



## **ISLANDS OF BEAUFORT HOMEOWNERS ASSOCIATION**

**Board of Directors Meeting**

### **MINUTES**

Tuesday, March 14, 2023

1:30 PM

#### **CALL TO ORDER AT 1:30 PM**

#### **PRESENT FOR MEETING:**

Alex Kent, Eric Powell, David Jussaume, Carmen Dillard, Robbie Smith, Scott Whitehead, Kathy Whitehead, Fred Mueller, Marilyn Mueller, Gloria Papp, Nancy Hansen, David Brandt

#### **COMMUNITY COMMENTS**

Kathy Whitehead – The benches (made of composite) on the playground have been chewed by an animal. Robbie Smith says some composites are made of peanut butter oil which might attract animals.

#### **PRESENTATION OF MINUTES- FEBRUARY 2023**

Eric Powell made a motion that the minutes from the February 2023 IOB Board meeting be approved. This motion was seconded by David Jussaume. The minutes were accepted unanimously by the Board.

#### **FINANCE REPORT - DAVID JUSSAUME**

# Islands of Beaufort HOA Treasurer Report

## March 14th, 2023 BOD Meeting

Status as of February 28, 2023

### Treasurer's Highlights

1. Total *Spend-to-Date* across all 4 accounts: \$62.8K. (Slides 2, 3, 4 and 5)
2. HOA should have \$500K or more in cash at end of the year (slide 6)

### Look Ahead

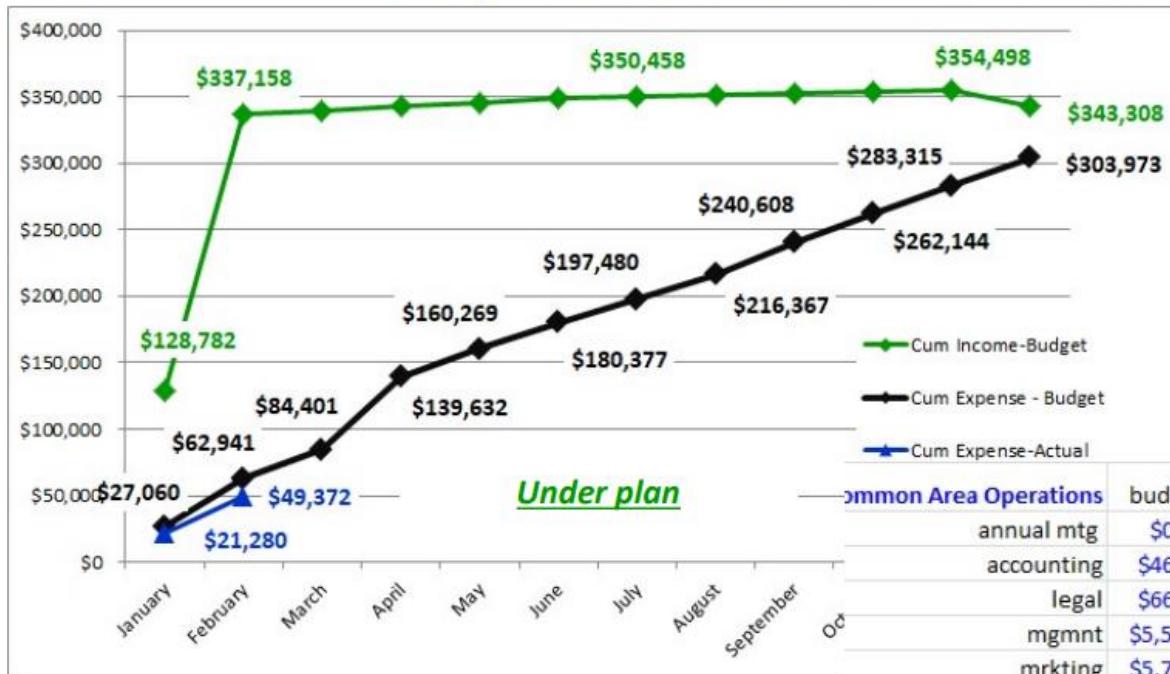
1. Additional Clubhouse fencing project spend (\$10K to-date)
2. Some in-force insurance policies premiums are still to be billed/paid.
3. Bridge Insurance premiums.

### Decisions Required

1. None

## Working Budget Summary Common Area Operations

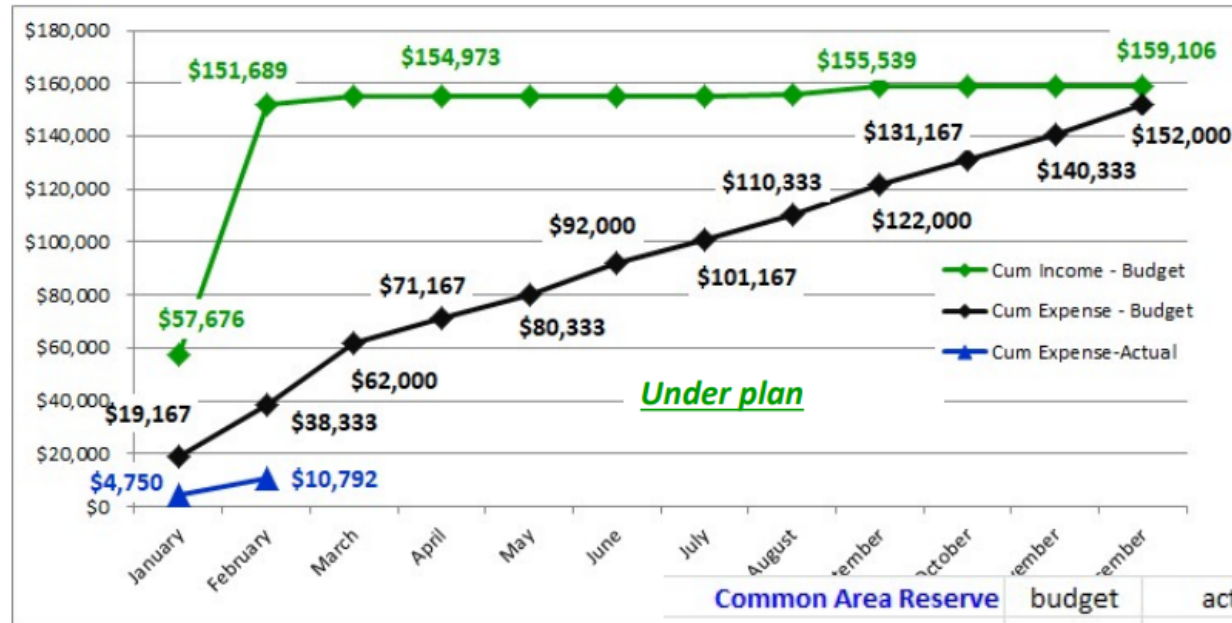
### Comparison of Plan to Actual – Accrual Basis



Common Area Operations	budget	actual	surplus (deficit)
annual mtg	\$0	0	\$0
accounting	\$467	325	\$142
legal	\$667	90	\$577
mgmnt	\$5,537	5031	\$506
mrkting	\$5,700	5697	\$3
ins	\$16,351	9721	\$6,630
ARB	\$2,500	2860	(\$360)
G&L	\$15,500	17144	(\$1,644)
GLComm	\$4,417	0	\$4,417
CH	\$2,502	1371	\$1,131
pool	\$2,732	2455	\$277
social	0	0	\$0
Main gate	\$1,395	0	\$1,395
util	\$5,175	4678	\$497
	\$62,941	49372	\$13,569

## Working Budget Summary Common Area Reserves

### Comparison of Plan to Actual – Accrual Basis



Common Area Reserve	budget	actual	surplus (deficit)
			\$0
Pickle ball nets	\$0	0	\$0
General Landscape	\$833	0	\$833
Bridge and dock repairs	\$0	0	\$0
Grounds (projects are TBD)	\$5,833	0	\$5,833
Building (projects are TBD)	\$11,667	0	\$11,667
bhouse Fence replacement	\$20,000	10042	\$9,958
Unplanned Expenses	\$0	750	(\$750)
	\$38,333	10792	\$27,541

## Working Budget Summary Deer Island Operations

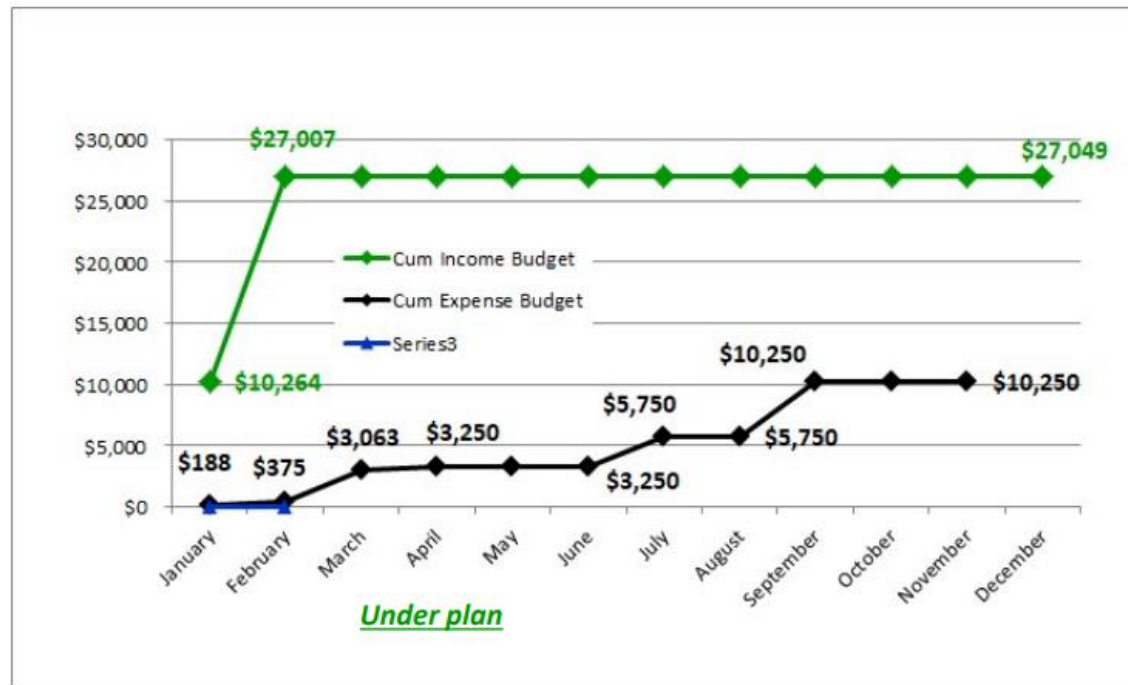
### Comparison of Plan to Actual – Accrual Basis



DI Operations	budget	actual	surplus (deficit)
Property Taxes	\$0	0	\$0
Gate Equipment Lease [4 qtrs @ \$1,050]	\$1,050	1111	(\$61)
Internet [Hargray] for: DI Gate	\$268	267	\$1
Gate phone (VoIP)	\$40	0	\$40
Imigation Water	\$208	203	\$5
Grounds and Landscape Contract	\$500	972	(\$472)
Backflow Preventer Test (@ 47 Anchorage Way)	\$0	0	\$0
Landscape Maintenance - Materials and Labor	\$91	0	\$91
Deer Island Causeway Electrical (for gate operation)	\$104	158	(\$54)
Gate maintenance, repairs, parts	\$0	\$0	\$0
Stormwater Infrastructure Maintenance	\$0	\$0	\$0
Bridge Insurance	\$0	0	\$0
<b>Total Deer Island Operations Expenses</b>	<b>\$2,261</b>	<b>2711</b>	<b>(\$450)</b>

## Working Budget Summary Deer Island Reserves

### Comparison of Plan to Actual – Accrual Basis



DI Reserves	budget	actual	surplus (deficit)
Landscape improvements and replacement	\$188	0	\$188
Imigation tie in @ Causeway	\$0	0	\$0
Bridge approach concrete repair	\$0	0	\$0
idge Wear Boards - replacement and sealing	\$0	0	\$0
Total DI Reserves Expenditures	\$188	0	\$188



## Cash Held In Banks (end of month)

Bank Balances (end of month)		2023	
	Type	Jan	Feb
<b>Ameris</b>		<b>\$151,730</b>	<b>\$242,614</b>
Common Area Res	MM	\$151,730	\$242,614
<b>First Federal Bank (FFB)</b>		<b>\$165,933</b>	<b>\$165,977</b>
Common Area Res	MM	\$124,016	\$124,054
Deer Island Res	MM	\$41,917	\$41,923
<b>Regions</b>		<b>\$153,339</b>	<b>\$163,339</b>
Builder's deposits	checking	\$49,500	\$59,500
Common Area Res	MM	\$103,839	\$103,839
<b>South State Bank (SSB)</b>		<b>\$221,598</b>	<b>\$337,247</b>
Common Area Ops	checking	\$221,598	\$337,247
<b>Wells Fargo (WF)</b>		<b>\$137,648</b>	<b>\$170,719</b>
Deer Island Ops	checking	\$22,716	\$40,768
Common Area Res	MM	\$22,506	\$22,509
Deer Island Res	MM	\$92,426	\$107,442
<b>Total =</b>		<b>\$830,248</b>	<b>\$1,079,896</b>
<b>Liabilities</b>		<b>\$49,342</b>	<b>\$59,792</b>
Builder's Deposits		\$49,000	\$59,000
Member Pre-Paid		\$342	\$792
Accounts Payable		\$0	\$0
<b>Net=</b>		<b>\$780,906</b>	<b>\$1,020,104</b>

Cash on-hand = \$1,020.1K  
 2023 Budget Remaining Spend = \$448.45K  
 Net = \$571.7K

## Insurance Policy Summary

Insurance Type	Coverage Term		Insurer	2022 Actual	2023		
	Start	End			Budget	Actual	Difference
General Liability	17-Jan-23	17-Jan-24	Selective	\$2,927	\$2,927	\$2,927	\$0
Property	17-Jan-23	17-Jan-24	Selective	\$7,601	\$8,000	\$12,386	(\$4,386)
Umbrella	17-Jan-23	17-Jan-24	Greenwich	\$1,174	\$1,174	\$1,405	(\$231)
Cotton Island Bridge	4-Apr-22	4-Apr-23	Lloyd's of London	\$30,407	\$33,500	\$33,500	\$0
Deer Island Bridge	4-Apr-22	4-Apr-23	Lloyd's of London	\$22,019	\$24,225	\$24,225	
Directors & Officers	17-Jan-23	17-Jan-24	Travelers	\$2,501	\$3,000	\$5,854	(\$2,854)
Workmans Comp	11-Jan-23	11-Jan-24	Hartford	\$2,441	\$1,000	\$953	\$47
Herbicide	N/A	N/A	Selective	\$748	\$0	\$0	\$0
Flood	1-Apr-22	1-Apr-23	Selective	\$2,590	\$1,295	\$1,259	\$36
Volunteer Accident	13-Feb-23	13-Feb-24	Berkley	\$250	\$250	\$250	\$0
			Total =	\$72,658	\$75,371	\$82,759	(\$7,388)



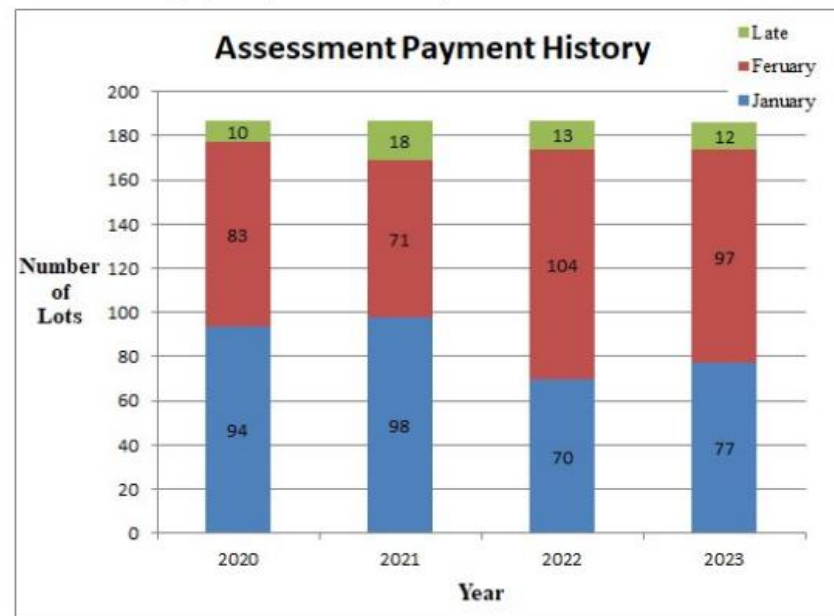
## Late Status – 2023 CY HOA Assessment

- HOA is due \$25,924 for 2023 (as of 6 March 2023)
- 93% of Lot Owners paid by the end of the 60 day Grace period

As of Date	# of Lots with Delinquent Payments
March 2, 2023	12
March 6, 2023	10

5 of the 10 Lot Owners that are delinquent are consistently late in making payments (3 and 4+ years running)

2020 to 2023	
Average	
Jan	45.3%
Feb	47.5%
Late	7.1%



2021 data revised

3/12/2023

IOB Treasurer Report HOA Members Only

## MANAGEMENT REPORT - ROBERT BUNDY

- Management was in I.O.B. in February on the 2<sup>nd</sup>, 13<sup>th</sup>, and 17<sup>th</sup>.
- Alex and Robert met with Davis Yoakum with Bay Point Dock and looked at the two bridges. A proposal from Davis Yoakum was received yesterday on repairs to the bridges recommended by the engineer and the replacement of some wear boards.
- Paul Tallmage reported on Monday that he has finished the bush hogging and will send an invoice before the end of the week.
- Annette with Year Round Pool was asked about changing the service contract to cleaning the pool once a week instead of three times a week when the pool is closed. The reply was, "I need to re-run the numbers and get it to you on Monday. There is NO downside in having 1xweek cleans when the Pool is "Closed for the season. The Pool has to be ready and in compliance prior to opening. If you have a lot of foliage and debris, it can cause staining on the deck and inside the Pool as we will only be on site every 6 days." Robert sent an email to Annette on Saturday, since she had not gotten back to him.
- Robert requested a quote from The Tennis Court Doctor to replace the tennis court nets on the tennis court. His quote is \$795.00 for two nets and installation. Also, two different company's websites that sell replacement tennis courts nets was researched. The information was sent to the Board.
- The PickleJuice contract for 2023 was signed by Alan Dechovitz on November 15, 2022. It runs from 1/1/23 to 12/31/23 at a cost of \$150/month.
- Leon smoothed out the ruts in the grass and dirt of the old playground. A check was received from the person whose vehicle resulted in the damage.
- Leon removed the dirt and mulch at the Cotton Island Dock walkway and installed crushed granite.
- The financials were mailed to all Board members on March 7, 2023.
- Late fees were applied, if applicable, to owners with balances.
- There are 6 owners on the receivable list as of the mail 3/13/23 that owe for 2023 assessments and the one owner owes for multiple years fees/fines/late fees/finance charges. One owner owes the late fee, and one owner owes for a remote.

### 2023 Closings

2/15/23	Lot 1-012	301 Islands Avenue	Meredith Rhoden to Hung Tran & Maily Nguyen (Lot)
2/28/23	Lot 1-016	224 De La Gaye	Ore Invest to Christopher & Roberta Gillette (Lot)
3/1/23	Lot 4-019	416 Islands Ave.	Pates to Melissa and Andrew Bliss (Lot)
3/13/23	Lot 3-040	280 De La Gaye	Stewarts to Dennis & Alisa Avery (House)

**Pending Closings that attorneys have requested a certification of assessment: N/A**

## MARKETING/COMMUNICATIONS – MARILYN MUELLER

**Communication Committee Report – FEBRUARY 2023** (March 14, 2023 HOA meeting)

Marketing has been rebranded as the Communication Committee.

We are in the process of creating a new mission statement and three-year strategic plan. We have a new Instagram presence so please following us!

In 2023 we will work on the following:

- Detail budget for a refreshed website
- Newsletter and directory
- Community newsletter
- Private Communities press releases: first press release, Renovated Fitness Room
- Realtor open house to share our community

Statistics of usage from the following sources:

**Private Communities**

395 community view pages ↑  
94 property listing page views ↑  
55 clicks to our website ↑  
14 clicks to our Facebook page ↑

**IOB Website**

Total Users: 890 ↓  
New Users: 852 ↓  
Sessions: 1,085 ↓  
Sessions / User 1.22 ↑  
Page Views: 4,798 ↓  
Pages / Session: 4.42 ↑  
30 sales leads from both Private Communities and IOB website

All leads received a Welcome Package, list of lots / homes for sale and were contacted by one of our resident Realtors.

The committee met on March 3 and a summary of that meeting is attached to this report.

Monthly reports will continue and be presented at each monthly HOA meeting.

Thank you,

Marketing Members

Shauna Bishop, Chair; Marilyn Mueller, Nancy Hansen, Jean Watson, Annie Powell

Fred Mueller - ARB Liaison

Alex Kent - Board Liaison



## March 3, 2023 Meeting Summary

- **Questions about Marketing Handout (new members)**

Discussed and agreed that the mission of the committee now centers in communication with the members as well as realtors and potential new owners to promote the “brand” Islands of Beaufort and maintain high property value; therefore, the new name of our committee is the *Communications Committee*.

- **Instagram / Facebook**

Jean Watson is working on this integration.

- **HOA Site** (website that develops HOA sites)

An update / revamp of our site is needed. In addition, it was suggested that we also incorporate/develop an App. Shauna and Nancy will meet with PickleJuice to discuss options.

- **List of similar communities within Northern Beaufort**

Fred and Nancy will compile.

- **Community Newsletter**

Would like to continue publishing of another community newsletter. Discussion about distribution continues: only electronic or electronic and paper delivery? Jean and Marilyn

- **Press release, Private Communities**

Announcement of the opening of our renovated Fitness Room. Marilyn

(Pertaining to Fitness Room area, a sign on the door. – clubhouse committee)

Discussion of other short PR (outdoor walking trails, playground, etc.) for Facebook, Instagram

- **Chairmanship**

Shauna Bishop has agreed to lead the committee.

Our next meeting is on Friday, March 31 at 4:00 in the clubhouse. Thereafter, the first Friday of the month at 4:00 in the clubhouse.

Presented at the meeting: Shauna Bishop, Marilyn Mueller, Nancy Hanson, Jean Watson, Annie Powell, Fred Mueller (Liaison to ARB) and Alex Kent (Liaison to the Board)

## ARCHITECTURAL REVIEW BOARD - FRED MUELLER / ROBBIE SMITH

As of 3-10-23:

- Currently there are 91 residences built at IOB.
- There are 6 residences under construction – 2 on Deer Island, and 4 on the mainland. A residence in the early planning stage intends to incorporate two lots into one, leaving 75 lots to be developed.
- No plans for ARB review have been presented for the March meeting.
- A total of 91 homes have been built.

- One Certificate of Occupancy (CO) was granted last week.
- The status of construction as visible from the street is listed below:

43 Anchorage Way II-12

Foundation Survey Date 6-6-22

Current Status: Driveway in

217 Dela Gaye I-26

Foundation Survey Date 6-7-22

Current Status: Landscape complete

281 Dela Gaye III-102

Foundation Survey Date 10-17-22

Current Status: Roof on

108 Palmetto III-52

Foundation Survey Date 10-17-22

Current Status: House painted

14 Anchorage Way II-27

Permit Issued 2-8-23

Foundation Survey Date tbd

Current Status Foundation in progress

260 Dela Gaye III-35

Permit Issued 1-30-23

Foundation Survey Date tbd

Current Status Foundation in progress

#### **CLUBHOUSE UPDATES - ERIC POWELL/DAVID BRANDT**

- Clubhouse maintenance project update (Eric)
  - a) The new HVAC surround and steps out of Clubhouse will be painted this week.
  - b) Miscellaneous wiring has been completed.
  - c) The post and signage for the pool are posted on the fence for the Board members to check
  - d) A hole at the end of the new fence line next to the tennis court pavement was discovered by some Pickle Ball players. Eric will take a look at this.
- Clubhouse announcements (David Brandt)
  - a) David is requested help from the community with cleanup prior to the pool opening on April 1<sup>st</sup>. He will send an email to Alex to share with homeowners.
  - b) Privacy coverings have been installed in the windows of the women's restroom.
  - c) The committee is requesting donation of books for the library currently located upstairs in the Clubhouse
  - d) The first 3-Palms Bistro get together for 2023 will take place on April 14<sup>th</sup>.
  - e) There was discussion about reserving the Clubhouse for events. Kathy Bundy handles booking reservations. David and Nancy Brandt would also like to have access to these reservations to make sure liability forms are completed and the Clubhouse is cleaned up afterwards.

### **SOCIAL COMMITTEE- GLORIA PAPP**

- The Social Committee is requested approval to spend \$500 for caterer for Annual Party. Through Jimmy Fitts. The Board approved this request.
- The committee is researching music entertainment and expenditure for the Annual Party.
- The committee is concerned that the present budget line item of \$1200 for social events for the year does not reflect past practice of providing stipend (\$250) to each owner who volunteers to host the “Merry Mingle” event. David Jussaume commented that due to an oversight, an adjustment (increase) may need to take place later in the year to address this.
- The Pi Day Event held this past Sunday on March 12<sup>th</sup> was very successful with a good turnout.
- The next event will be “**Cinco de Mayo**” on May 6th at 6:00PM.
- David Jussaume will be the liaison for the Social Committee.
- The next Social Committee meeting will take place on Monday, April 3<sup>rd</sup> at 6:00 pm at the Clubhouse.

### **Social Committee Members 2023:**

<b>Last</b>	<b>First</b>	<b>Email</b>	<b>Phone</b>
Brandt	Nancy	dbrandywine53@gmail.com	513-608-2743
David	Kim	davidka1215@gmail.com	716-864-0471
Ertter	Kaye	kaye4ertter@gmail.com	843-441-0062
Genco	Donna	donnagenco17@icloud.com	808-781-4739
Lattanzio	Heather	hlattanzio@gmail.com	781-710-6265
Lee	Ali	alileenyc@gmail.com	803-414-6430
Papp	Gloria	gloriapapp@sbcglobal.net	586-764-2661

### **LANDSCAPE- KATHY WHITEHEAD /CARMEN DILLARD**

- The Grounds and Landscape Committee met March 2.
- The March newsletter was completed and will be posted on the IOB website.
- The Committee summarized the plants that would be needed for the plan it developed in February for improving the first section of Islands Avenue. Next steps are to review the plan with Carmen, obtain pricing from the Greenery, and work the results into our longer-term planning.
- The Committee updated its master list of routine projects and needed improvements as part of its 2023 planning. Among the areas on the list for development of landscape plans/improvements are the front entry (G&LC April meeting), Islands Avenue from gate to beginning of Phase I (completed in Feb), Clubhouse, Dock entrances and Lot 17, and various street islands.



- Kat and Kathy met on March 1 with several Deer Island residents to discuss the appearance of the entry area around their kiosk and gate. The ginger plants grew too large last year and need regular trimming to maintain their health and an attractive height. The lighting was discussed, as a few plants are obscuring the lighting and several need to be re-aimed. In addition, there is a need to improve the line of sight on exiting and turning right. It was agreed we would wait until the plants are pruned and grow back, then readdress the situation later this year.
- Kathy and Carmen met with Jason Aston from Tree and Equipment Service on March 14 to obtain a quote to trim magnolias overhanging the pickleball courts, blocking lights for night games and creating excess moisture on the courts. The Board requests another quote before approving expenditure.

### ***The Greenery Update:***

- The Greenery is scheduled to apply growth retardant on most shrubs this week. Pine straw and mulch will be applied prior to mid-March (and after cleaning up plantings damaged by freeze) to spruce up the neighborhood prior to the Architects Open House/Tour in IOB.
- The Greenery sent a quote for the following irrigation clock replacements:
  - Replace Toro clock at Deer Island bridge with an updated wi-fi capable clock
  - Replace Toro clock at the clubhouse with an updated wi-fi capable clock
  - Replace broken shut-off valve in front of the irrigation clock on Cotton Island
  - Install 1 Wi-Fi module at the clubhouse clock
 At the request of the Board, an additional quote for this work will be obtained.

### ***Additional Grounds and Landscaping comments during the meeting:***

- Carmen will contact The Greenery about the need to mow the path from De La Gaye to Palmetto Place, which is starting to get overgrown.

### **OLD BUSINESS**

- CI/DI Bridge Material Condition Update (Robbie)
  - Duncan O'Quinn is tied up and is currently not available to do any work in the near future.
  - A quote received from Bay Point Dock and Marine was reviewed and discussed. The following items are covered in the quote.
    - **Scope 1: Weathering Board Replacement** The cost quoted for wear board replacement (in increments of 25 boards) is \$3,750. This includes materials, labor, and disposal.
      - (1) David Jussaume pointed out that O'Quinn charged \$1500 in 2021.
      - (2) Robert Bundy said part of the difference in price is that O'Quinn used MCA treated wear boards, whereas Davis is quoting wear boards with CCA treatment, which is supposedly a better board.
      - (3) It was recommended to see if Duncan O'Quinn is available anytime soon if Davis can't improve his numbers. We still don't know what O'Quinn would charge.
      - (4) The wear boards need to be replaced prior to doing any treatment or coating of the boards, and they need time to dry out prior to that. CCA was outlawed in residential construction because of arsenic. MCA was recommended for docks/decks. This was to prevent any toxicity in the wood adversely affecting sea

life. Robbie suggested that we look at board that does not have that treatment. As background information for when boards were replaced previously, Eric said that MCA treatments were available in a denser pine and that CCA was not available at the time. The Board decided to go with the denser pine at the time. Using a cheaper board may create more splintering.

(5) Alex surmised after this discussion the Board needs to do more homework this next month. A decision needs to be made soon we go into the spring season and there will be more foot traffic on the bridges. Eric will reach out to a foundation person. Carmen will confirm with The Greenery that the bridges need to be continued to be blown off with the high-powered blower on a weekly basis to remove any surface splinters.

- **Scope 2: Bridge Approach Slabs** The concrete slabs approaching both sides of the Deer Island bridge have degraded . The cost to repair per abutment is \$4825.
- **Scope 3: Utility hangers** Replacements of hangers would be done where needed at an hourly rate.
  - Bridge Inspections would be set up upon completion of any items that need to be addressed.
- Golf Cart Permitting Update (Alex)
  - Robert got information from other communities on how they manage and monitor golf cart usage in the community.
  - Alex recommends streamlining this process and keeping as simple as possible. The same stickers will be used as the ones used on kayaks. Permit labels for golfcarts will be distributed. If the golfcart observed is being operated inappropriately, the observer can get the number on the permit label. If there is no permit, it will be assumed that the golfcart is not a part of the community.
- Covenant Issues- Dogs, Parking (Alex)
  - One letter was issued to an owner about their dogs after five complaints were received about continual barking.
  - A few owners who were parking on the streets for long periods of time (overnight) were notified and reminded that parking on the street should only be for a few hours.

## NEW BUSINESS

- Main Gate Landscaping Improvements/Lawn Protection
  - Alex asked the Grounds and Landscape Committee to research options for landscaping improvements to the IOB entrance along with the possibility of some sort of barrier being added to the IOB entrance where large trucks have run over the lawn area.
- Pool Opening Preparations
  - Alex suggested a community workday on March 25<sup>th</sup> to prepare for when the pool opens on April 1<sup>st</sup>. David and Nancy Brandt will coordinate. Members will be asked to bring cleaning supplies, blowers, pressure washers, etc.
  - Nothing is scheduled for repairs to the kiddie pool. This is not a safety concern.
  - Robert Bundy reported that according to Year Round Pool, the CYA levels on pool are elevated and will require some drainage of the water in the pool to correct. He will arrange to have Year Round Pool do the work the week of April 27<sup>th</sup>.

The meeting adjourned at 2:35 pm.