



## ISLANDS OF BEAUFORT HOMEOWNERS ASSOCIATION

Board of Directors Meeting

### MINUTES

Tuesday, September 10, 2024

2:00 PM

**CALL TO ORDER AT 2:01PM**

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

Alex Kent, Eric Powell, Carmen Dillard, Bill Quarles, Kathy Whitehead, Robert Bundy, Jean Watson, Fred Mueller, David Brandt, Nancy Brandt, Joanne Beyer, Kathy Gardner, Linda Tunstall, Scott Whitehead, Joseph Pellegrino, Duane Monahan, Richard Bayer, Marilyn Mueller, Steve Tannenbaum, Mary Tannenbaum, Jeff Weber

**COMMUNITY COMMENTS - None**

#### **PREVIOUS MINUTES COMMENTS – AUGUST 2024 (PRE-APPROVED AND POSTED)**

- The approved July 2024 minutes were sent to Kathy Bundy and PickleJuice (who manages the IOB website) on 9/4/2024 in advance of this meeting.

*(The items below are hyperlinked to the report in this document. The title of each report is hyperlinked back to this page.)*

**[FINANCE REPORT](#)**

**[MANAGEMENT REPORT](#)**

#### **COMMITTEE REPORTS**

[Marketing](#)

[Architectural Review Board](#)

[Clubhouse](#)

[Social](#)

[Grounds and Landscaping](#)

[Open Space](#)

**[OLD BUSINESS](#)**

**[NEW BUSINESS](#)**

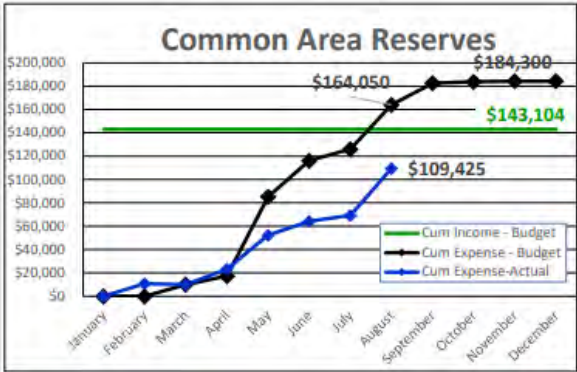
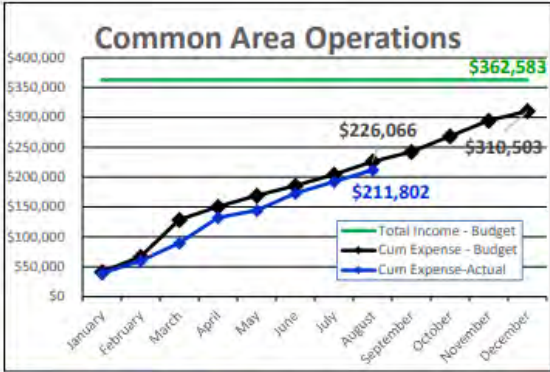
**[APPENDIX A](#)**

**FINANCE REPORT – KATHY WHITEHEAD**

**Islands of Beaufort Financial Report – 8/31/24  
For September 10, 2024 Board of Directors Meeting**

- OPERATIONS - YTD Common Area Operations income exceeds expenses by \$159,491. Deer Island Operations income exceeds expenses by \$1,777.
- RESERVES - YTD Common Area Reserves income exceeds spending of \$109,425 by \$65,685. YTD Deer Island Reserves income exceeds spending of \$641 by \$26,549.
- This is a normal financial pattern for IOB since income is collected at the first of each year and spending occurs during 12 mo.
- ACTUAL vs BUDGET - Common Area and Deer Island operations spending is in line with their budgets. CA and DI Reserves spending is a bit behind budget due to delays in getting some projects underway -- roadways, sidewalks, security gates and DI bridge-related work.
- LOOKING AHEAD - Significant project spending is planned for Oct-Dec 2024.

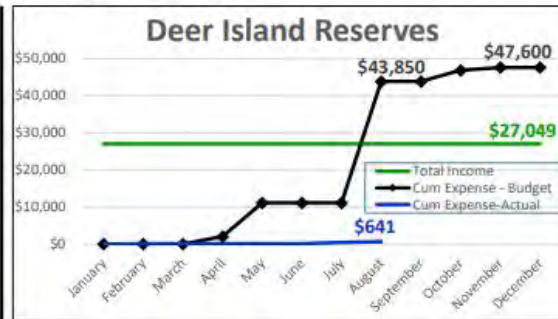
## Budget Summary - Common Area Comparison of Plan to Actual – 8/31/24



Common Area Operations	budget	actual	under (over)
Annual Meeting	\$0	\$200	(\$200)
Accounting Fees	\$800	\$1,055	(\$255)
Legal Services	\$1,667	\$434	\$1,233
Management Fees	\$20,281	\$20,127	\$154
ARB Services	\$10,833	\$11,575	(\$742)
G&L Maintenance	\$48,677	\$48,792	(\$115)
G&L Comm	\$26,332	\$27,860	(\$1,528)
Insurance & Taxes	\$61,690	\$52,100	\$9,590
Marketing	\$3,450	\$3,606	(\$156)
Clubhouse	\$9,280	\$8,008	\$1,272
Pool	\$13,792	\$11,579	\$2,213
Main Gate	\$5,844	\$5,584	\$260
Social/Hospitality Committee	\$2,720	\$951	\$1,769
Utilities	\$20,700	\$19,932	\$768
<b>Total</b>	<b>\$226,066</b>	<b>\$211,803</b>	<b>\$14,263</b>

Common Area Reserves	budget	actual	under (over)
Grounds and Landscaping	\$27,250	\$9,145	\$18,105
Clubhouse	\$86,000	\$30,572	\$55,428
Communication & Marketing	\$2,500	\$0	\$2,500
Bridges	\$0	\$2,974	(\$2,974)
Gates and Security	\$20,000	\$6,870	\$13,130
Roads and sidewalks	\$23,300	\$0	\$23,300
Racquet Courts	\$0	\$57,719	(\$57,719)
Pool	\$0	\$1,145	(\$1,145)
Other	\$5,000	\$1,000	\$4,000
Unplanned	\$0	\$0	\$0
<b>Total</b>	<b>\$164,050</b>	<b>\$109,425</b>	<b>\$54,625</b>

## Budget Summary - Deer Island Comparison of Plan to Actual – 8/31/24



Operations	budget	actual	under (over)
Property Taxes	\$0	\$0	\$0
Gate Equipment Lease [4 qtrs @ \$1,050]	\$3,330	\$3,344	(\$14)
Internet [Hargray] for: DI Gate	\$1,073	\$1,070	\$4
Irrigation Water	\$833	\$403	\$430
Grounds and Landscape Contract	\$4,000	\$4,008	(\$8)
Backflow Preventer Test (@ 47 Anchorage Way)	\$175	\$161	\$14
Landscape Maintenance - Materials and Labor	\$1,500	\$3,287	(\$1,787)
Causeway Electrical (for gate operation)	\$417	\$517	(\$100)
Gate maintenance, repairs, parts	\$1,000	\$3,226	(\$2,226)
Stormwater Infrastructure Maintenance	\$0	\$0	\$0
Bridge Insurance	\$26,600	\$20,575	\$6,025
<b>Total</b>	<b>\$38,928</b>	<b>\$36,591</b>	<b>\$2,338</b>

Reserves	budget	actual	under (over)
Landscape improvements and replacement	\$4,000		\$4,000
Bridge	\$32,750	\$641	\$32,109
Seal DI Causeway and Anchorage Way	\$7,100	\$0	\$7,100
<b>Total</b>	<b>\$43,850</b>	<b>\$641</b>	<b>\$43,209</b>

## Sept-Dec 2024 Reserve Spending Projects Common Area

Cotton Island Bridge inspection	\$ 3,500	
Clubhouse:		
*painting	\$ 20,200	
*shutters	\$ 6,000	
*lights and fans - interior	\$ 4,000	
*TV and sound bar	\$ 2,000	
*Dining Table	\$ 530	completed 9/24
IOB Gates and Security	\$ 19,100	
Comm and Marketing-website redesign	\$ 2,500	completed 9/24
Kayak Racks	\$ 3,000	
River rock - areas of French drains	\$ 5,000	1 section
Backflow preventer - Five Oaks	\$ 1,300	
Vista pruning/Chairs/picnic table - Lot 17	\$ 5,670	completed 9/24
CI and DLG dock cleaning/preservative	\$ 7,500	
Sidewalks	\$ 25,000	
Insurance deductible- Lajen lawsuit	\$ 20,000	
	<u>\$125,300</u>	

Sept-Dec 2024 Reserve Spending Projects  
Deer Island

DI Gate security system replacement	\$ 13,102
Deer Island Bridge Inspection	\$ 3,500
Bridge Roadway - 75 boards beyond salvaging	\$ 13,125
Bridge Walkway-120 boards excl coating, reflectors)	\$ 21,000
Total DI Reserve Expenditures	<u>\$ 51,727</u>

## 12/31/24 Projections

- Common Area Operations - \$51,400 surplus
- Common Area Reserves - \$55,800 more spent in 2024 than assessed.
- Deer Island Operations - \$4,900 deficit
- Deer Island Reserves - \$24,100 more spent in 2024 than assessed.
  
- Projected Yr End Cash Reserves balances
  - Common Area Reserves \$501,226
  - Deer Island Reserves \$114,570

## MANAGEMENT REPORT – ROBERT BUNDY

- Management was in I.O.B. in August on the 2nd, 7th, 12th, 21st and 26th.
- Fitness Emporium was asked about a twice a year Preventative Maintenance Service agreement. A proposal to perform such a service was received and forwarded to the Board. The cost would be \$250.00. This is the company recommended by the company that sold the equipment to the Association. (The Board approved this expense.)
- Lowcountry Technologies sent over a proposal to extend camera coverage to the tennis/pickleball courts at a cost of \$1,573.96 which was forwarded to the Board. (The Board approved this expense.)
- Mel Northey Co. was asked the cost of an additional stop sign and post. The cost including freight, but not installation is \$1,094.00. This proposal was forwarded to the Board. (The Board opted to hold off on this for now.)
- The City of Beaufort has re-issued the letter of agreement regarding their participation in disaster cleanup in I.O.B.
- Three different vendors were asked for quotes to build one six bay kayak storage rack on lot 17 on Cotton Island. All responded that they would send in quote to do the work.
- The four chairs and one picnic table have arrived and been delivered to lot 17 on Cotton Island. Grayco was asked if one of the high-top chairs that has a broken leg is covered under warranty. Jane Timmerman with Grayco is looking into this.
- It was discovered that BJW&S turned off the irrigation meter located in the tree island on Fiveoaks Circle for not having an approved backflow preventer device on it. The estimated cost to install a device is \$1,100.00. (The Board approved this expense.)
- Leon tentatively plans to start power washing the docks today, depending on the weather.
- A reminder the Annual Meeting will be held at Sea Island Presbyterian Church on Lady's Island Drive.
- The August financials were emailed to all board members September 3, 2024.
- As of August 31, 2024 all 2024 assessments and all lot cleanup bills have been paid. There was no one on the receivables.
- As directed, kayak fees did not post to owners' accounts on 9/1/24.

### 2024 Closings to date are 22 properties (2023 Closings= 19)

1/19/24	Lots 2-015/2-016	59 Anchorage Way	Folly Properties (John Wynn)	House (Jones)
1/19/24	Lot 1-003	109 Five Oaks	Leslie Frank & Helen Davis	House (Shaw)
1/26/24	Lot 2-023	32 Anchorage Way	David & Terri Tilley	House (Urban)
3/29/24	Lot 1-005	118 Five Oaks Cir.	John & Kristin Carter	House (Nechtman)
4/22/24	Lot 4-001	101 Sunset Ct	Gary & Diane Downing	House (Condon)
4/25/24	Lot 3-024	409 Battery	Chase Martin & Deborah Boltres	Lot (Hogg)
4/25/24	Lot 3-025	407 Battery	Chase Martin & Deborah Boltres	Lot (Hogg)
4/26/24	Lot 3-034	256 De La Gaye	Wade Green	Lot (Price)
5/2/24	Lot 4-018	418 Islands Ave	Randy & Martha Nash	Lot (Sullivan)
5/7/24	Lot 3-077	353 De La Gaye	David & Robbie Koren	House (Bytwerk)
5/6/24	Lot 4-025	404 Islands Ave	Jason & Nicole Pheiffer	Lot (Morris)
5/16/24	Lot 4-026	402 Islands Ave	Saltwater Homes LLC-Green	Lot (Manquen)
5/28/24	Lot 2-013	47 Anchorage Way	David & Kay Wood	House (Wynn)
5/29/24	Lot 2-018	56 Anchorage Way	S. Doug & Loree Roark	Lot (Rigol)
5/29/24	Lot 2-019	48 Anchorage Way	S. Doug & Loree Roark	Lot (Sanchez)

5/31/24 Lot 1-012	301 Islands Ave	Michael & Mary Murphy	Lot (Nguyen)
6/7/2024 Lot 4-002	103 Sunset Court	Carr Carr Properties	Lot (Paine)
6/12/2024 Lot 3-026	405 Battery Chase	Johnathan & Linda Lewis	House (Cotterill)
7/3/24 Lot 4-019	416 Islands Ave	Olonana-Donna Engblom	Lot (Bliss)
7/22/24 Lot 3-030	240 De La Gaye	Ramon & Pamela Diaz	Lot (Pivotal)
7/31/24 Lot 4-003	105 Sunset Court	Chandler White	Lot (Holt Trust)
8/13/24 Lot 3-060	117 Palmetto Place	Meritus Signature Homes	Lot (Kamil/Milad)

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

No request received.

Expect to get one for Lot 2-002- 5 Anchorage Way-Jussaume-has sold and should close 9/30/24.

**MARKETING & COMMUNICATIONS COMMITTEE – TOM ERTTER/ALEX KENT**

- 2024 Website Redesign - this was rolled out to the community on September 5 via Alex email communication, including new Homeowners password. **Special thanks to Jean Watson!**
- Pickle Juice will address fixes and additional content requested through year end via existing contract. Committee strongly recommends training IOB resident administrator(s) selected by the Board via Pickle Juice before year end to maximize efficiency past 2024. Fred will also investigate potential outside administrators.
- Resident directory update has been completed by Marilyn that varies from Kathy Bundy's version. For now, they both will remain off the website unless the Board directs otherwise.
- 2025 budget proposal \$3950, down \$2550 or 39% vs. 2024 budget:
  - Pickle Juice (website management & maintenance) \$150/hr; not to exceed \$1200.
  - 9/25 - 9/26 Visitor & Relocation Guide Ad \$2000 (Digital + 70,000 printed); Invoice date TBD.
  - Realtor Spring Open House \$750; date and process TBD.
 Final approval pending September 10 board meeting.
- Next meeting - Friday, November 1 from 4 - 5PM in IOB Clubhouse.

***Other information discussed:***

- On the redesigned website, the widget for the Calendar and the Social Committee events is the same. This will be fixed.
- Joanne Beyer will send the Social Committee information to Jean to be placed on the website.

**ARCHITECTURAL REVIEW BOARD (ARB) – FRED MUELLER/ BILL QUARLES**

- Currently there are 96 residences built at IOB. There are 8 residences under construction – 5 on the mainland, and 3 on Cotton Island. There are 14 double lots and 10 lots are HOA owned. Five residences are in various stages of ARB review. There are 63 lots to be developed. 68% absorbed.
- The status of residences under construction as visible from the street is listed below:

Name	Location	Permit Status	Foundation Status	Work Status
Moody	272/276 Dela Gaye III-38/39	Permit issued 10-9-23	Foundation survey Date 11-30-23	Interior work in process. Landscape being installed.

Brown	6 Sunset Court IV-6	Permit issued 12-15-23	Foundation survey date 4-3-24	Framing complete, siding and roofing progressing; interior work in process
Cunningham	316 Dela Gaye III-68	Permit issued 11-27-23	Foundation survey date 1-5-24	Interior work in process
Northcutt	410 Islands Ave IV-22	Permit issued 4-8-24	Foundation survey date 5-16-24	Framing complete, windows installed. Siding and roofing being installed
Gillette	224 Dela Gaye I-16	Permit issued 3-28-24	Foundation survey date 6-13-24	Framing complete. Roofing installed. Interior work continuing
Martin	108 Sunset Ct. IV-5	Permit issued 4-12-24	Foundation survey date 6-4-24	Framing ongoing. Roofing ongoing.
Lahn	325 Dela Gaye III-84			Foundation complete. Framing started
Kleckowski	Lot 83 329 Dela Gaye			Silt fence installed. Prepped for clearing

- Status of ARB reviews

Name	Location	ARB Review/Construction Status
Block	105/107 Palmetto Place III- 65/66	On hold
Nash	418 Islands Ave. IV-18	Preliminary application approved
Pfeiffer	404 Islands Ave. IV-25	Application approved

Two other residences with Architects.

### CLUBHOUSE REPORT – DAVID & NANCY BRANDT/ERIC POWELL

- New chairs are arriving today for the front room to go with the recently purchased table
- Nancy discussed placing artwork on the newly painted walls. She would like to put the aerial photo of the community in front room. She would also like to re-do the two pictures with the front doors of homes found in the community and add those of new residents.
- David reported on the Pickleball courts
  - He has received very positive responses about the newly renovated courts
  - He is waiting for locks to lock furniture to the fence to keep items from being moved and possibly damaging the court surface
  - There is a tree branch that needs to be removed due to nuts dropping from it onto the court surface. (Carmen will see if it is low enough for The Greenery to remove. If not Robert will contact a tree service company.)

- The digital lock to the pool house is not opening consistently. (Eric will check on this.)
- The lights on tennis court are not working
- The restroom doors from the outside of the building can be difficult to open. Word will be put out on how to open them.
- Eric reported the following work being done on the Clubhouse
  - Interior painting of the Clubhouse will take place the weeks of 8/15 – 8/22. All picture hanging holes will be patched.
  - The electrician will be relocating wires (for the television, etc.) behind the walls in the meeting room.
- A grand opening for the Pickleball courts is being planned and will be communicated to the community.

### **SOCIAL COMMITTEE – KIM DAVID & DONNA GENCO/DAVID JUSSAUME**

- Planned events for the remainder of 2024:
  - **September 14<sup>th</sup> – Block Party on Battery Chase – 4:00 pm**
    - About 60 people have signed up; rain date is scheduled for Sunday if needed
    - Guests will be asked to bring a picnic dish to share as well as their own drinks and chairs. (The Committee will provide nonalcoholic beverages, tables and paper products.)
  - **October 19<sup>th</sup> - Annual Party**
    - Caterers and a band have been secured for the evening.
    - The committee is asking volunteers to bring fall-themed desserts.
  - **December 14<sup>th</sup> - Merry Mingle**
    - The committee has secured 3 houses for the event. Four more are needed to host for appetizers, and six more for desserts. (The Committee lowered the number of people for each house to make it easier on the host homes.)

#### ***Other discussion:***

- Alex inquired about the possibility of the football game events being held at the Clubhouse also being added to the Social Calendar. Joseph Pellegrino share that Bruce Sullivan is looking for TV options (probably a Smart TV) for the meeting room where the games are watched by the group. He reported that they had trouble with slower internet speed, and this may need to be adjusted. People have also signed in with their own You Tube, Hulu subscriptions in the meeting room and the gym.

### **GROUNDS & LANDSCAPE COMMITTEE/GREENERY REPORT FOR THE GROUNDS AND LANDSCAPE COMMITTEE**

#### **KATHY WHITEHEAD/KATHY GARDNER AND CARMEN DILLARD**

On August 27<sup>th</sup>, Alex Kent sent an email to the community that with the Jussaume's departure from IOB later this month, the Board appointed Kathy Whitehead to finish up the term that David Jussaume held as Treasurer and liaison to the Social Committee. With this, Kathy W. stepped down as G&LC Chair to take on these new responsibilities. Kathy Gardner graciously stepped forward to assume the role of G&LC Chair. Her wealth of knowledge, vision, creativity, and expertise with landscaping in her previous community will be a valuable asset. The Grounds and Landscaping committee greatly appreciates the many years of dedication and leadership by Kathy Whitehead on spearheading landscaping improvements for our neighborhood.

Prior to her transition to Board Treasurer, Kathy Whitehead and Carmen Dillard went around the IOB mainland on August 1<sup>st</sup> to note locations where trees might possibly be planted. On August 16<sup>th</sup>, Kathy W. and Carmen met with The Greenery team to hear their suggestions for street plantings, de-mossing and pruning of live oaks, and better controlling erosion. Kathy Gardner and Carmen Dillard will continue development of these plans with The Greenery's professional teams. Another priority includes re-designing/re-planting the median area just before the gate entrance to improve the appearance of that area and make the IOB entrance more inviting.

While visiting the swale alongside the pipeline path (between 315 and 317 Islands Avenue), a large Chinese Tallow tree was discovered on the east bank of the swale. This will need to be removed and treated to prevent other Tallow trees from rooting. Additionally, other baby tallows have been found in the area on De La Gaye where a large tallow was removed last year. These will need to be removed and retreated. (Robert will contact the tree service company about this.)

Finally, the Open Space and Grounds and Landscaping Committees met jointly on August 27<sup>th</sup> to discuss how plans and priorities between the two committees align as it relates to preserving and enhancing the natural beauty of IOB that we all enjoy. The meeting was well attended by both committees, and a lot of positive ideas were shared. These two committees will continue to work collaboratively as needed on common goals.

Looking ahead to 2025 projects (and beyond)

- Bartlett Tree has been recommended to conduct a tree audit of specimen trees on community property.
- Carmen and Kathy Gardner met on September 10<sup>th</sup> with Romario of The Greenery to develop plans for improving the front entrance, plantings on Five Oaks, street tree possibilities for Lots 14 and 15, and tree planting at 264 De La Gaye.
- Carmen and Kathy will meet with The Greenery Team again in October to continue assessing the best way to proceed with additional plans that will expand into 2025. The priority will be to address areas in the community that are the most frequented by property owners. Topics include:
  - Tree trimming/de-mossing priorities
  - Tree plantings/street scape possible locations (began by Kathy W. and Carmen)
  - Walkway ideas for the easement running between Palmetto Place and De la Gaye (This is an Open Space committee project being planned later but will also need to involve Grounds and Landscaping in conjunction with The Greenery.)
- For future meetings, some monthly online meetings will be replaced with in-person meetings with The Greenery Team, Carmen Dillard, and Kathy Gardner.

### **THE GREENERY REPORT CARMEN DILLARD**

- Ongoing maintenance during August
  - Continuation of routine maintenance (mowing, blowing, edging, trimming grass/weeds around obstacles and in tight spaces)
  - Conducting weed management (hand-pulling and herbicides) including continued spraying of problem dog fennel areas.
  - Trimming and shaping plants and trees to maintain/encourage healthy growth

- Using a street sweeper to remove sand washing down from the hillside along De la Gaye between Palmetto and Islands Avenue
- General
  - Meeting on August 16<sup>th</sup> to investigate possible solutions for the erosion of the swale along the pipeline easement. (Re-grading where needed, use of jute netting with plantings to hold the banks in place)
  - Pine straw/mulch applications in October.
  - Irrigation:
    - Some minor repairs and adjustments made on the Deer Island causeway
    - Further investigation of irrigation water sources (i.e., wells and meters) to address water usage by systems throughout the community
    - Adjusting and repairing problematic areas along Islands Avenue
    - Developing a system to track water usage and allow for irrigation cut-off when watering is not needed during rainy times
    - Emergency repair of the Clubhouse irrigation system (Probable lightning strike)
- Front Entrance/Five Oaks/Islands Avenue
  - Requested design suggestions for replanting the entire median area (where kiosk is located) with native plants as the Society Garlic have not done well there.
  - Remove baby palms around the palm trees in the median beyond the gate entrance
  - A backflow device needs to be installed for the 5-Oaks landscape island. This will also allow moving forward with adding plantings around the palm tree. (As referenced in the Management Report, the Board approved having this work done.)
- Deer Island
  - Proposal #68226 was submitted to the Board for review and approval. This includes irrigation repair, removal of declining farfugium, and planting of African Irises. (See below)
- Clubhouse
  - The area on the other side of the fence on the right side of the pool was mowed recently and will be monitored for continued mowing as needed.
  - Plans to remove dead/damaged distillium and replace with Plum Yews which have done well in that area
  - Now that the installation of the new tennis/pickleball courts is complete:
    - Weekly blowing of the courts will resume
    - An area on the East end of the courts next to the pool area needs to be investigated. The mulch in the bed where the bushes are is higher than the elevation of the courts and could cause some drainage onto the new courts.
- Cotton Island - Proposal #69233 for top dressing turf area in Cotton Island Park was submitted to the Board for review and approval. (See below)
- Retention Ponds - The crew removed debris from the retention ponds in recent weeks and is now in the process of trimming the vegetation around them
- Requests for Proposals/Quotes for Board Review (The highlighted proposals were reviewed and approved by the Board.)
  - Replacement of Dianella Flax (eaten by deer) at the front entrance
  - Erosion control – Lots 69, 70, 72, 73, 74 (DLG).
  - Possible solutions for pipeline easement ditch/swale.

- Redesign/replanting of the median at the front entrance (where is kiosk is located.)
- Proposal #68054 – Plant installation around both Belle Grove Park signs – Install white and blue irises in an alternating pattern around each sign along with pine straw. (\$1,041.31)
- Proposal #68226 - Deer Island – Farfugium removal/replacement with irises; irrigation repair for landscape island (\$2,130.30)
- Proposal #69233 for Cotton Island to apply top dressing to the park turf area to improve drainage and promote turf health - (\$743.43)
- Proposal #69039 to remove dead Confederate Jasmine plants and vines going over the archway to the pool and replace them with two 7-gallon plants. (\$360.41)

***Other information:***

- Alex reported that he placed ½ dozen lights on Islands Avenue.

**OPEN SPACE COMMITTEE – LINDA TUNSTALL/ALEX KENT**

- The committee met for the regularly scheduled monthly meeting on August 27 and invited the Grounds & Landscaping Committee to join our session.
- The committee reviewed feedback and suggestions from the community for areas/projects. These are documented in our meeting minutes for future discussion and consideration. There is a suggestion that comes up regularly, a community fire pit; the Open Space Committee made the decision that because of safety and liability reasons, this is not something they will pursue or champion.
- The committee has focused a lot of time this year on making improvements to Lot 17 near the Cotton Island Dock. They are happy to report that a picnic table and 4 Adirondack chairs have been placed on this lot so that our community can enjoy this very nice marsh front space. They are also making plans to install some railed footpaths and plantation stone surfaces (for the furniture) in this space. So far, one quote has been received for this work, and they are pursuing quotes from other vendors.
- In discussions with the Grounds and Landscaping committee, both groups want to work together to enhance the following areas in the future:
  - Lot 17 footpaths, regular maintenance to maintain view
  - Belle Grove Park - enhance the amenities and expand utilization through footpaths, furniture, activities, plantings
  - Footpaths
    - Dedicated path wide enough to allow people to walk side-by-side with defined borders with plantings to create interest and protect privacy
    - Develop a phased plan for completing the work
    - Install path markers in a ‘natural style’
- The committee is also planning to distribute quarterly newsletters to communicate plans and accomplishments with the community.
- As a ‘teaser’, the committee will invite the community to participate in a “Name the Footpaths” and “Name Lot 17” contest. More details to follow at the Annual meeting.

***Other information:***

- The combined meeting of the Open Space and G&LC members was very productive. In addition to the railed foot paths being planned for Lot 17, the Open Space committee

wants to do something similar with the pathways in Belle Grove park to better utilize the park (wider, dedicated paths). This is a bigger project that will need to be phased in over time.

- Alex recommended that the current placement of the Adirondack chairs on Lot 17 be moved to better see the sunset.

## OLD BUSINESS

- Deer Island Bridge Pedestrian Walkway Update – Alex Kent
  - A quote was received from Bay Point dock for \$4800 for 30 boards. This comes in under budget, and the Board approved this expenditure. The surface may need to be de-splintered first. Once installed, the boards will need a couple of months of weathering before coating.
- Tennis Court Repairs/Pickleball Court Conversion Status
  - A new sign with the rules needs to be added to the court area. Robert will get quotes for this.
  - Jeff Weber suggested getting a Squeegee designed for wet courts. Robert will look at options and cost.
- Access/Security System Contract Proposal Review/Award
  - The Board is planning to meet with the second vendor to get similar quotes for access control systems
  - There has been a great deal of frustration experienced with current vendor, such as wait time for repair and quality of the repair
  - The ongoing problem with tailgating was discussed. Alex said the only way to stop it is by installing a lift arm. There are varying opinions by members of the community about installing a lift arm. He suggested that we go ahead and wire for a lift arm if it is needed later, but not install at this time. We will wait to see how the new system works first.
  - The cost of Clubhouse security/access through Custom Security is extremely expensive. (\$4,000+) We can go to a combination push button key for all community members with another code for vendors for significantly less.
- Sidewalk Repairs and Possible Removal in Some Areas – Eric Powell/Carmen Dillard
  - Phase I – (Top priority to address safety concerns) – Sidewalk removal/repair
    - Plans are underway for homes currently under construction with sidewalks that need to be removed. (224 De La Gaye and the two lots to the left as you face the property, 272/276 De La Gaye, and 316 De La Gaye)
  - Grinding/replacing slabs as needed throughout the community
- Inventory and Liquidation of lawn care equipment, trailer, etc. – Eric Powell
  - Eric contacted 4 companies and received sealed envelopes from two companies.
- Kayak Spaces, rental policy and new stands
  - Contract renewals have been put on hold for the time being
    - Land space (shore storage) for Kayaks is being put on Lot 17 to free up slots on the dock for those who use kayaks routinely
    - The proposed fee for shore storage is ½ price of the fee for storage on the dock
    - If kayak usage is inactive for a long period of time we can opt to take back, as there are others seeking storage

- The shore storage stands should be completed within the next 30 days
- Board Meeting Schedule for the Remainder of the Year – Alex Kent
  - October – Annual meeting at Sea Island Presbyterian Church
  - November – 11/12/24 at 2:00 pm at the Clubhouse
  - December meeting will be deferred

### **NEW BUSINESS**

- 2024 Bridge Inspections – Alex Kent
  - The IOB insurance policy was sold to another insurance agency; we need to go ahead and schedule inspections
- Policy regarding broadcasting of political messages – Alex Kent
  - Alex queried other communities. For consistency of how this works with other communities, the decision is to keep our messaging system exclusively for HOA business. Community members can invite a speak, but they need to be the one to advertise.
- Proposed 2025 Budget – Kathy Whitehead
  - The proposed 2025 Budget was presented to the Board and was approved by the Board (See Appendix A below.)
  - The Board is still addressing expenses that have been delayed (pool, sidewalk, docks, courts) After next year, the plan is to begin building up reserves to address more overreaching, expensive items that will need to be addressed.

**A MOTION WAS MADE TO ADJOURN AT 3:53 PM. THE BOARD WENT INTO EXECUTIVE SESSION.**

**THE NEXT MEETING IS THE ANNUAL MEETING ON OCTOBER 19<sup>TH</sup> AT SEA ISLAND PRESBYTERIAN CHURCH (81 LADY’S ISLAND DRIVE). AN ANNUAL MEETING PACKET IS FORTHCOMING TO ALL COMMUNITY MEMBERS.**

**Islands of Beaufort HOA**

	YTD through 8/31/24		Projection Full Yr 2024		Full Year 2024 Budget		Proposed 2025 Budget		\$ Change from LY Budget	
	IOB	Deer Island	IOB	Deer Island	IOB	Deer Island	IOB	Deer Island		
<b>Assessment Income</b>										
01 IOB Assessment	\$ 351,540		\$ 351,540	\$ -	\$ 351,540		\$ 362,086		3.0%	
20 Deer Island Operation Assessment		\$ 38,367	\$ -	\$ 38,367		\$ 38,367	\$ 41,436		8.0%	
<b>Total for Assessment Income</b>	<b>\$ 351,540</b>	<b>\$ 38,367</b>	<b>\$ 351,540</b>	<b>\$ 38,367</b>	<b>\$ 351,540</b>	<b>\$ 38,367</b>	<b>\$ 362,086</b>	<b>\$ 41,436</b>	3.0%	8.0%
<b>Other Income</b>										
IOB Gate Remote Income	\$ 579		\$ 869		\$ 528		\$ 540		2.3%	
IOB Late Fees	\$ 767		\$ 767		\$ 750		\$ 750		0.0%	
IOB Vacant Lot Maintenance	\$ 10,155		\$ 10,155		\$ 9,765		\$ 10,155		4.0%	
IOB-ARB Fees Income	\$ 5,750		\$ 5,750				\$ 3,750		#DIV/0!	\$500 prelim + \$1250 final/home offsets certain expenses
Other Income-IOB - Other	\$ 2,503		\$ 2,503							
<b>Total for Other Income-IOB</b>	<b>\$ 19,754</b>		<b>\$ 20,043</b>		<b>\$ 11,043</b>		<b>\$ 15,195</b>			
<b>Total Income</b>	<b>\$ 371,294</b>	<b>\$ 38,367</b>	<b>\$ 371,583</b>	<b>\$ 38,367</b>	<b>\$ 362,583</b>	<b>\$ 38,367</b>	<b>\$ 377,281</b>	<b>\$ 41,436</b>	4.1%	8.0%
<b>Expense</b>										
<b>Administrative Expenses-IOB</b>										
IOB Accounting Fees	\$ 1,055		\$ 1,055		\$ 800		\$ 650			
IOB Annual Meeting Expense	\$ 200		\$ 1,000		\$ 1,000		\$ 1,000			
IOB Legal Service	\$ 434		\$ 1,250		\$ 2,500		\$ 2,500			
IOB Management Fee	\$ 18,928		\$ 28,392		\$ 28,392		\$ 29,280			
IOB Office Supplies	\$ 755		\$ 1,000		\$ 1,000		\$ 1,000			
IOB Postage	\$ 444		\$ 1,400		\$ 850		\$ 1,500			
*Web communication/Zoom subscription					\$ 180		\$ -			
<b>Total for Administrative Expenses-IOB</b>	<b>\$ 21,816</b>		<b>\$ 34,097</b>		<b>\$ 34,722</b>		<b>\$ 35,930</b>		3.5%	
<b>ARB Services-IOB</b>										
IOB ARB Administrator	\$ 10,500		\$ 15,750		\$ 15,750		\$ 16,223		3.0%	
IOB ARB Plan Digitizing Expense	\$ 45		\$ 500		\$ 500		\$ 500			
IOB ARB Professional Support	\$ 1,030		\$ 1,545				\$ 1,545			inc & exp not budgeted in 2024
<b>Total for ARB Services-IOB</b>	<b>\$ 11,575</b>		<b>\$ 17,795</b>		<b>\$ 16,250</b>		<b>\$ 18,268</b>		12.4%	
<b>Grounds &amp; Landscape Expense-IOB</b>										
IOB Grounds and Landscape Contract	\$ 35,984		\$ 53,976		\$ 57,644		\$ 55,595			Includes Open Space Items
IOB Landscape Materials & Supplies										broke out YTD 8/31 amounts
*Pinestraw	\$ 3,827		\$ 8,300		\$ 6,300		\$ 8,656			
*Mulch	\$ 4,084		\$ 4,100		\$ 3,656		\$ 8,206			\$4k incr for existing pathways
*Pathways for Belle Grove Park & Lot 17							\$ 10,000			Open Space
*Pathway signs							\$ 800			Open Space
*Palm Tree trimming	\$ 2,052		\$ 2,052		\$ 1,850		\$ 2,115			
*Irrigation repair	\$ 700		\$ 4,000		\$ 2,000		\$ 4,000			
*replace dead plants-pool entry & CH & front			\$ 4,360				\$ 2,000			2024-\$2k for front entry revision
* street islands-clean up, renovate							\$ 2,000			
*Belle Grove Park sign African iris			\$ 1,041							
*Other and Misc	\$ 854		\$ 2,380		\$ 2,380		\$ 2,380			
*Backflow testing	\$ 326		\$ 500		\$ 500		\$ 500			
*Dog Fennel control			\$ 4,000				\$ 4,000			
<b>IOB Storm Water Infrastructure Maintenance</b>										
*Cleaning Dry Detention ponds			\$ -		\$ 1,500		\$ -			
*Cleaning Wet Retention ponds			\$ 3,000		\$ 7,500		\$ 6,000			
*Cleaning certain street drains as needed	\$ 2,175		\$ 2,500		\$ 500		\$ 2,000			8/24 incl DLG drain \$1075
*Vacant lot erosion control			\$ 2,000				\$ 2,000			
*Storm Cleanup	\$ 965		\$ 1,000				\$ 2,000			new line item 2025
IOB Tree Work										

**Islands of Beaufort HOA**

	YTD through 8/31/24		Projection Full Yr 2024		Full Year 2024 Budget		Proposed 2025 Budget		\$ Change from LY Budget	
	IOB	Deer Island	IOB	Deer Island	IOB	Deer Island	IOB	Deer Island		
*Tree removal	\$ 13,950		\$ 14,250		\$ 10,750		\$ 11,500			moved from reserves
*Fertilizing/removing excess moss from IOB Live Oaks			\$ -		\$ 1,500		\$ 10,000			moved from reserves
*Tree replacements (new street trees)			\$ 2,000				\$ 10,000			moved from reserves
IOB Vacant Lot Maint.Exp.	\$ 1,580		\$ 1,580		\$ 1,500		\$ 2,000			
Vacant Lot Maintenance-Billed to Owners	\$ 10,155		\$ 10,155		\$ 9,765		\$ 10,155			
<b>Total for Grounds &amp; Landscape Expense-IOB</b>	<b>\$ 76,652</b>		<b>\$ 121,194</b>		<b>\$ 107,345</b>		<b>\$ 155,907</b>		45.2%	
<b>Insurance &amp; Taxes-IOB</b>										
IOB Cotton Island Bridge Insurance	\$ 28,413		\$ 28,413		\$ 36,725		\$ 31,250		-14.9%	
IOB Directors & Officers Insurance	\$ 5,594		\$ 5,594		\$ 6,439		\$ 6,439		0.0%	
IOB Flood Insurance	\$ 1,263		\$ 1,263		\$ 1,385		\$ 1,330		-4.0%	
IOB Workers Comp Insurance	\$ 1,498		\$ 1,498		\$ 1,764		\$ 895		-49.3%	
IOB-Commercial Liability Insurance	\$ 4,093		\$ 4,093		\$ 4,001		\$ 4,300		7.5%	
IOB-Property Insurance	\$ 9,250		\$ 9,250		\$ 9,555		\$ 10,055		5.2%	
IOB-Umbrella Insurance	\$ 1,689		\$ 1,689		\$ 1,546		\$ 1,775		14.8%	
IOB-Volunteer Accident Insurance	\$ 300		\$ 300		\$ 275		\$ 300		9.1%	
IOB Property Taxes			\$ 1,900		\$ 2,750		\$ 2,100		-23.6%	
<b>Total for Insurance &amp; Taxes-IOB</b>	<b>\$ 52,100</b>		<b>\$ 54,000</b>		<b>\$ 64,440</b>		<b>\$ 58,444</b>		-9.3%	
<b>IOB Clubhouse &amp; Pool Expenses</b>										
IOB Clubhouse Cleaning	\$ 3,850		\$ 5,850		\$ 5,850		\$ 6,000		2.6%	
IOB Clubhouse Operations & Maintenance;fire ext	\$ 1,731		\$ 2,600		\$ 3,075		\$ 2,678		-12.9%	3% over 2024 projection
*Peloton Bike subscription			\$ 565		\$ 528		\$ 565			
Clubhouse pest control			\$ 1,965		\$ 2,090		\$ 2,090		0.0%	
IOB Clubhouse Security Lock System	\$ 1,905		\$ 2,790		\$ 4,140		\$ 500		-87.9%	
IOB Clubhouse Supplies & Water	\$ 523		\$ 700		\$ 300		\$ 600		100.0%	
IOB Pool Materials & Labor	\$ 11,579		\$ 18,475		\$ 18,475		\$ 19,399		5.0%	
<b>Total for IOB Clubhouse &amp; Pool Expenses</b>	<b>\$ 19,587</b>		<b>\$ 32,945</b>		<b>\$ 34,458</b>		<b>\$ 31,832</b>		-7.6%	
<b>IOB Main Gate</b>										
IOB Entry Gate Routine Repairs & VOIP	\$ 1,285		\$ 1,928		\$ 2,040		\$ 3,000			est higher repairs
*IOB Entry Gate VOIP							\$ 300			
IOB Equipment Lease (Main Gate)	\$ 3,854		\$ 5,780		\$ 4,800		\$ 5,204			
IOB Gate Remote Expense	\$ 445		\$ 668		\$ 528		\$ 540			
<b>Total for IOB Main Gate</b>	<b>\$ 5,584</b>		<b>\$ 8,376</b>		<b>\$ 7,368</b>		<b>\$ 9,044</b>		22.7%	
<b>IOB Social/Hospitality Committee</b>										
IOB Annual Dinner Expense	\$ 700		\$ 7,150		\$ 7,150		\$ 7,500			
IOB Community Events	\$ 251		\$ 3,720		\$ 3,720		\$ 3,800			
<b>Total for IOB Social/Hospitality Committee</b>	<b>\$ 951</b>		<b>\$ 10,870</b>		<b>\$ 10,870</b>		<b>\$ 11,300</b>		4.0%	
<b>IOB Utilities</b>										
IOB Electricity	\$ 10,471		\$ 15,706		\$ 18,000		\$ 17,000			
IOB Internet-(Hargray) Ft.Gate & Clubhouse	\$ 3,898		\$ 5,847		\$ 6,050		\$ 6,050			
IOB Water	\$ 5,564		\$ 8,346		\$ 7,000		\$ 9,000			
<b>Total for IOB Utilities</b>	<b>\$ 19,932</b>		<b>\$ 29,898</b>		<b>\$ 31,050</b>		<b>\$ 32,050</b>		3.2%	
<b>IOB Marketing Expense</b>										
*Pickle Juice (yearly contract)	\$ 1,350		\$ 1,800		\$ 1,800		\$ -			Low Country Wkly is doubled up in 2024 due to timing of expected payments
*Pickle Juice (web site mgmt and maintenance) \$150/hr; \$1200 max	\$ 54		\$ -		\$ 200		\$ 1,200			
*GoDaddy (domain registration)	\$ 167		\$ 142		\$ 200		\$ 200			
*Realtor Spring Open House	\$ -		\$ -		\$ -		\$ 750			
*GoDaddy SSL subscription (website security)	\$ 240		\$ 240		\$ -		\$ -			
*Low Country Weekly	\$ 1,795		\$ 3,795		\$ 1,800		\$ 2,000			
<b>Total for Marketing</b>	<b>\$ 3,606</b>		<b>\$ 5,977</b>		<b>\$ 4,000</b>		<b>\$ 4,150</b>		3.8%	

**Islands of Beaufort HOA**

	YTD through 8/31/24		Projection Full Yr 2024		Full Year 2024 Budget		Proposed 2025 Budget		\$ Change from	
	IOB	Deer Island	IOB	Deer Island	IOB	Deer Island	IOB	Deer Island	LY Budget	
<b>Contingency for expected/unlisted Items</b>			\$ 5,000				\$ 20,000			
Deer Island Property Taxes				\$ 200		\$ 150		\$ 200	33.3%	
Deer Island Stormwater Infrastructure Maint				\$ -		\$ -			#DIV/0!	
Deer Island Backflow Preventer Test		\$ 161		\$ 175		\$ 175		\$ 175	0.0%	
Deer Island Bridge Insurance		\$ 20,575		\$ 20,575		\$ 26,600		\$ 22,635	-14.9%	
Deer Island Causeway Electrical (Gate)		\$ 517		\$ 625		\$ 625		\$ 625	0.0%	
Deer Island Gate Equipment Lease		\$ 3,344		\$ 4,440		\$ 4,440		\$ 4,440	0.0%	
Deer Island Gate Internet		\$ 1,070		\$ 1,610		\$ 1,610		\$ 1,610	0.0%	
Deer Island Gate Maintenance, Repairs, Parts		\$ 3,226		\$ 3,600		\$ 1,500		\$ 1,000	-33.3%	
Deer Island Grounds & Landscaping Contract		\$ 4,008		\$ 6,012		\$ 6,000		\$ 6,200	3.3%	
Deer Island Irrigation Water		\$ 403		\$ 619		\$ 1,250		\$ 1,250	0.0%	
Deer Island Landscape replacements/new installs				\$ 2,130				\$ -		
Deer Island Landscape Maintenance-Mat & Labor		\$ 3,287		\$ 3,287		\$ 1,500		\$ 2,193	46.2%	
<b>Total Expense</b>	\$ 211,802	\$ 36,590	\$ 320,152	\$ 43,274	\$ 310,503	\$ 43,850	\$ 376,924	\$ 40,328	21.4%	-8.0%
<b>Net Operating Surplus /(Deficit)</b>	\$ 159,491	\$ 1,777	\$ 51,432	\$ (4,907)	\$ 52,080	\$ (5,483)	\$ 357	\$ 1,108	-99.3%	-120.2%
<b>RESERVES INCOME</b>										
01-Reserve Assessment-IOB	\$ 142,104		\$ 142,104		\$ 142,104		\$ 146,367		3.0%	
03-Cotton Island Bridge Impact Fee	\$ 13,000		\$ 13,000				\$ 7,000		assume C1 1 build	
04 Infrastructure Impact Fee	\$ 15,000		\$ 15,000				\$ 12,000		assume 2 mainland builds (3 total)	
07 IOB Reserve Interest Income	\$ 4,876		\$ 7,315		\$ 400		\$ 5,000		1150.0% 2025-laddered CDs	
10-IOB Kayak Storage Income	\$ 130		\$ 1,500		\$ 600		\$ 1,500		150.0%	
10 Deer Island Reserve Assessment		\$ 26,999		\$ 26,999		\$ 26,999		\$ 29,159	8.0%	
12 Deer Island Reserve Interest		\$ 191		\$ 286		\$ 50		\$ 300	500.0%	
<b>Total Reserves Income</b>	\$ 175,110	\$ 27,190	\$ 178,919	\$ 27,285	\$ 143,104	\$ 27,049	\$ 171,867	\$ 29,459	20.1%	8.9%
<b>RESERVES EXPENDITURES - IOB</b>										
60-IOB Bridges Reserve Spend	\$ 2,974		\$ 2,974							
*inspection (3 yr cycle)			\$ 3,500		\$ 3,000		\$ -			
*repairs, per inspection					\$ 1,000		\$ 3,000			
*wear boards							\$ 6,000		33 replaced 2023 @ \$4,950	
61-IOB Clubhouse Reserve Spend-Misc	\$ 30,572		\$ 3,572		\$ 86,000				2026 new pool deck \$22,000; furniture T805	
*roof			\$ 27,000							
*painting			\$ 20,200							
*shutters			\$ 6,000							
*lights and fans - interior			\$ 4,000							
*TV and sound bar			\$ 2,000							
*dining table			\$ 530							
*replace wood floors and stair treads							\$ 38,500			
*new kitchen cabinetry							\$ 28,000			
*new kitchen appliances							\$ 10,000			
*new kitchen countertop/backsplash							\$ 12,000			
*new powder room vanity and flooring							\$ 4,000			
63-IOB Gates and Security Reserve Spend	\$ 6,870		\$ 25,970		\$ 25,000					
64-IOB Grounds and Landscaping Reserve Spend	\$ 9,145		\$ 9,145		\$ 38,500					
66-IOB-Other Reserve Spend	\$ 1,000		\$ 1,000				\$ 10,000		moved to operations	
67-IOB Tennis Court/Pickleball Project Reserve Spe	\$ 57,719		\$ 57,719						added contingency	
68-IOB-Pool Reserve Spend	\$ 1,145		\$ 1,145							
Comm and Marketing-website redesign			\$ 2,500		\$ 2,500					
Repairs & Seal coating of roads - Islands Ave/DLG loop					\$ 23,300		\$ 20,000			

**Islands of Beaufort HOA**

	YTD through 8/31/24		Projection Full Yr 2024		Full Year 2024 Budget		Proposed 2025 Budget		\$ Change from LY Budget
	IOB	Deer Island	IOB	Deer Island	IOB	Deer Island	IOB	Deer Island	
Kayak Racks			\$ 3,000		\$ 5,000				
River rock - areas of French drains			\$ 5,000				\$ 8,000		
Clean main drainage ditch-rock-fern							\$ 12,000		est-no proposal yet
Backflow preventer - Five Oaks			\$ 1,300						
Vista pruning/Chairs/picnic table - Lot 17			\$ 5,670						
CI and DLG dock cleaning/preservative			\$ 7,500						
Sidewalks			\$ 25,000				\$ 15,000		
Insurance deductible- Lajen lawsuit			\$ 20,000						

**RESERVES EXPENDITURES - DEER ISLAND**

Landscape Improvements and replacement					\$ 4,000					moved to operations.
Seal DI Causeway and Anchorage Way					\$ 7,100		\$ 16,000			
DI Gate security system replacement			\$ 13,102							
40-Deer Island Bridge Inspection/Repairs/Walkway/		\$ 641	\$ 641							
*inspection			\$ 3,500		\$ 3,000					
Deer Island Bridge repairs, per inspection					\$ 750		\$ 3,000			
*assume 75 boards beyond salvaging			\$ 13,125		\$ 11,250					
*remove splinters on roadway wear boards					\$ 3,500		\$ 3,500			
Coating for walkway-material							\$ 6,000			CI walkway materials \$6,000 in 2023
Coating for walkway-cleaning and labor							\$ 12,000			
Bridge Walkway (120 boards extl coating, reflectors)			\$ 21,000		\$ 18,000					
<b>Total Reserve Expenditures</b>	\$ 109,425	\$ 641	\$ 234,726	\$ 51,368	\$ 184,300	\$ 47,600	\$ 166,500	\$ 40,500	-9.7%	-14.9%
<b>Reserves Net Surplus/(Deficit)</b>	\$ 65,685	\$ 26,549	\$ (55,807)	\$ (24,083)	\$ (41,196)	\$ (20,551)	\$ 5,367	\$ (11,041)	-113.0%	-46.3%
<b>Total (Ops and Reserves) Net Surplus/(Deficit)</b>	\$ 225,176	\$ 28,325	\$ (4,375)	\$ (28,990)	\$ 10,884	\$ (26,034)	\$ 5,724	\$ (9,933)	-47.4%	-61.8%
<b>Projected 2-Yr Combined 2024 and 2025 Net Surplus/(Deficit)</b>							\$ 1,349	\$ (38,923)		

**RECAP OF ASSESSMENTS**

	Full Year 2024 Budget		Proposed 2025 Budget			
	Mainland/CI	Deer Island	Mainland/CI	Deer Island		
Common Area Operations (applies to all lots)	\$1,890	\$1,890	\$1,947	\$1,947		
Common Area Reserves (applies to all lots)	\$764	\$764	\$787	\$787		
Deer Island Operations		\$1,323		\$1,429		
Deer Island Reserves		\$931		\$1,005		
<b>Total Assessments</b>	\$2,654	\$4,908	\$2,734	\$5,168	3.00%	5.30%
<b>% change from 2024</b>						