materials storage or containers, seating, hammocks, etc. except for those dock boxes or containers approved by the Board.
- 4. If debris from a boat owner's work project falls onto the docks, triangles, or fingers, it is the responsibility of the boat owner to clean up and properly dispose of the debris in a timely and environmentally safe manner to prevent safety problems, and to prevent docks, triangles, and fingers from becoming messy, cluttered or damaged.
- 5. Power cords are to be run under the docks. Hoses are not to be left on the docks, triangles, or fingers unless in use. While in use, care should be taken to arrange hoses so that they do not present a tripping hazard to others walking on the docks. Approved hose holders are available from the office. Power cords and other utility lines (e.g. gas, water, cables) must be supported so that no part of the cord or line is in the water. Cords or other utility cables found in the water will be disconnected and the slip owner notified.

- 6. Individual dock boxes must be properly located and secured to docks and/or fingers. Combustible materials may not be stored in dock boxes.
- 7. Ladders must be stored and secured on the owner's boat.
- 8. Paint, varnish, paint brushes, sanding supplies, power and hand tools, etc. must be safely and neatly stored when not in use. Remember the hazards that paint and other chemicals present and handle/dispose of them properly. Such materials should not be stored in an engine compartment,
- 9. Tarps and frames or similar material used to temporarily cover a boat (boats being repaired, winter live-aboard boats, etc.) must be securely fastened with no loose folds. Note: Winter tarps for live-aboard boats must be in good repair when in use and must be removed and stored away by April 15th of each year.
- 10. Wheelbarrows, wheeled utility carts, grills, bicycles, etc. must be neatly stored on the owner's boat at all times. It is recommended that these items be limited to avoid a 'storage locker' appearance on the deck or top of a boat.
- 11. Planters for flowers and other plant material must not be placed on the docks, triangles, or fingers.
- 12. Separate standards have already been established for major construction projects on boats in the water. Please contact the Marina Manager for this information.
- 13. Transients boats will be turned away from our harbors if they do not meet our standards as listed here.
- 14. Any pet waste material from pets of boat owners, members or their guests must be immediately and properly disposed of in accordance with St. Paul city ordinances. If a pet has an accident on the docks, the person responsible for the pet must pick up and properly dispose of the waste material, and quickly clean off the section of dock affected.
- 15. No food materials should be left or stored on the docks or fingers that might encourage birds or animals to feed there.
- 16. Slip covers must be in good condition, without tears, rips, or severely worn sections. Slip cover frames must be of an approved design.
- 17. The disposal of scrap metal, junk, used antifreeze or other material is prohibited in the boat yard.

- 18 Any Sheriff boat sold shall be removed from the boat yard if purchased by nonmembers.
- 19. All vessels 15 years or older must submit to the SPYC an acceptable hull survey at least every 5 years. This survey must specify that the hull is sound with no leakage, and shows no wasting that might cause water leakage.

It is the intent of the Saint Paul Yacht Club Board of Directors that we communicate clearly and act reasonably with regard to establishing Appearance and Maintenance Standards, determining which boats/boat owners are not in compliance and establishing a plan for resolving any non-compliance situations. To this end, the Marina Manager and Dockmaster will periodically walk the harbors. If a problem exists with a boat in our harbors, the owner will be notified in writing within three business days and be given a timeline for solving the problem. If a boat owner cannot resolve the problem in that timeframe or disagrees with the determination that they are not in compliance with the Standards, they may appeal the situation to the Grievance Committee of the Board of Directors. Any grievance not resolved within the Grievance Committee procedures may be taken to the full Board of Directors for final review and decision.

We sincerely believe that implementing these Standards is in the best interests of the Saint Paul Yacht Club as a whole. We welcome any questions you may have and we appreciate your compliance with the Standards in the spirit of maintaining a yacht club and boating facility of which we all can be proud!