



ISLANDS OF BEAUFORT HOMEOWNERS ASSOCIATION

Board of Directors Meeting

MINUTES

Tuesday, January 13, 2026

2:00 PM

CALL TO ORDER AT 2:01 PM

PRESENT FOR MEETING:

Alex Kent, Eric Powell, Caryn Kleckowski, Kathy Whitehead, Shep Tate, Robert Bundy, Marilyn Mueller, Nancy Brandt, David Brandt, Joe Pellegrino, Alan Dechovitz, Joanne Beyer, Linda Tunstall, Kathy Gardner, Scott Whitehead, Carmen Dillard, Richard Bayer, Bill Quarles, Kat Klingler

COMMUNITY COMMENTS

- Alex Kent presented Carmen Dillard with a gift for her generous service to the IOB HOA Board of Directors.

PREVIOUS MINUTES COMMENTS – NOVEMBER 2025 (PRE-APPROVED AND POSTED)

The approved November 2025 minutes were sent to Kathy Bundy and posted on the IOB website on January 6, 2026.

(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](#)

[Architecture Review Board](#)

[Clubhouse](#)

[Social](#)

[Grounds and Landscaping](#)

[Open Space](#)

2026 MAJOR BUDGETED PROJECTS

- Road Repairs/Sealing – The city will survey all roads, including IOB, around mid-year, resulting in a cost savings.
- Pool Replastering – Estimates are needed for approval. The quotes were obtained last year, and we will inquire whether they can still be honored.

- Pool Deck Refinishing – David to take lead regarding. It was noted that the pool cover will need to be pulled to perform the work. The leak, which may be resulting in a water bill increase, also needs to be reviewed prior to work being performed.
The below items were assigned for further review as indicated:
- Clubhouse Furniture - David
- Front Entry Fencing Repairs – Eric
- Cotton Island Wear Board Replacement and Sealing Wood needs replacing and getting estimates on. - Alex
- Security System Upgrade - Alex
- DLG Dock Treatment - Alex
- Cotton Island Dock Handrail Partial Replacement - Alex
- Open Space Project – Refer to Open Space Committee report.

OLD BUSINESS

- High Speed Internet Proposal from Brightspeed: Alex and Shep are reviewing the next draft of the agreement. The contract is imminent, with a \$3,500 annual offset to the budget. Upon contract signing, an engineer will be assigned, using the ‘A’ crew previously engaged in Habersham and Battery Shores. A schedule will be provided to IOB. If an irrigation line is broken, Brightspeed will address it, but owners need to turn on their systems for testing. Completion is expected 60–90 days from project start.
- “Road Rash” Repairs: Ready for resealing and painting.
- Sparklight Property Damage (Cable Installation): Sparklight has closed up the hole, but cables (not live) and some flag remnants remain. Bill’s yard still has unrepaired damage and further discussion with Sparklight is needed. Shep will follow up with Sparklight in this regard.
- Gate Cleaning/Painting: Rust is mainly visible on the island side for the Deer Island gate. Spot priming is needed, and a proposal will be obtained.
- Clubhouse Sidewalk Grading/Landscape Repairs: The sidewalk was expanded by six inches when replaced. Dirt and landscaping need to be backfilled. Eric is obtaining proposals for grass replacement and resodding/regrading in front of the Clubhouse, which could address issues from tree removal. Exposed metal edging is a safety risk; Kathy will get an estimate for removal from the greenery, and Eric will review the situation.
- Update on Lawsuit: The process is moving toward depositions. The \$20,000 deductible has been met, and the insurance company is now making payments.

NEW BUSINESS

- Dog park – Shep made a suggestion to obtain community interest in a dog park. An estimate of \$18,000 (\$15,000 materials) was obtained by interested parties. Two areas, the old playground area below the basketball court and a wooded lot, were discussed. Inclusion in the Open-Space survey could indicate or a separate poll could indicate level of interest. A suggestion was made for those interested to reach out to other communities with dog parks for input.
- Animal Control – The board revisited the notification received from Beaufort County Animal Control. Please refer to the email previously communicated as well as the IOB Rules and Regulations.

FUTURE MEETING LOOK-AHEAD

- Reminder – 2026 Board Meeting schedule are posted on the IOB Website Calendar
 - January 13, 2026
 - March 10, 2026
 - May 12, 2026
 - July 14, 2026
 - August TBD (Owner Budget Meeting)
 - September 8, 2026
 - October 17, 2026 – Annual Meeting (Tentative until confirmed)
 - November 10, 2026

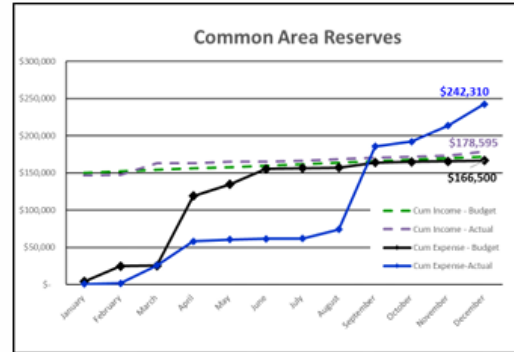
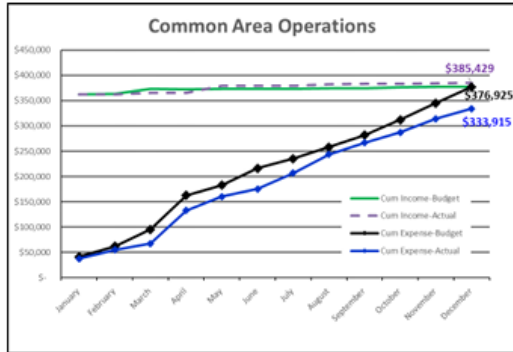
A MOTION WAS MADE TO ADJOURN AT 3:06 PM. THE BOARD WENT INTO EXECUTIVE SESSION.

FINANCE REPORT – KATHY WHITEHEAD

FINANCIAL REPORT – 12/31/25 YTD ACTUAL VS BUDGET REPORT CASH BALANCES

Budget Summary - Common Area

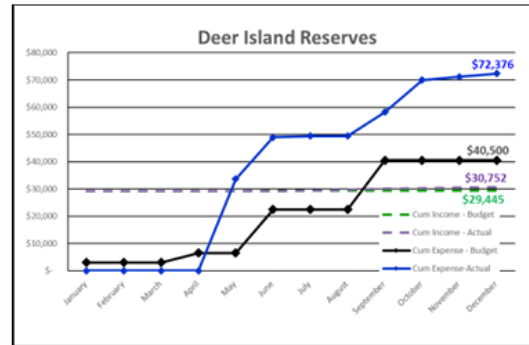
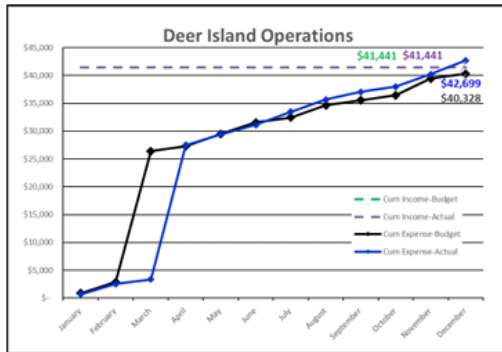
Comparison of Plan to Actual – 12/31/25



Common Area Operations Expenses	budget	actual	under (over)	
Administrative Expenses	\$35,930	\$36,307	(\$277)	
ARB Services	\$18,268	\$16,790	\$1,478	
G&L Contracts/Mulch/Straw	\$72,457	\$66,699	\$5,758	\$8,336.25 straw/mulch once Lot 1 bench \$487; Lot 17 path
Open Space Cmte	\$10,800	\$10,055	\$745	\$9,176
G&L Committee	\$16,995	\$12,266	\$4,729	
Storm Water Infrastructure Maint	\$10,000	\$4,007	\$5,993	(for wet ponds cleanout)
Tree work	\$31,500	\$37,443	(\$5,943)	Kolcun \$18,076
Storm Cleanup	\$2,000	\$900	\$1,100	
Vacant Lot Maint - IOB properties	\$2,000	\$2,185	(\$185)	
Vacant Lot Maint-Offset by Income	\$10,155	\$9,425	\$730	income offset
Insurance & Taxes	\$58,444	\$57,840	\$604	
Marketing	\$4,150	\$3,603	\$547	\$471 GoDaddy SSL
Clubhouse	\$12,433	\$14,763	(\$2,330)	post-construction cleaning
Pool	\$19,399	\$17,704	\$1,695	Spring repairs
Main Gate	\$9,044	\$7,948	\$1,096	lower repairs YTD
Social/Hospitality Committee	\$11,300	\$8,062	\$3,238	
Utilities	\$32,050	\$23,294	\$8,756	
Contingency	\$20,000	\$5,125	\$14,875	Reserve Study
	\$376,925	\$333,914	\$43,011	

Common Area Reserves Expenses	budget	actual	under (over)	
Stormwater Infrastructure				
Repair/renovate O&G french drain across from CI gate	\$8,000	\$30,150	(\$2,150)	
Clean main drainage ditch (also erosion control/Term)	\$12,000	\$1,748	\$8,252	
Clubhouse				
New flooring and stair treads	\$38,500	\$41,012	(\$2,412)	\$8,408 rotten subfloor
New kitchen cabinetry	\$28,000	\$28,158	(\$158)	
New kitchen appliances	\$30,000	\$30,428	(\$428)	Inst plumbing fixtures
New kitchen countertop/backsplash	\$12,000	\$8,245	\$3,755	
Refrigerator (LR Wall) - French Door	\$0	\$8,282	(\$8,282)	
New powder room vanity and flooring	\$4,000	\$0	\$4,000	done in 2024
Balcony & Stair Handrails	\$0	\$7,748	(\$7,748)	
Electrical/lighting	\$0	\$4,152	(\$4,152)	
Painting	\$0	\$2,580	(\$2,580)	
Plumbing	\$0	\$2,887	(\$2,887)	
Job Supervision/Cleaning/Debris removal	\$0	\$4,629	(\$4,629)	
Shutters	\$0	\$8,122	(\$8,122)	budgeted for 2024
Rebuild well:	\$0	\$1,106	(\$1,106)	
Pool	\$0	\$23,945	(\$23,945)	cover deposit in Oct.
Front Gate Fencing				
Repairs of bridges	\$1,000	\$225	\$775	
Replace approx 33 boards	\$0	\$27,840	(\$27,840)	
Roads, Decks and Sidewalks				
Sidewalk removal/repair - Phase II	\$10,000	\$28,100	(\$11,100)	OH sidewalk
Seal Coating of roads/Repairs	\$20,000	\$633	\$19,367	cost patch-in pair
Other / Contingency				
	\$20,000	\$11,027	(\$1,027)	\$300 Kayak Stand from 2024
				Insur Ded \$11,427
	\$166,500	\$242,310	(\$75,810)	

Budget Summary - Deer Island Comparison of Plan to Actual – 12/31/25



Deer Island Operations Expenses	budget	actual	under (over)
Backflow preventer inspection (47 Anchorage)	\$175	\$146	\$29
Bridge Insurance	\$22,635	\$21,395	\$1,241
Causeway Electrical (for gate operation)	\$625	\$662	(\$37)
Gate Equipment Lease (4 qtrs @ \$1,050)	\$4,440	\$4,488	(\$48)
Internet (Hargray) for: DI Gate	\$1,610	\$1,600	\$10
Gate maintenance, repairs, parts	\$1,000	\$898	\$102
Grounds and Landscape Contract	\$6,200	\$6,012	\$188
Irrigation Water	\$1,250	\$1,746	(\$496)
Landscape Maintenance - Materials and Labor	\$2,193	\$5,026	(\$2,833)
Stormwater Infrastructure Maintenance	\$0	\$0	\$0
Bank Fees	\$0	\$500	(\$500)
Property Taxes	\$200	\$226	(\$26)
	\$40,328	\$42,699	(\$2,371)

Deer Island Reserves Expenses	budget	actual	under (over)
Bridge Repairs (result of bridge inspection)	\$3,000	\$497	\$2,503
Bridge Walkway Coating - material only	\$6,000	\$11,176	(\$5,176)
Bridge Walkway - cleaning and labor to apply coating	\$12,000	\$10,484	\$1,516
Maintenance of wear board on roadway	\$3,500	\$48,960	(\$45,460)
Seal DI Causeway and Anchorage Way	\$16,000	\$0	\$16,000
Transfer operating deficit from Reserves	\$0	\$1,258	(\$1,258)
	\$40,500	\$72,376	(\$31,876)

CASH BALANCES

	Actual Balances 12/31/25	Actual Balances 12/31/24	Change from 12/31/24*
IOB Operating Cash	\$ 37,152	\$57,789	\$ (20,637)
IOB Reserves Cash	\$527,830	\$517,324	\$ 10,506
DI Operating Cash	\$13,513	\$13,900	\$ (387)
DI Reserves Cash	<u>\$ 87,620</u>	<u>\$128,485</u>	<u>\$(40,865)</u>
Total	\$666,115	\$717,498	\$ 51,383

*Includes \$67,050 transfer from 2025 CA Op Cash to CA Reserves Cash of 2024 Surplus on 1/25/25

MANAGEMENT REPORT – ROBERT BUNDY

Management was in I.O.B. in November on the 4th, 7th, 11th, 18th, and 21st, and in December on the 1st, 9th, and 30th.

The 2026 Landscape Service contract with the Greenery was signed on 12-18-2025.

The proposal from the Greenery to clean out the stormwater retention ponds was accepted on 12-1-2025 for \$4,006.56.

Management sent a text to the manager of Amvets Post 70 requesting that the hall side be reserved for October 17, 2026, for the I.O.B. annual meeting. On Tuesday, November 25, 2025, management confirmed with Courtney Reed, the Amvets Manager, that she had penciled in that date for I.O.B.

Shawn with SK Signs, Designs & Marketing confirmed that he is available on October 17, 2026, and has it on his schedule.

Management is waiting on John with Dominion for a proposal to change all of the streetlights to the Washington style with an LED fixture.

It was reported to Dominion that there are 104 houses built in I.O.B so the number of streetlights the Association is paying for should be reduced by 1.

The owners of 66 lots identified by the Committee, that needed some cleaning, were emailed and mailed on November 21st with the details of what is needed to be done on their lots. Robert looked at the 66 lots on January 5th and came up with 56 lots that were not cleaned. The lot number along with the street address and the committee's inspection sheet of each lot were sent to Paul Tallmage on January 10th.

Romario with the Greenery was sent an email asking that they look at the drainage ditch at the end of Battery Chase as it was reported that it was not draining well.

December 2025 financials were emailed to all board members January 10th, 2026.

As of December 31, 2025, there is 1 property on the Receivables list. A new year began 1/1/26 and invoices to all owners have been mailed and emailed.

2025 Closings = 12 (2024 =33)(2023 Closings = 19)

3/18/25 Lot 1-012	301 Islands Avenue	Wade Green from Murphy (lot)
3/26/25 Lot 2-012	23 Anchorage Way	Timonhy & Traci McKennie from Pennington (house)
5/5/25 Lot 3-064	109 Palmetto Place	Mary Claire & Frederick Schneider from Tomlin (lot)
6/20/25 Lot 3-016	425 Battery Chase	James & Yana Thomas from Ertter (house)
6/30/25 Lot 2-024	51 Anchorage Way	Bretton & Gracie Lindsey from Sisco (house)
9/26/25 2-009&2-010	31 Anchorage Way	John Wynn from Amick/Black/Amick
10/14/25Lot 2-022	36 Anchorage Way	Hubert & Brenda Geerlings from Puckett
10/29/25Lot 2-020	44 Anchorage Way	Sean & Mindi Furby from Reiser
12/15/25Lot 4-011	10 Islands Lane	Joseph & Lori Pandolfo from Papp-house

12/15/25Lot 4-012
12/20/25Lot 3-048

20 Islands Lane
312 De La Gay

Joseph & Lori Pandolfo from Papp-lot
Susan Bolton from Powell Bros – Lot

Pending Closings that attorneys have requested a certificate of assessment:

n/a

All directors can access the Association financials, reports, and directory through their owner portal. When you login to your portal, on the left side of your screen you should see: Home, Payments, Requests, Announcements, Violations, Documents, Contacts, Reports, and Financials. If you need help setting up your portal, email iobhoa@bundyinc.com and someone from our office will be able to assist.

Please note that Kathy and Robert will be out of the office January 15 and 16, 2026 and March 16-March 27, 2026.

Marketing Committee Report – Marilyn Mueller

As previously announced, Islands of Beaufort has been chosen for Home for the Holidays. To date, several homes have volunteered to participate. If you are interested in volunteering your home, please contact one of the Marketing Committee members. Selections for homes will be made by Home for the Holidays, which is separate from the IOB Marketing Committee.

Architecture Review Board Report – Shep Tate for Fred Mueller

Currently there are 104 residences built at IOB. Two residences are under construction – the Pfeiffer residence on Cotton Island, due to complete late March of this year; and the Bolton Residence on the Mainland, with groundbreaking this month and due to complete late 2026. There are 68 lots remaining.

The ARB is expecting conceptual plans for an addition to a residence on Deer Island, and plans for fence construction for a residence on Cotton Island.

Clubhouse Report – David Brandt, Nancy Brandt, Eric Powell

The Clubhouse Committee will be meeting with a decorator soon to come up with plans for the Clubhouse décor. Plans are to be submitted to the HOA Board.

Social Committee Report– Caryn Kleckowski for Susan Sullivan

Merry Mingle was a good success with around 80 guests hosted at four community homes. The Social Committee would like to again thank the hosting homes as well as those that donated delicious desserts. The Social Committee will be meeting in late January for the first time this year to begin planning for 2026 events.

Grounds and Landscaping Report – Kathy Gardner, Caryn Kleckowski

- Rock work for erosion along De La Gaye was completed December 30th, including in front of lots 14 and 15 near the Deer Island gate in addition to lot 45 where water runoff has been problematic. The drain lines near lots 14 and 15 were also completed and draining issues appear to be improved since this work was performed.
- All retention pond inspection and cleanup have been completed as of the end of December. This includes the debris and fences down that was reported at the pond area by the basketball court.
- The contract with The Greenery has been renewed for 2026 for community maintenance.
- The Landscape Committee currently has \$4000 earmarked in the budget for trees as well as \$4000 for shrubbery and would like to allocate some of this towards the addition of trees and

plantings in the area by lots 14 and 15. This will include three Tupelo Black Gum trees, one Little Gem Magnolia or tree that will help absorb water, 20 iris, and 6 to 10 muhly grass. The Green Team will help to keep water bags for the Tupelo Black Gum trees filled for the first month until the trees are established. Once established, all plantings will require no irrigation, assist with slowing of water runoff, keeps mowers out of the area with equipment, and beautify the space. A total of \$3,082 was approved to move forward.

Open Space Committee Report – Linda Tunstall

- The Open Space Committee will be preparing and sending a survey to the community to determine interests and obtain feedback to help guide future projects.
- The Committee has plans to publish three newsletters this year to help raise awareness to and showcase the benefits of our open spaces. The board approved the cost for printing at a total of \$600.
- The board approved \$60 to be used towards building 17 reflective posts on the community trails.
- The Open Space Committee obtained approval to add a picnic area near Bellgrove Park playground. This includes the addition of a poly-wood table not to exceed \$2,000, framed area not to exceed \$1,200. The mulch is being provided free with the assistance of the Grounds and Landscape Committee.