

Board Reports 2025



2025 President's Report – Mayo Tabb

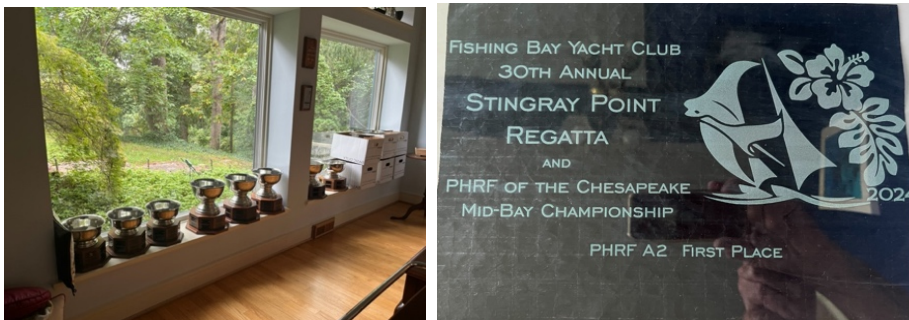
It has been a privilege to serve as your President for the 2025 season and I can report that PHRF Chesapeake remains strong with 822 current certificate holders, financially in excellent shape but still has room for improvement. We need to increase our communication, promotion and outreach to our membership. Our biggest challenge is responding to the conditions that have evolved in the Northern Bay areas where racing has fragmented to be conducted under many different rating rules. Our primary mission is to provide fair ratings for a diverse range of boats racing in the typical conditions of the Chesapeake. The Cruising Classes have become a fixture with some of our OA's but many are not offering Cruising Class starts. For those holding Cruising certificates encourage your Club race management and OA's to include one or both cruiser class so you can go out and enjoy the fun without having to compete with race boats.

Last year the Delegates voted to change the PHRF/CBYRA Region to better reflect our racing. So now Region 1 being north of the Bay Bridge, Region 2 being Maryland south of the Bay Bridge excluding Annapolis, Region 3 being Annapolis area and Regions 4N and 4S being Virginia. The racing condition in Region 1 and 2 are quite different from the Annapolis dominated Region 3. To reflect that difference there is a proposal to split the VP North position on the Board into a VP West for Region 3 and the redefined VP North for the smaller Clubs that make up Regions 1 and 2. This will allow us to better focus on and serve the very diverse racing and ratings in the Northern Bay.

When you look at PHRF Chesapeake finances for 2025 about a third of our revenue goes to issuing certificates and operating the Website which is integral to issuing certificates. A further third went to supporting the two Championships, PHRF/CBYRA seminars and a third for promotion that was not spent. The key aspect that we learned from last year was that promotion and website content maintenance does not get done with volunteers. In the past this was done by paid Executive Secretaries and for 2026 we will reinstitute that position. For the 2026 Budget I am proposing that we dip into our ample cash reserves for funding that position and getting professional help with marketing and website maintenance. As our revenue covers normal operating expenses I am proposing that we hold fees at the same level as 2025.

The PHRF Championships were a mixed bag. The Mid and Southern Championship co-branded with SBRW and Stingray 3 day regattas were a success. However the

Northern Bay regatta was cancelled due to lack of entries. We have experimented with several different concept which will be a discussion item later in the day. Would like to open it up to different types of events including a Distance race. It will be a CBYRA wild card and count as double points. The Board will change from an informal verbal agreement to a written contract spelling out each party's responsibility. The concept of individual perpetual trophies has not worked as Clubs don't have space to display up to 7 trophies so most go to storage. We will change to one trophy will all classes on it and when full retired to the most prevalent winner. Ther idea of PHRF running the Championship itself instead of Co-branding an existing event is not realistic. For a three-day regatta you need a budget in excess of \$10,000, 50 or so volunteers and several committee and mark boats. This level of support is beyond the capabilities of PHRF Chesapeake.



Providing fair ratings for 822 boats would not be possible without the extreme dedication of our 16 handicappers split into a Northern Board headed by Dan Trammell as Chief Handicapper and Southern Board headed by Alan Bomar as Chief Handicapper who meet monthly in person or via Zoom. Dan who has served us well in many roles over the past years is stepping back as Chief Handicapper but will remain involved with the organization. Eric Crawford will take over as Chief Handicapper with Nelson Pemberton taking over other roles.

For those that don't know how a handicap is created, I want to give a brief overview of the process. It starts when you apply via our website that goes to your local handicapper who can be found on the Website under Handicappers. He is your guide and advocate for the process who reviews your application, corrects errors and calls you for missing data and in the process if you have any question, he is your contact. After the application is complete, he does initial

research and rating suggestion before it is sent to the respective Board. If a Handicapper is your direct competitor can participate in the discussion but does not have a vote on the rating. After the rating is decided, it is sent to the other Board for approval or rejection. If rejected the process is repeated with a modified rating until agreement.

What do the handicapper look at? They look at if the same boat is previously rated by PHRF Chesapeake, other PHRF regions, ORR and ORC data, other boats with similar characteristics, equipment on the boat and performance out on the water. We have the base rating for windward/leeward courses and the CR rating for a random balance of windward, reaching and downwind legs. For both spinnaker and non-spinnaker configuration. These are all based on average Chesapeake wind conditions of 10 knots. When wind conditions are different there will be some boats favored but usually balances out over the season. If you think that your rating or a competitor's is incorrect I encourage you to appeal. This can be a formal appeal per the form on the Website that you totally control and submit. Or it can be via a Handicapper Appeal where you discuss it with your Handicapper, and he submits the appeal, but he is determining what data and points are being made with your help. As many have observed - "Well prepared, well sailed boats usually win under any handicap system"

For years Charity and other low-key events OAs have taken our rating data for boats and applied it differently from event to event. Last year the Delegates voted to formalize and standardize the process for the OAs to work thru the local handicapper. These assigned rating are for one time/event use and base rating only and the handicapper will encourage the owner to get an official PHRF rating so they can receive the credits such as PFA, propeller etc.

We partnered with CBYRA to offer a series on sailing seminars to members of either organization which is our most expensive marketing expense. It is a discussion item for later in the day as to its value to our membership that is also not a CBYRA member.

Jim Raper has done an invaluable but to many unappreciated job as Treasurer working thru past deficiencies

in State registration and compliance and is on the verge of completing this important task. Additionally, he has handled all payment, finance and membership roster issues.

In conclusion PHRF Chesapeake is strong as well positioned to grow in the future due to the tireless efforts of the 16 handicappers and 5 Board Members who meet every month to make everything happen.

Respectfully Submitted,
C. Mayo Tabb Jr
President, PHRF of the Chesapeake

VP Northern Bay

During my tenure with PHRF of the Chesapeake a large amount of time and energy has been spent on getting the organization on the proper financial and legal footing. Thanks to the hard work of Jim Raper with support from the rest of the Board that is mostly in the rearview mirror and we can focus on other priorities.

We have seen mixed results on membership and participation. The Cruising Class had a great year in membership, but we are still not getting as much participation as we would anticipate from all classes including cruising.

My goal for 2026 will be to increase participation. My belief is better communication is the place to start. We now have an Executive Secretary; I hope to use this position to stay in touch with the members in my area about upcoming events and to work with OA's to create events that will appeal to our members.

There are several ways to improve our communication with membership, but a News Letter, and a working calendar of upcoming events will be two items I hope to roll out for the upcoming year.

PHRF started the Championship Series a few years ago to promote sailing around the Bay. The success of those events has relied on existing events willing to work with PHRF within their events to hold races for the different classes of PHRF. We should continue with these relationships; working closely with the OA's to create successful and rewarding events.

In 2025 we tried to hold a championship event in Annapolis through a partnership with Eastport Yacht club. In the end, there was not enough interest. It was to be part of their

Labor Day Regatta. This year I will try again, either with EYC or another yacht club that is willing to with us.

PHRF has always been run with two VP's, one for the Northern Bay and one for the Southern Bay. For 2026 we are hoping to divide this responsibility into three separate areas, hopefully adding a VP to cover clubs North of the bridge and the Eastern Shore. I will work with the incoming VP to ease the transition.

Nelson Pemberton, VP Northern Bay

2025 Southern Bay VP report

The Southern Bay continues to have two large PHRF events, Southern Bay Race Week (HYC) and Stingray Point Regatta (FBYC), and although the Cape Charles Cup (BBSA) has a mixed fleet of PHRF, ORC Performance Cruiser, and true Cruiser fleets, it is also a highly attended regatta. On top of these "big" events, there are the many local regattas and series led by CCV Racing, Hampton Yacht Club (HYC), Broad Bay Sailing Association (BBSA), Old Point Comfort Yacht Club (OPCYC), Portsmouth Boat Club (PBC), and Norfolk Yacht and Country Club (NYCC).

In 2025 SBRW attendance was about the same as previous, non-COVID, years and had a total of 68 PHRF boats, of which 10 were PHRF Cruising- non spinnaker. FBYC's Stingray Point Regatta had a total of 43 PHRF boats, including a 3 boat Sport Boat fleet and a 12 boat Cruising Spin and Non-spin fleet. In comparison, BBSA's Cape Charles Cup had 37 PHRF boats, including 8 in PHRF Cruising Non-spinnaker. It should be noted that virtually all Southern Bay events have PHRF Cruising Class starts in their NORs, and opposed to 2024, the Cruising participation in BBSA, PBC, HYC, and CCVR races increased "substantially."

For CCVR, there was average of 4 for 7 racedays; SBRW, Cape Charles, Race to Cock Island and Stingray averaged 9 PHRF Cruising entries. Compared to last year the southern Bay is finally seeing Cruising memberships, although they are all Non-Spinnaker. The individual club events had attendance in PHRF A + B/C + Cruising about 25% less than last year: CCVR averaged 14 in its 8 days of racing; HYC, not including SBRW, cancelled both of its distance races, Down the Bay and Plantation Light, but had 5 in the

Annual Regatta, and HYC Frostbite had 14 boats. Besides BBSA's Cape Charles Cup listed above, its summer series averaged 8 PHRF racers; OPCYC averaged 8 boats in its day race series, while its Round the Lights Race had 16 PHRF boats. PBC's Race to Cock Island had 18 PHRF entries, which included 7 in Cruising Non-spinnaker. NYCC's Dink Vail Regatta only had 4 PHRF boats.

Overall, PHRF racing in the southern Bay is losing participation by at least 25% despite more PHRF Cruising boats. It should be noted that CCVR and HYC hosted Dawn Riley of Oakcliff Sailing to bring her nationwide, all day Collaboration and Celebration Workshop to HYC on March 1, 2025. With her leading, we discussed strategies, marketing, and financing for competitive sailing in the Southern Bay; there were 50 attendees, not counting 20 junior sailors who came for a related workshop. In addition, the area clubs met 2 weeks ago to discuss increasing or at least maintaining participation, with two strategies being: decreasing the number of racing days for the season with the hope that if the calendar is not as full, some will get more crew and return to racing; and the second strategy being increased training for skippers and crew to lure non-racing skippers into racing.

Greg Cutter
Southern Bay VP
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Northern Bay Chief Handicapper Report - Dan Trammell

The Northern Bay Board of Handicappers held monthly meetings from January through October in addition to a joint meeting with the Southern Bay Board of Handicappers in March.

Most of our meetings were virtual mainly because of the convenience to our handicappers who are scattered all over the bay. We conducted much of our business by email which was convenient especially early in the year when we had far too many applications to consider at a single monthly meeting. Our in-person meetings are valuable when we can arrange them.

We issued the majority of valid certificates within a week of the application date when they were simple renewals with no missing data or errors. If the applications were missing information the local handicapper contacted the applicant which delayed the issuance of the certificate. Applications that were delayed for any reason were all handled at the next monthly meeting. In a few instances where the local handicapper was informed that the applicant needed the rating before the next scheduled meeting, we issued a provisional rating and confirmed or modified it at the next meeting. We also promptly processed somewhere north of a dozen requests where expedited processing was requested.

I had the opportunity to speak with many of you during the year about your ratings either over the phone or at an after-race social gathering. Our discussions were about boat preparation, condition of the sails, crew work and last but not least tactics. As I am sure you are all aware PHRF rates boats with the assumption that the boat is well prepared for racing with good sails and with a good clean bottom. When I hear that the boat was cleaned twice a year or every other month, for example, I point out that they can not expect to compete with a boat that is cleaned before every race and can not expect the handicappers to gauge just how the difference between a clean or fowled bottom would effect the speed potential.

Our handicappers continually make on-the-water observations of the fleet and review race results to confirm our ratings or see if a change is indicated. If we see a problem, a handicapper appeal is entered to see if a change is warranted. If both the Northern and Southern handicap boards approve a change after hearing any input from our members, the change is made. We follow the same process if any of our members provide evidence that we have the rating incorrect for any boat in the fleet. This timely response is a huge advantage that PHRF has over other rating systems that require a modification of the formula to effect such a change.

We handled a larger number of applications for new boats than usual at the last minute. Applicants tend to wait until the last minute to apply for a rating and the committee tries to accommodate them with a provisional rating so they can race in the upcoming event. The rating we issue in such an event is on the conservative side. We revisit the rating at our next regular monthly meeting and make adjustments as necessary.

I has been my pleasure to serve as the chief handicapper of the Northern Bay Board of Handicappers. I am stepping aside as chief and will continue for a short time in an "at-large" position to provide support and background to the new chief.

I am leaving the Northern Bay Board of Handicappers in solid shape as I continue to be impressed by the depth and breadth of knowledge of the handicappers on the committee.

Dan Trammell,
Chief PHRF Handicapper

Northern Chesapeake Bay

PHRF of the Chesapeake 2025 Southern Bay Handicapper Report

In 2025, the SB had a good year including the Joint Handicapper Meeting in March. The 2025 handicapping volume was such that we did not have many in person meetings. The ability to process new boat applications and even appeals by email has continued to make the cost and volunteer time to handicap boats less. This is good to keep a volunteer run organization viable for years.

We have listened to conversations about VPP based handicapping this year. There are always efforts to claim a better system. I offer that PHRF is a very good system for club racing. It does a solid, albeit not perfect, job handicapping different types of boats to allow racing together. It creates fair racing.

The best system for sailboat racing is one-design. Equality in one-design racing is much closer, where the winners have the best combination of crew work, boat preparation, sail quality, strategy, tactics, and a little luck. However, we have different boat needs, and the mobility of the world offers us a great variety of boats that serve many different needs and desires. PHRF offers a great format for fair racing across a variety of boats.

In PHRF, in addition to the one design variables, different boat designs perform differently in weather and course selection. PHRF develops ratings based on "typical" local weather condition. On the Chesapeake we think 8 to 12 knots. PHRF of the Chesapeake provides 4 ratings to adjust for the design variable in a 8 to 12 knot windspeed.

- Valid - a rating based on an equal Windward Leeward course
- Non-spinnaker (NS) - a rating based on an equal Windward Leeward course without using a spinnaker.
- Circular Random (CR) - a rating based on a course with variable leg direction, some being Winward Leeward and others close to broad reaches.
- Non spinnaker Circular Random (CRNS) - a CR course without using spinnakers.

A race committee can easily choose the correct PHRF rating for each boat before the start of the race. Often the rating type is listed in the Notice of Race.

The VPP world gets much more complicated requiring measuring boats, weighing boats, measuring sails etc. to get 16 to 32 different ratings per boat to accommodate a wind speed and course variable. Then the Race Committee has to make decisions that affect results by observing the racecourse and selecting the "best" windspeed to select the rating. On multiple race days, effective use of the right VPP rating may require different ratings for each boat for each race.

While VPP refinement of ratings between boats is worth the effort in a professional or "high end" racing, it adds cost and complexity to sailboat racing. PHRF removes the complexity of measurement rules and Velocity Prediction based rules to offer fair racing across a variety of boats.

Boat preparation, good sails, a clean boat bottom, a practiced crew with a sound knowledge of the rules, strategy and tactics will lead to solid race results and a winning season.

Remember the saying, "every dog has his day". It is demonstrated regularly in PHRF racing.

Last, as I repeat each year, send in your owner and competitor appeals. Handicappers cannot observe all races, and it is the boat owner and crew that can tell us what is happening in your area. Sharing your observations will continue to make PHRF racing fun.

Alan

Alan Bomar
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November 9, 2025

Report from US Sailing Representative for Year End including

US Sailing Board Meeting:

The most recent Regional Sailing Association (RSA) Committee and US Sailing Board of Directors meetings were held in August and September respectively with the Annual General Meeting and last Board meeting held November 12, 2025.

The following items were of interest from the meetings:

The meetings covered updates from various sailing areas, with participants discussing their current activities, challenges, and upcoming events, including the various US Sailing Championships, most of which were held in the last two months. In the Chesapeake, we held the Offshore Championship in Navy 44's (Lloyd Phoenix Regatta). The team from the great Lakes won with the College of Charleston Sailing Team taking second. Two weekends ago, we held the National Collegiate Offshore Championship (Kennedy Cup Regatta) which College of Charleston won by 1 point over Navy after 6 races ranging from 4 kts to 20 kts of breeze.

CEO Charlie Enright: Charlie Enright, the new CEO, provided an update on his first 100 days in office, emphasizing his focus on developing the sport and enhancing relationships with stakeholders. He discussed the strategic planning process, which includes surveys and an upcoming all-staff meeting, and mentioned the need for financial stability and transparency.

The new US Sailing Strategic Plan will be presented to the Board on November 12th at the AGM and will share the strategic plan survey insights report with the membership once it's synthesized into a shareable format. The Annual Stakeholder's meeting will be held on November 13 in Bristol RI (I will not be attending in person but will be following electronically).

COO Andrew Clouston & US Sailing: US Sailing will update the Interim Gender Identification policy by the end of the year to comply with the new USOPC executive order. US Sailing will be organizing regional roadshows in 2026 to emphasize US Sailing services including race official and judges training and certification classes. Race Official insurance is now available through the NASO (the National Association of Sporting Officials) but you must hold a US Sailing certification to be eligible.

Andrew shared updates on new team members (Sarah Hawkins, Communications & Marketing; Emily Hewitt, interim Safe Sport Compliance Officer; Sydney Hough, Membership Manager; insurance for certified race officials via NASO, and the USOPC's update on women in sport, which will impact US Sailing's gender the gender identification policy. He also announced the 2027 National Sailing Program Symposium in Fort Myers and plans for regional roadshows in 2025.

Effort in support of the various racing rules will continue for 2026 with added emphasis on review of improvements in support for Portsmouth and PHRF. The Offshore Office will continue to be the central contact for ORC and ORR certificates. There are now over 800 ORC certificates in the US and as a result the US now gets two seats on the ORC board.

The board approved the list of nominated Yachtsman and Yachtswoman of the year and noted that Bob Kottler (Annapolis resident and local YC member) was voted in as Treasurer for a 3-year term on the BOD.

The next US Sailing Board meeting will be held following the Annual General Meeting on November 12 to certify the election results and make Committee appointments.

Respectfully Submitted,

Bruce Bingman,

CBYRA/Area C and PHRF delegate to US Sailing

2025 PHRF of the Chesapeake Bay – Treasurer's report

Bullet points:

- \$12,000 positive net income variance, black ink for the first time since 2017
- \$2,000 positive revenue experience
- continued spending/emphasis on increasing PHRF presence on the bay
- 3 championship sponsorships, where PHRF co-sponsors event trophies
- issued 515 certificates at an average cost of \$48.35...a 12% positive variance
- monetized the Cruising Class certificate program issuing 178 Cruising certificates
 - 2022 (Free) – 162
 - 2023 (Free) – 48
 - 2024 (Free) – 101
 - 2025 (paid) – 178

Entity standing:

- resolved legal standing
- non-stock VA c-corp
- Federal EIN number
- Legal registered agent
- Established new banking relationship
- There is no available non-profit status available to PHRF, we could consider establishing the Foundation as a separate non-profit legal entity with a qualified purpose

Proposed 2026 budget

- Best estimate based on registration trends
- Certificate cost is unchanged from 2025

2026	2026 Proposed Budget		2025 Approved Budget	2025 Actual	2025 Variance	2024 Total YTD
Cruising 1 yr.	80 @\$20		59	125	66	
Cruising 2 yr.	0 @\$30		119	0	(119)	
PHRF 1 yr.	110 @\$40		76	110	34	
PHRF 2 yr.	210 @\$60		261	250	(11)	
Expedite	15 @\$50		29	10	(19)	
Paid Applications	400		495	515	20	377
Cruising Applications	0					91
Income						
Gross Application Fees to Stripe	19350		22000	23850	1,850	15,220
Stripe Fees	725		805	-840	(1,645)	552
Transmitted from Stripe (Bank)	18625		21195	23010	1,815	14,668
Check and App Payments						-
Other Income				2	2	0
Refunds						
Income Net of Fees	18625		21195	23012	1,817	14,546
Joint Handicappers Meeting	500		600	338	(262)	200
NB Meeting	1500		2250	697	(1,553)	859

SB Meeting	1500		2000	550	(1,450)	307
Maryland State Department	0					-
Maryland Non-Profits	0		200	0	(200)	100
PO Box	400		380	382	2	364
US Sailing	250		500	250	(250)	250
Headway Consulting	3500		3500	3240	(260)	2,700
Headway Development	1500		3000	1168	(1,832)	2,198
Hosting	1300		1300	1291	(9)	1,200
Messaging	300		300	300	-	250
Event Manager	360		360	360	-	240
Zoom	200		225	168	(57)	168
Annual Meeting	500		750		(750)	-
National Meeting	1000		1500	1000	(500)	-
CBYRA Greenbook/Membership	650		650		(650)	500
Insurance	0		0	0	-	2,385
Check	0		0	0	-	-
Trophies (PHRF Championship via CBYRA)	0		0	0	-	1,923
PHRF Promotion	2000		2000	0	(2,000)	-
Marketing/Outreach	3000		2000	720	(1,280)	1,250

PHRF Championship Trophies (keepers) engraving	1000	1000		(1,000)	791
For the PHRF North, Mid and South Bay Championship, Webinars	3750	2500	3448	948	1,250
Webinars	1500	1500	2000	500	
Publicity (Advertising/Banner)	1000	1200	845	(355)	-
Total Expenses	25710	27715	16757	(10,958)	16,935
Income (Loss)	-7085	-6520	6256	12,776	(2,389)
Suntrust CD	2960				
Checking (11.1.25)	28118				
Savings (11.1.25)	64755				
	<u>95833</u>				

Historical Yearend results:

	Opening	NI/(NL)	Ending
2017			118,268
2018	118,768	(11,272)	106,996
2019	106,996	(1,788)	105,208
2020	105,208	(8,269)	96,939
2021	96,939	(776)	96,163
2022	96,163	641	96,804
2023	96,804	(103)	96,701

2024	96,701	(8,327)	88,374
2025	88,374	6,256	94,630

Historic membership levels

2003 - 1177	2015 - 885
2004 - 1163	2016 - 895
2005 - 1137	2017 - 915
2006 - 1097	2018 - 929
2007 - 1088	2019 - 915
2008 - 1068	2020 - 726
2009 - 1078	2021 - 755
2010 - 1040	2022 - 792
2011 - 1046	2023 - 845
2012 - 992	2024 - 946
2013 - 815	2025 - 822
2014 - 866	