



**ANNUAL MEETING
October 19, 2024
MINUTES**

1. CALL TO ORDER

The meeting was called to order at 10:03 am. We have a quorum.

2. PROOF OF NOTICE OF MEETING OR WAIVER OF NOTICE

Proof of notice went out on 9/25/24 to meet the requirement of notification 2 weeks in advance of the annual meeting.

3. ATTENDANCE FOR MEETING

104 properties were represented. 50 properties were represented in person and 54 by proxy. Seven IOB members participated in the annual meeting online.

A quorum is 95.

4. OPENING COMMENTS

Alex Kent commented that it has been a very productive year this year thanks to the support and hard work of the Board members, committee chairs, committees, and the community.

5. MINUTES OF 2023 ANNUAL MEETING

Eric Powell made a motion to accept the 2023 annual meeting minutes. Tom Ertter seconded the motion. The 2023 annual meeting minutes were approved.

6. FINANCIAL REPORTS AND BUDGET PRESENTATION – Kathy Whitehead

The packet received by IOB members had financial information included through 8/31/24. At that time, the net income was \$161,268 for both the Common Area (CA) and Deer Island (DI). The net income will decline to a lower amount by the end of the year as additional expenses are incurred.

Kathy gave a brief update of financial information through 9/30/24, a report on how the budget is expected to end by 12/31/24, then a rollout and explanation of the 2025 budget.

Islands of Beaufort Treasurer Report – 9/30/24

- As of September 30, 2024 CA and DI operations spending was about 6% lower than their respective budgets.
 - For both CA and DI the most significant favorable variance was due to a reduction in bridge insurance coverage. The Board made a decision to assume more risk by reducing the coverage and payment for insurance.
 - To some extent, this was offset by additional tree work and DI Gate maintenance which ran over budget.

- CA Reserve spending totaled \$129,000.
 - Major items - \$60,000 for resurfacing the tennis courts to create two permanent pickleball courts and one tennis court
 - \$32,000 Clubhouse Renovations – Shutters replacement, interior painting, lights and fans, and some furniture replacement purchases.
 - \$8,000 – Landscaping along Islands Avenue
- CA and DI Reserves spending is a bit behind budget due to delays in getting some projects underway such as roadways, sidewalks, security gates, and DI bridge-related work.
- Significant project spending is planned for October – December, 2024.

Clubhouse renovations totaling: \$32,000

Interior painting	\$20,200
Shutter replacement	\$6,000
Interior lights and fans	\$4,000
TV and Sound Bar	\$2,000

Sidewalks	\$21,900
Insurance deductible-Lajen Lawsuit	\$20,000
IOB Gates and Security	\$19,100
Kayak Racks	\$3,000
River rock – areas of French drains	\$5,000
Backflow preventer – Five Oaks	\$1,300
Cotton Island Bridge Inspection	\$3,500
Tennis/Pickleball Courts Cabana	<u>\$10,000</u>
	\$116,000

- October – December 2024 DI Reserves Project Spending

DI Gate security system replacement	\$13,102
DI Bridge Inspection	\$3,500
Bridge wear boards*	
Roadway boards beyond salvaging (75)	\$11,910
Walkway boards excl coating, reflectors (120)	<u>\$21,000</u>
Total DI Reserve Expenditures	\$49,512

*195 boards were originally planned for replacement. As work progressed, only 180 were replaced, resulting in a savings of approximately \$5,000.

- 2025 Budget Development
 - Projected actual spending (what we expect will happen in 2024) compared with the full year budget of 2024
 - Gathered input from HOA committees for 2025 spending requests/ Board carefully considered each
 - Considered condition of HOA assets (Clubhouse, roads, storm water infrastructure, sidewalks, etc.)
 - Considered inflation – for expenses – generally used 3% (within inflation guidelines) which was the change in CPI at the end of June. The 2025 assessment for CA was 3%, within the covenant guidelines for the Board’s authority to approve the budget without membership vote.
 - The Board approved 2025 Budget at the 9/10/24 meeting.

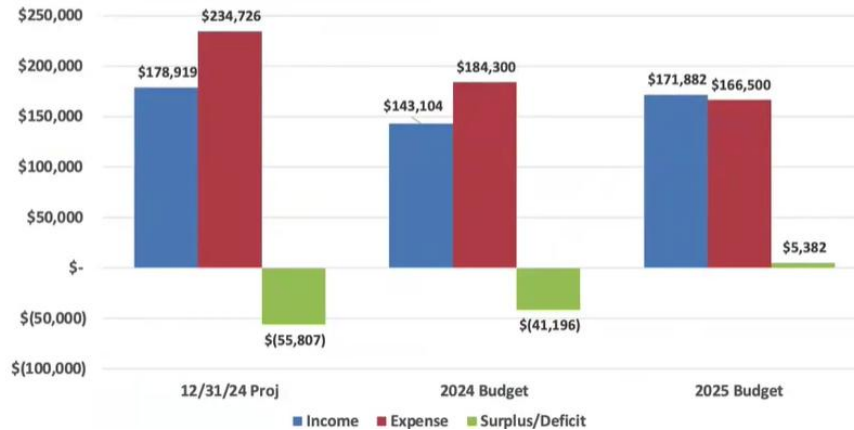
- Common Area Operations – 2-Year Snapshot



- A green bar above 0 indicates a surplus; if the bar is below 0, it is a deficit.
- Any surplus goes into reserves.
- Fines, ARB fees, reimbursement are included in the 2025 budget.
- The 2025 income is slightly higher. Primarily, this represents 3% increase in the annual assessment.
- The 2025 expenses are also higher.
 - Added \$20K contingency to operations for unanticipated expenditures and emergencies. In previous years, this was taken out of surplus.
 - \$53,000 of G&L projects that previously would have been charged to reserves but will now be charged to operations
- 2025 CA Budget Expenses – Major Increases vs. 2024 Budget
 - \$20,000 Contingency
 - Grounds and Landscaping projects moved from Reserves (includes related Open Space projects):

Community Live Oak inventory/care & street tree planting around De La Gaye	\$20,000
Belle Grove (BG) Park and Lot 17 pathways, signs (Open Space project)	\$10,800
Mulch/pine straw for additional landscaped areas	\$7,000
Front entry, street islands, irrigation repairs	\$6,000
Dog fennel control	\$4,000
Erosion control, drainage ditch improvement/cleaning, storms	\$5,500

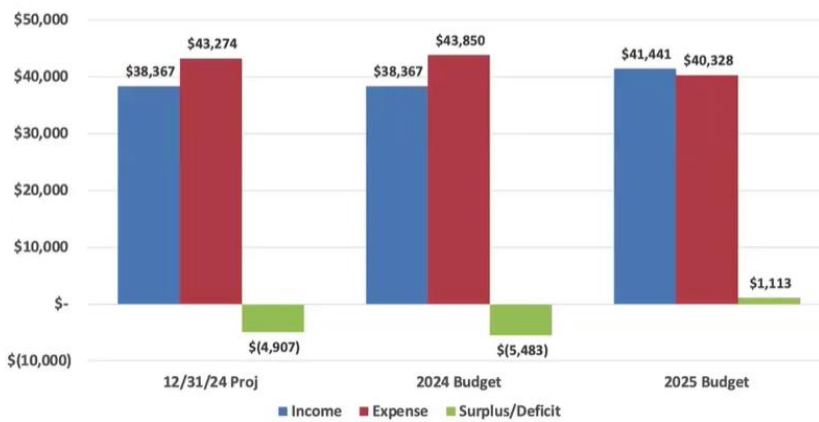
- Common Area Reserves – 2-Year Snapshot



- Last year, budget just included assessments. Impact fees were not budgeted.
- The Pickle ball court improvement was budgeted in 2023 but didn't occur until 2024.
- Projected expenses based on projects that have occurred or we expect to occur by 12/31/24
- The 2025 reserve budget is more balanced between income and expense.
- 2025 Common Area Reserve Projects

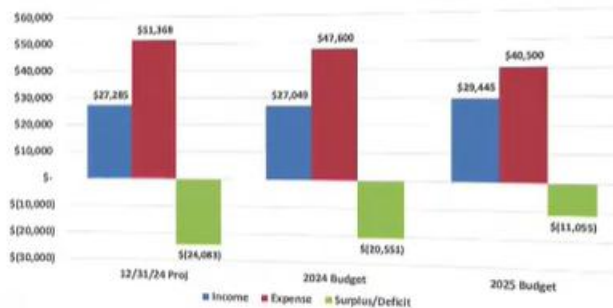
Project	Budgeted Spending	Notes
Stormwater infrastructure	\$20,000	\$8,000 - DLG French drain by DI gate \$12,000 – clean/add erosion control main drainage ditch across from Clubhouse
Clubhouse	\$92,500	New flooring, stair treads, kitchen cabinetry, appliances, countertop/backsplash, powder room vanity and flooring
Bridges	\$9,000	Repairs, replace approx. 33 boards on CI bridge
Roads and sidewalks	\$35,000	\$15,000 sidewalk removal Phase II \$20,000 seal coating road segments (2021-\$24k Is Ave & DLG; 2023-\$12k repairs Batt Chase + Cotton Island)
Contingency	\$10,000	
TOTAL	\$166,500	

- Deer Island Operations – 2-Year Snapshot



- Income/Expense very similar for 2024
- Landscape replacement took place in 2024 which is not anticipated in 2025
- 2025 assessment increase of 8% will allow a healthier break-even point between income and expense

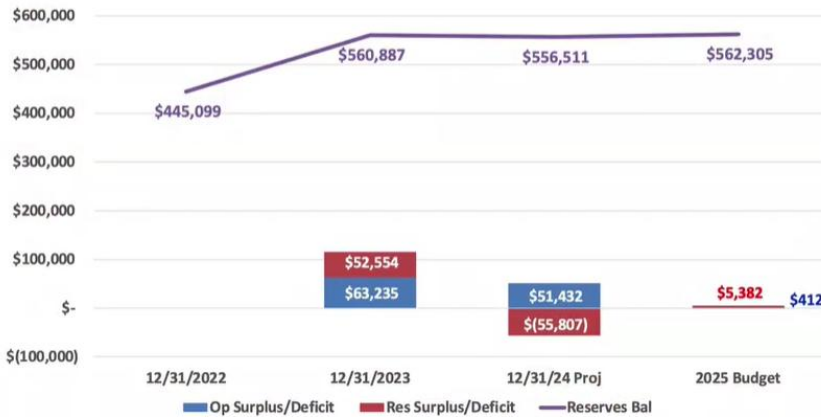
- Deer Island Reserves – 2-Year Snapshot



- Significant projects in 2024; different projects were listed in the budget than what was actually spent
- 8% increase in reserve assessments for DI
- 2025 Deer Island Reserve Projects (The walkway will be discussed further with DI members before proceeding.)

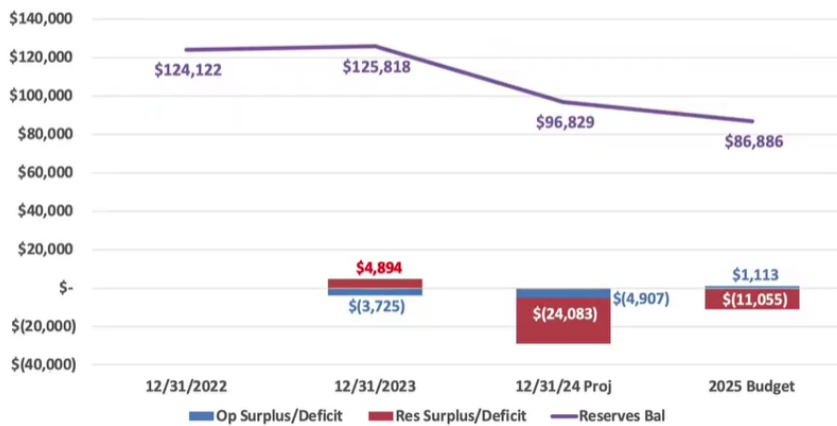
Project	Budgeted Spending	Notes
Bridge	\$24,500	\$3,000 Repairs \$3,500 Removal of splinters on roadway \$6,000 Walkway coating material \$12,000 Walkway cleaning and labor to apply coating
Roads	\$16,000	Seal asphalt (2023 repairs were \$20,547)
TOTAL	\$40,500	

- Relationship of Reserves to Deficits – Common Area (2022-2025)



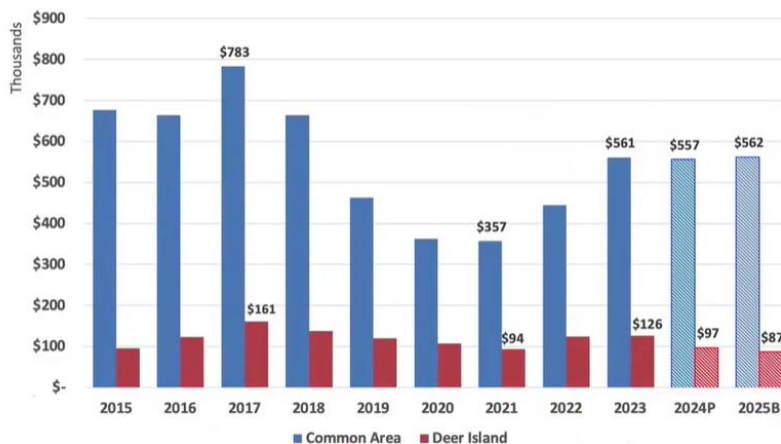
- At the end of 2022, the CA reserves balance was \$445,099.
- At the end of 2023, the balance was \$560,887 which was an increase of about \$116,000 to reserves.
- At the end of 2024, the balance came down to more of a break even. For 2025, we expect to make up the slight decrease from 2024.

- Relationship of Reserves to Deficits – Deer Island (2022-2025)



- At the end of 2022, the DI reserves balance was \$124,122.
- At the end of 2023, the balance was \$125,818, an increase of about \$1,701 to reserves.
- At the end of 2024, we expect the balance to decline significantly to \$96,829.
- For 2025, the balance will be about \$87,000 if all budgeted spending occurs.

- IOB Common Area and Deer Island Reserves History



- High points (2017) and low points (2021) are indicated. Amounts are shown for 2023 as well as the projected amount for 2024 and the budgeted amount for 2025.
- The Board built the reserves with decrease in spending and assessment increases.
- We are at a stabilized point at the moment.
- How much reserves are enough? Is it time for a reserve study? (A study is not budgeted for next year. The Board will be discussing.)
- 2025 Assessments

	2024		2025	
	<u>Mainland/ Cotton Is.</u>	<u>Deer Island</u>	<u>Mainland/ Cotton Is.</u>	<u>Deer Island</u>
Common Area Operations	\$1,890	\$1,890	\$1,947	\$1,947
Common Area Reserves	\$764	\$764	\$787	\$787
Deer Island Operations		\$1,323		\$1,429
Deer Island Reserves		\$931		\$1,005
Total Assessment	\$2,654	\$4,908	\$2,734	\$5,168
\$ annual change from 2024			\$80.00	\$260.00
\$ monthly change from 2024			\$6.67	\$21.67
% change from 2024			3.0%	5.3%

- Questions/Comments:
 - Thomas Johnson asked if we are carrying any debt, to which Kathy replied we are not. He also asked about the amount we expect insurance to increase (a 10% increase is budgeted), and if it was necessary to increase HOA fees every year. Kathy explained that when considering the budget, we start with expenses and expected (and anticipated) increases for the upcoming year. Discussions are held at Board meetings about spending, and these meetings are open for all members who would like to attend. While there have been increases in recent years, the characterization of annual HOA increases historically is not accurate. There have been years when there has not been an assessment increase.
 - Alan Dechovitz commented that with 25 year old assets, finding money from income to replace declining amenity and infrastructure is necessary. We are also challenged with 20% inflation in construction costs. Major storms result in dipping into reserves to avoid an annual special assessment. He stated that during the 2016-18 time frame because of storms during that time, reserves were tapped heavily (about \$200,000) to avoid a sizeable special assessment. The cost to address damages in a major storm would likely be much more today.
 - Alex Kent explained that the Board has taken on a lot of projects in the past three years. Many of these are coming to an end as they are completed. With this Board, the next major focus after 2025 will be to continue building reserves. Many IOB members come here being attracted to the community by the low, managed HOA fees. Ideally, we want to keep the base assessment fee in the \$2,500-3,000 price range.
 - Tom Ertter recognized Kathy Whitehead and David Jussaume for their contribution of managing and maintaining the IOB HOA budget. He spoke from his background of previously holding this position on the IOB Board of Directors and stated it is not an easy task. He suggested that we look at assets and how we invest those assets. Investments right now are primarily money market and savings. Consider Thomas's point on the revenue side on how we can grow our revenue using the right investments while having some funds available to spend as needed. Kathy responded that she has met with some bankers in the last couple of weeks to get CD rates in the anticipation of doing some sort of a CD ladder or look at Money Market funds that pay more. It's important to have a reserve spending strategy to know how far out you can invest your money. Some funds are available that have flexibility

to draw down on them. There are things we can do immediately to get better interest rates. We have budgeted more income from interest for next year.

- Sidewalk Discussion

Shauna Bishop asked about the plan for the sidewalks. Eric Powell explained that during the first quarter of 2024, the Board performed a survey of the condition of the sidewalks after several homeowners expressed concerns about tripping hazards due to the condition of some of the sidewalks which could potentially lead to a lawsuit for the community. Based on the survey, the Board determined that some of the sidewalks were beyond repair and needed to be removed. There were other sidewalk areas that could be removed and re-poured, and other areas that needed to be ground down to a level surface. Some of the areas the Board determined needed to be removed also encroached on private property when the sidewalks were first poured 20+ years ago. (Most of the sidewalks are in compliance on being within the easement.) Sections of sidewalks were removed in front of 276 De La Gaye and new construction on the corner of Palmetto Place and De La Gaye. There were stairs at that corner that did not meet code and posed a significant hazard. There is another section of sidewalk still under discussion that could potentially be removed near the DI gate. Sidewalks are not planned for removal unless there it is absolutely necessary to address safety concerns and encroachment factors. The goal is to work the remainder of this year and 2025 to get all the sidewalks in a condition so they are safe for the community.

Kelly Mitchell commented there are no sidewalks on Deer Island (or Cotton Island) and wondered why there might not be consideration for sidewalks being removed from the mainland. Eric explained that it would be difficult to remove all sidewalks as this would require a lot of discussion and some controversy with some IOB members wanting to keep sidewalks. Budget wise, it would also be a big constraint on the community. When sidewalks were installed by the developer, the Board believes some were installed haphazardly and is strategically trying to correct and improve the sidewalk system.

Alex Kent commented the Board thought long and hard about whether or not sidewalk improvement should be tackled. The sidewalks weren't graded properly, not reinforced with steel, and not wide enough for two people walking side by side. Since the condition of the some of the sidewalks was a concern expressed by IOB members and with some being a significant safety hazard, it was decided this needed to be addressed. Sidewalks are definitely needed on Islands Avenue and De La Gaye as these are major thoroughfares.

- In closing, Alex thanked Kathy Whitehead for stepping forward in August to take over the role of Treasurer with David and Annette Jussaume's departure from the Islands of Beaufort. As a CPA, she brings a lot of expertise to this position and has agreed to run for a 3-year term.

7. REPORTS OF COMMITTEES

A. ARCHITECTURAL REVIEW BOARD

Fred Mueller, the Administrator for your Architectural Review Board, presented to the IOB Membership. He introduced the ARB Committee Members: Nancy Hailston, Scott Gardner, Kat Klingler, Kathy Gardner, and Ron Henry. They have been terrific representatives for people building here.

Fred thanked Bill Quarles, who has served this past year as the ARB's liaison to the Board of Directors.

Fred reported that 5 residences were completed in 2024. Seven (7) residences are currently under construction. Three (3) residences are under ARB review. Two (2) residences are with architects. Over 68% of the original 196 lots have been absorbed, either as residences, double lot properties, or community-owned green space.

Construction costs appear to be firming up and mortgage rates are declining slightly. (The last two hurricanes may impact cost of lumber prices.) Construction at IOB appears to be continuing at a steady pace for 2025; 3-4 houses are expected to be in the cue. New custom-built residences continue to be budgeted from \$900,000 and up. Million dollar homes are now the rule, not the exception.

There are 63 properties left to be developed. With continued interest in the value-added of our community coupled with fewer properties available in IOB, improved lot pricing is expected.

As administrator, Fred receives several inquiries weekly regarding future home construction. Those who have heard about IOB through our various marketing efforts, their realtors or their architects are all interested in joining our community. (He expects a good year coming up. The ARB continues to look forward to representing new home builders as well as people already here.)

B. MARKETING & COMMUNICATIONS COMMITTEE

Tom Ertter introduced and thanked the committee members: Frank Genco, Nancy Hansen, Fred Mueller, Marilyn Mueller, Annie Powell, Jean Watson, and himself as chair of the committee. Tom encourages new people to be involved. Kay and Tom Ertter's house was the 12th one built in IOB, and they have lived here for 23 years. He suggests that people new to IOB consider committee service as a way of connecting with and meeting other people here.

Tom approached Shauna Bishop (who was chair at the time) asking, "What is the mission for the committee?" Everything done by the committee should support the mission.

During 2024, the Committee:

- Developed the Committee Mission to reinforce the IOB brand.
 - In the last five years, 37 homes have changed hands. In 2024, 8 homes have changed hands. The gate was not installed for security reasons in the beginning. It was put there to keep the realtors out. The developer had their own group of realtors.
 - We need to re-engage the real estate community. Marketing is critical for relocation when people move away from IOB.
- Completed & launched IOB website redesign via Pickle Juice and utilized their annual contract support.
 - Shauna was the visionary for initiating new website, and Jean Watson carried it forward. Hopefully, most IOB members have looked at the website.
 - The password for owners to access the private area of the website was changed as it had not been changed since 1998. PickleJuice was selected as the vendor of choice and has been a great support.
- Enhanced IOB analog and digital one page ad in Beaufort Visitor and Relocation Guide. Marilyn Mueller was key in getting IOB involved. Marilyn had the foresight to develop a great relationship. We now have a one page ad which has been enhanced and booklets paid in advance for one more year.
- Updated the resident directory, thanks to Marilyn Mueller

Plans for 2025:

- Utilize evolving non-contract IOB website management & maintenance. (The committee cut their budget cut 40% from 2024. They developed internal administrators for the website.
- Renew Beaufort Visitor and Relocation Guide Ad.
- Need great working relationship with the real estate community. It is important to reach out to brokers. The committee will host another Realtor Open House to continue building the relationship with the Real Estate community. After the first highly successful and well-attended Open House, it was learned that some realtors had never visited IOB.

C. SOCIAL COMMITTEE - Joanne Beyer

The Islands of Beaufort's Social Committee had a very good year in 2024. The events were well attended and the committee will be approximately \$500 underbudget from the \$10,870 budget allotted to them.

Joanne acknowledged the Social Committee members: Kim David (co-chair), Donna Genco (co-chair), Kaye Ertter, Nancy Hailston, Heather Lattanzio, Susan Sullivan, Joanne Beyer, and prospective new member Daile Pettis. She thanked them all for their creative thinking, time and hard work in 2024. Some members will be transitioning off the committee so they are looking for new members. Joanne also thanked Kathy Whitehead for being the committee's Board Liaison.

2024 Highlights:

- Three events held in the clubhouse (Chili Cook Off, Cinco de Derby and 4th of July reading of the Declaration of Independence) were all potluck events. The committee also had the first-ever Block Party, which was a huge success. Attendance was around 50 people for each event.
- The Annual Party is tonight (October 19th) beginning at 5:30 pm. This is a catered event with barbecue and sides near the pool area of the clubhouse. Desserts will be offered in the Clubhouse. There will be live music and a signature drink. The committee will be looking for volunteers to help with cleanup the following morning at 9:00 am. There are tables and chairs to be moved and loaded into a truck.
- Merry Mingle (December 14th): The committee has four hosts signed up to be an appetizer host and is looking for one additional host for appetizers. Desserts will be offered afterwards at the Clubhouse.

Looking ahead to 2025:

- The committee has asked for \$11,300 for 2025.
- The committee is planning on holding the same number of events in 2025 but will change things up based on the results of the survey sent out earlier this year.
- With the success of the block party in September 2024, the committee is considering having another one in May 2025.

The committee extended a huge thank you to the Brandts for always supporting Social Committee events and always being willing to assist with setup, clean up, etc.

D. CLUBHOUSE COMMITTEE - Nancy and Dave Brandt

- Nancy thanked her husband, David, for his many hours of assistance and for conducting surveys that were developed for community input.
- Much of what has happened at the clubhouse this past year was covered in the Treasurer's report presented earlier in the meeting by Kathy Whitehead.

- Two of the major items completed this past year were replacing the shingles on the roof and painting the interior of the clubhouse.
- Recently, a massive leak was discovered in the powder room which required that the room be completely gutted. They are waiting on the fixtures to complete the job.
- The pool will close on 10/31; however, the deck is open year round.

Looking Ahead to 2025 –

- As mentioned in Kathy Whitehead’s Treasurer’s Report, a new kitchen and floors are being planned for installation.
- A Social/Charitable Event is being planned for January at the Clubhouse. This will be a charity wine auction with wine and cheese to enjoy and the auctioning of bottles of wine to raise money for a yet to be named charity.

Nancy also mentioned that the “Three Palms Bistro” that was started by Joan Dechovitz a few years back, but due to lack of attendance this past year was discontinued for the time being. She mentioned that Joanne Beyer has re-energized Docktails, which occurs each month on the De La Gaye dock. There has been a good turnout. Joanne has also brought in IOB members/friends to provide music.

Alex Kent thanked Eric Powell for his work with Clubhouse improvements, oftentimes providing labor at his cost.

Kat Klingler inquired if there would be invited speakers to present at the Clubhouse, as suggested in the survey. Nancy replied that she has been given some good recommendations to pursue in 2025.

E. GROUNDS AND LANDSCAPING TEAM

Carmen Dillard thanked the 2024 G&L members: Kathy Whitehead (Chair until August 2024 when appointed as IOB Treasurer for remainder of 2024), Kathy Gardner (Chair upon Kathy Whitehead’s appointment), Tom Kucharchik, David Papp, and Sheryl Dominic

- The following volunteer work was recognized:
 - Holiday decorations placed at the front entry by Kathy and Chris Gardner
 - Committee collaboration with The Greenery to develop designs for refreshed landscaping along Islands Avenue, 5-Oaks, Belle Grove Park Entrances, Clubhouse, and possible location of trees throughout the community’s common areas (Storms have set back some planned work.)
 - Continued installation, adjustment, and monitoring of lighting at the front entrance, Clubhouse, pool, Deer Island entrance, and walkways to both community docks by Alex Kent
 - Periodic inspections of vacant lots and IOB-owned easements/ponds
 - Clearing invasive vines growing in trees and shrubs along Islands Avenue
 - Identification of invasive Chinese Tallow trees and dog fennel to provide to vendor contracted for removal/treatment
 - Marking sabal palms that needed trimming in late July/early August
- Greenery Updates – In addition to weekly maintenance and ongoing periodic maintenance, The Greenery:
 - Treated dog fennel throughout the community

- Refreshed pine straw in designated community property areas in spring and fall, mulched designated areas in the spring
- Front Entry/Islands Avenue
 - Oleanders pruned so front entry is more visible upon approach
 - Redesigning (in process) of the median area of the front entrance
 - Installed plants along Islands Avenue
- Provided periodic cleaning and mowing of banks around retention ponds and clean-up of the swale along the pipeline easement
- Repaired and provided maintenance of irrigation systems throughout the community, monitored water usage of each meter, tested backflow systems as required by BJWSA
- Cleaned up after hard freeze and storms
- Projects arranged with contractors who:
 - Removed trees overhanging the tennis/pickleball courts and playground, Chinese Tallow trees including herbicidal treatment, and dead trees on community property posing a potential hazard
 - Pruned and de-mossed large oak trees in front of the Clubhouse
 - Vista pruned the Battery Creek Overlook bluff (area with four chairs overlooking the marsh)
- Looking ahead – Grounds and Landscaping will be:
 - Working with a certified arborist/company to secure a tree audit of IOB community-owned areas, determine care needed for our specimen oak trees, and consider areas for street planting of trees dependent upon the space and conditions for those areas
 - Collaborating with the Open Space committee for those areas that also involve Grounds and Landscaping.
 - Annual vacant lot inspections
- Kathy Gardner shared her experience of about 10 years with landscaping for her previous community. Her responsibilities included design, irrigation, planting, and maintenance.

She shared her vision:

- Landscape affects property values and we want to do what is needed to make those values go up
- Look for ways to improve appearance of community and still keep costs down
- Seek more economical ways of carrying out landscaping plans
- Creating a 5 year plan that provides the most impact for our community with the least amount money spent
- Taking care of little details for all areas of IOB so that no area is neglected
- Enhancing IOB ambiance...the things that drew so many of us to this community
- The Grounds and Landscaping Team welcomes suggestions for landscape enhancement and safety improvements in IOB common areas. Kathy plans to meet with IOB members in small groups to get feedback and suggestions with the goal of making our community the best in Beaufort.
- Nancy Brandt inquired about plans to address the lawn at the Clubhouse. Kathy explained that that was the reason the beds were enlarged. It is much easier to grow plants in areas where sod is a challenge. The enlarged beds will maintain the lushness of the area by using plants that have a proven track record of success. Alex said that by limbing up oak trees in front of the clubhouse, more sun is now able to get through to those lawn areas.

- Kathy closed by saying those areas that make those important first impressions (front entrance, Islands Ave, Clubhouse, community docks) and seen by the most people will be the first focus. Plans are underway to improve the tree canopy which will have a big impact and dramatically provide long-term change and beautification for the community. The ultimate goal is that no area in the community will be neglected.

F. OPEN SPACE COMMITTEE – Linda Tunstall

Open Space is a new committee, established this year with the objective of assisting the BOD by gathering input and conducting analysis for development of an open space plan and utilizing open space to its full potential. The goal is to identify opportunities and potential improvements, as well as provide stewardship for open space in the community, benefiting current and future members of the Islands of Beaufort.

The members of the Open Space Committee are Laurie Babernitsh, Kat Klinger, Bill Prokop, Bruce Sullivan and Linda Tunstall who is the chair. The board liaison is Alex Kent. Linda thanked everyone for their time and energy this year getting the committee established. The committee also thanked the Grounds & Landscaping Committee for their support as both groups work together to enhance our community open space.

The committee has focused on planning for active and passive recreational opportunities for all residents, identifying greenways and trails and protecting natural areas. They feel that open space is the soul of the community - a valuable amenity that provides IOB members with places to gather and to appreciate the natural beauty of the Islands of Beaufort. Open space bestows personality on a community, improves everyday living and increases property values.

The committee's primary focus has been to identify and prioritize some quick wins for the community and to develop plans for the next 2-3 years. This year, they:

- Provided a large aerial photograph of the Islands of Beaufort for display in the clubhouse. Thanks to Bill for reaching out to the Beaufort County GIS department and making this happen.
- Updated the map of the neighborhood on the Islands of Beaufort website to include the existing pocket parks, recreational areas and footpaths that are available for all to use.
- With approval from the board, a picnic table and 4 Adirondack chairs were purchased and placed on Lot 17 for the enjoyment of IOB members.
- Distributed the first newsletter in September to keep all informed.
- Going forward, the committee plans to add walking trails to Lot 17 and Belle Grove Park and add signs to indicate the entrances to the neighborhood footpaths in 2025. They also would like to add some seating and a picnic table to Belle Grove Park and develop the marsh viewing area near the current basketball court in future years.

They ask for suggestions to name Lot 17 and the footpaths as noted in September newsletter. Individuals can use paper entry forms available at the meeting front entrance or can send their suggestions via email to IOBOpenSpace@gmail.com by Sunday, October 20. The committee will review and pick the winners – IOB members may soon see your suggestion on a sign in the neighborhood!

Linda showed pictures of the map and some of the pocket parks in the neighborhood.

The committee asks for support as they work to improve and enhance the place we call home. They thanked everyone for their attention and requested that people reach out to any committee members with ideas and suggestions.

G. OTHER ITEMS NOT MENTIONED IN THE COMMITTEE REPORTS – Alex Kent

- The Cotton Island Bridge now has a dedicated 4 ½ foot wide coated pathway. It is usable for walking, bikes, and scooters. The pathway is not intended for vehicular traffic. (Cars and trucks)
- Additional Kayak storage on Lot 17 is planned along with the current storage on the dock. The Board is in the process of evaluating building or purchasing kayak storage on Lot 17. The agreement for kayak users in need of storage is under revision. Alex asked users to look at their yearly use when considering shore based and dock based storage. Some kayaks being stored on the dock are seldom if ever used. It would help those who use kayaks more frequently to have access to dock storage instead of having to haul their kayak down the 1000 foot dock. Fees have not been levied yet this year. These will be reconciled with annual dues. Alex hopes to have this information ready for circulation and approve at the next Board meeting.

8. ELECTION OF DIRECTORS

Due to the overwhelming support for the two nominees with only one write-in vote, Tom Kucharcik made a motion to accept the nominees as is with Eric Powell and Kathy Whitehead on the ballot. Thomas Johnson seconded the motion. The motion was approved and Eric and Kathy were elected as Board Members to serve a 3-year term.

9. UNFINISHED BUSINESS – Alex Kent

Alex gave an update on the active lawsuit referenced in the Treasurer's report. In 2021, a builder was engaged by a property owner. This contractor (builder) was not on the IOB builders approved list. The owners were informed formally of this and given the option of asking for an exception. The owners decided to go with another builder. The builder not selected initiated a lawsuit against the IOB HOA.

The HOA's position in the case is strong. There is documented history of the actions going in and several deadlines missed by those initiating the suit against the HOA. So far, the HOA has spent about \$8000 in legal fees. We have a \$20,000 deductible.

Frank Genco asked about the possibility of recouping our legal cost. Alex said that according to the attorneys representing IOB, we would likely spend that much in legal fees.

10. NEW BUSINESS - None

11. VOTING RESULTS: See above

12. ADJOURNMENT: The meeting was adjourned at 11:25 am.