



ISLANDS OF BEAUFORT HOMEOWNERS ASSOCIATION

Board of Directors Meeting

MINUTES

Tuesday, November 11, 2025

2:00 PM

CALL TO ORDER AT 2:02 PM

PRESENT FOR MEETING:

Alex Kent, Eric Powell, Carmen Dillard, Kathy Whitehead, Shep Tate, Caryn Kleckowski, Robert Bundy, Scott Whitehead, Bruce Sullivan, Susan Sullivan, Linda Martinez, Richard Bayer, Bill Hansen, Nancy Hansen, David Brandt, Duane Monahan, Jean Watson, Alan Dechovitz, Laurie Babernitsch

COMMUNITY COMMENTS

- Bruce Sullivan thanked all who were involved in organizing and carrying out the annual meeting and annual party on October 18th.
- Bruce also asked if in addition to the reserve study, the Board could consider searching an index for pricing that addresses those items that need to be done. Alex informed the group that an index would require a covenant change.

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

- The approved September 2025 minutes were sent to Kathy Bundy and posted on the IOB website on September 26, 2025.

(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**](#)

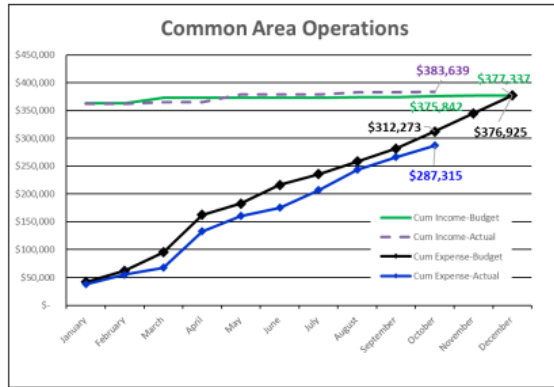
[**FUTURE MEETING LOOK-AHEAD**](#)

FINANCE REPORT – KATHY WHITEHEAD

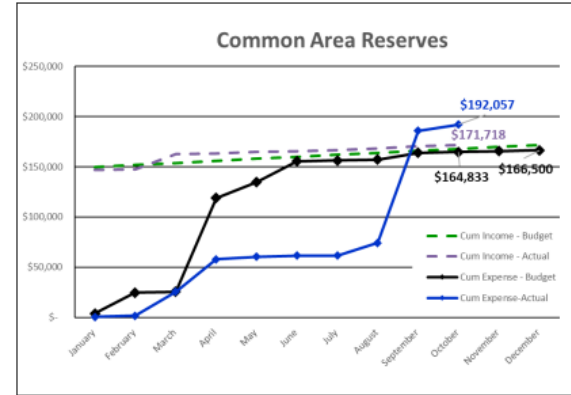
**Islands of Beaufort Homeowners Association
Board of Directors Meeting
Nov 11, 2025**

**Financial Report – 10/31/25
YTD Actual vs Budget Report and Cash Balances
Full Year 2025 Projected Financial Results
Board Discussion/Decisions of Upcoming Project-Related Spending**

Budget Summary - Common Area Comparison of Plan to Actual – 10/31/25

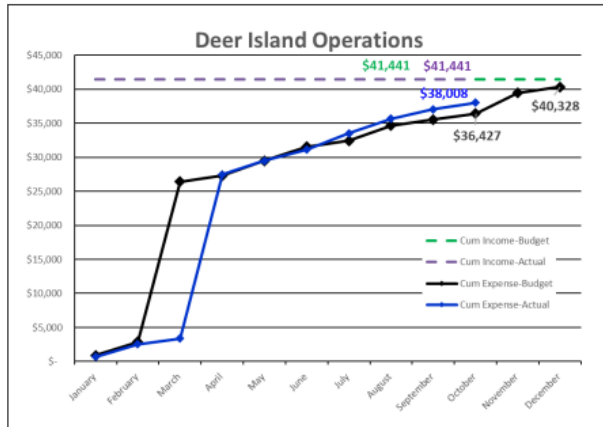


Common Area Operations Expenses	budget	actual	under (over)	
Administrative Expenses	\$28,941	\$30,356	(\$1,415)	
ARB Services	\$14,595	\$13,721	\$873	
G&L Contracts/Mulch/Straw	\$58,863	\$53,436	\$5,427	\$8,336.25 straw/mulch onc Lot 1 bench \$487; Lot 17 path \$9,176
Open Space Cmte	\$10,800	\$9,663	\$1,137	
G&L Committee	\$13,331	\$11,474	\$1,857	
Storm Water Infrastructure Maint	\$6,153	\$0	\$6,153	(for wet ponds cleanout)
Tree work	\$22,083	\$32,543	(\$10,460)	Kolcun \$18,076
Storm Cleanup	\$2,000	\$500	\$1,500	
Vacant Lot Maint - IOB properties	\$2,000	\$2,185	(\$185)	
Vacant Lot Maint-Offset by Income	\$9,377	\$9,425	(\$48)	income offset
Insurance & Taxes	\$56,344	\$56,304	\$40	
Marketing	\$3,950	\$914	\$3,036	\$471 GoDaddy SSL
Clubhouse	\$10,120	\$11,243	(\$1,122)	post-construction cleaning
Pool	\$16,051	\$17,704	(\$1,653)	Spring repairs
Main Gate	\$7,724	\$6,616	\$1,108	lower repairs YTD
Social/Hospitality Committee	\$7,699	\$6,648	\$1,051	
Utilities	\$25,575	\$19,708	\$5,868	
Contingency	\$16,667	\$4,875	\$11,792	Reserve Study
	\$312,273	\$287,315	\$24,959	

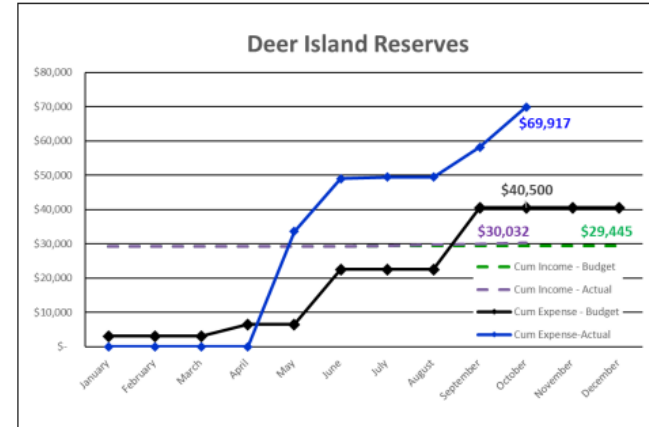


Common Area Reserves Expenses	budget	actual	under (over)	
Stormwater Infrastructure				
Repair/renovate DLG french drain across from DI gate	\$8,000	\$0	\$8,000	
Clean main drainage ditch; jute erosion control/ferns	\$12,000	\$3,748	\$8,252	
Clubhouse				
New flooring and stair treads	\$38,500	\$41,912	(\$3,412)	\$8,428 rotten subfloor
New kitchen cabinetry	\$28,000	\$27,224	\$776	
New kitchen appliances	\$10,000	\$10,428	(\$428)	incl plumbing fixtures
New kitchen countertop/backsplash	\$12,000	\$6,825	\$5,175	partial bill
Reframe Conf/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	\$7,749	(\$7,749)	
Job Supervision/Cleaning/Debris removal	\$0	\$3,629	(\$3,629)	
Front Gate Fencing	\$0	\$7,647	(\$7,647)	
Shutters	\$0	\$8,122	(\$8,122)	budgeted for 2024
Rebuild trellis	\$0	\$1,106	(\$1,106)	
Pool	\$0	\$21,545	(\$21,545)	cover deposit in Oct.
Bridges				
Repair of bridges	\$3,000	\$225	\$2,775	
Replace approx 33 boards	\$6,000	\$27,840	(\$21,840)	
Roads, Docks and Sidewalks				
Sidewalk removal/repair - Phase II	\$15,000	\$6,190	\$8,810	
Seal Coating of roads/Repairs	\$20,000	\$633	\$19,367	cold patch repair
Other / Contingency	\$8,333	\$8,953	(\$620)	\$500 Kayak Stand from 2024; Insur Ded \$8,453
	\$164,833	\$192,057	(\$27,224)	

Budget Summary - Deer Island Comparison of Plan to Actual – 10/31/25



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)	\$520	\$551	(\$31)
Gate Equipment Lease [4 qtrs @ \$1,050]	\$3,330	\$3,366	(\$36)
Internet [Hargray] for: DI Gate	\$1,342	\$1,335	\$7
Gate maintenance, repairs, parts	\$833	\$898	(\$65)
Grounds and Landscape Contract	\$5,167	\$5,010	\$157
Irrigation Water	\$1,041	\$1,415	(\$374)
Landscape Maintenance - Materials and Labor	\$1,384	\$3,592	(\$2,208)
Stormwater Infrastructure Maintenance	\$0	\$0	\$0
Bank Fees	\$0	\$300	(\$300)
Property Taxes	\$0	\$0	\$0
	\$36,427	\$38,008	(\$1,581)



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	\$9,284	\$2,716
Maintenance of wear board on roadway	\$3,500	\$48,960	(\$45,460)
Seal DI Causeway and Anchorage Way	\$16,000	\$0	\$16,000
	\$40,500	\$69,917	(\$29,417)

CASH BALANCES

	Actual Balances 10/31/25	Actual Balances 12/31/24	Change from 12/31/24*
IOB Operating Cash	\$ 68,446	\$57,789	\$ 10,657
IOB Reserves Cash	\$563,906	\$517,324	\$ 46,582
DI Operating Cash	\$17,633	\$13,900	\$ 3,733
DI Reserves Cash	<u>\$ 88,553</u>	<u>\$128,485</u>	<u>\$(39,932)</u>
Total	\$738,538	\$717,498	\$ 21,040

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

Projected Full Year 2025 Results

Full Year 2025 Projection	Projection		Budget		Variance to Budget	
	Common Area	Deer Island	Common Area	Deer Island	Common Area	Deer Island
Operations:						
Income	\$383,989	\$41,441	\$377,337	\$41,441	\$6,652	\$0
Expenses	\$377,990	\$41,732	\$376,925	\$38,839	(\$1,066)	(\$2,893)
Op Surplus/(Deficit)	\$5,998	(\$291)	\$412	\$2,602	\$5,586	(\$2,893)
Reserves:						
Income	\$172,797	\$30,757	\$171,882	\$29,445	\$915	\$1,312
Expenses	\$272,182	\$84,219	\$166,500	\$40,500	(\$105,682)	(\$43,719)
Reserve-Excess/(Shortfall) for 2025	(\$99,385)	(\$53,462)	\$5,382	(\$11,055)	(\$104,767)	(\$42,407)
Combined Excess/(Shortfall)	(\$93,387)	(\$53,753)	\$5,794	(\$8,453)	(\$99,181)	(\$45,300)

PROJECTED CASH BALANCES

	Projected Balances 12/31/25	Actual Balances 12/31/24	Change from 12/31/24*
IOB Operating Cash	\$ (22,500)	\$ 57,789	\$ (80,289)
IOB Reserves Cash	\$485,000	\$517,324	\$ (32,324)
DI Operating Cash	\$ 13,500	\$ 13,900	\$ (400)
DI Reserves Cash	<u>\$ 75,000</u>	<u>\$128,485</u>	<u>\$ (53,485)</u>
Total	\$551,000	\$717,498	\$(166,498)

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

Project-Related Nov-Dec Spending for Board Discussion/Decisions

	Anticipated IOB Spending Nov-Dec	Anticipated DI Spending Nov-Dec
Operations Budget - uncertain projects		
* GLC - clean wet retention ponds	\$ 6,000	
* GLC - clean street drains	\$ 2,000	
* GLC Vacant lot erosion control	\$ 2,000	
* Board - asphalt study	\$ 18,000	
Total Operations	\$ 28,530	\$ -
Reserves Budgets		
Insurance deductible- Lajen lawsuit	\$ 2,254	
Clubhouse--backsplash, other	\$ 2,000	
IOB Gates and Security	\$ 25,970	\$ 13,102
Road Repairs	\$ 9,000	
River rock - DLG French drain/replace pipe	\$ 9,500	
Pool Cover - balance	\$ 2,400	
DI Pedestrian Walkway-add'l labor, est.		\$ 1,200
Clubhouse sidewalk/driveway apron	\$ 25,000	
Sidewalks - 5 Oaks/Dechovitz drain	\$ 4,000	
Total Reserves Projected Spending Nov & Dec	\$ 80,124	\$ 14,302

Questions?

Suggestions?

What information would you like to see?

Additional Discussion on Project Related Spending:

- The Board decided to delay the spending for the security system until 2026 as it will not be installed before the end of 2025.
- Eric Powell commented that the remaining bills for the Clubhouse will exceed the \$2,000 estimate shown on the slide. He will send additional information regarding the costs.

MANAGEMENT REPORT – ROBERT BUNDY

- Management was in I.O.B. in September on the 4th, 9th, and 23rd and in October on the 3rd, 7th, 15th, and 23rd.
- A1 Xperts Tree Service removed the oak tree with the hollow base which was located to the right of the clubhouse and ground the stump. They also trimmed the oak tree located to the left front of the clubhouse, removed two decayed oaks, and trimmed one oak from around a magnolia near the basketball court.
- Beaufort Area Pools (BAP) ordered the pool cover. Alan with BAP texted on November 6th that the cover should be going on that afternoon. It has been installed.
- The Greenery patched the pothole in front of 206 De La Gaye for \$632.80.
- Management sent an email to both Atlantic Asphalt and Superior Blacktop Services (SBS) to see if they would perform the same services as outlined by F&ME Consultants, Atlanta stated, “We are not an engineering firm. Probably a good idea to have a third party or engineering firm do this work.” SBS stated, “The only service we provide for free is visually assess, quantify and document the existing roadway pavement conditions. We can get a third party company for performing pavement coring. We do charge for this.”
- Dominion has been asked to provide a proposal to change out all of the streetlights to the Washington style with an LED fixture. A second email was sent last week to John. (From the meeting: Dominion no longer has the arrangement currently held with IOB. The association would pick up all expense for any new lights, most likely resulting in additional costs and a new contract. Robert will get more information to provide at the Board meeting in January.)
- The lot clean up list was sent to Paul Tallmage for input as to cost. He has not replied as to cost of work outside of bush hogging. He did state over the phone that the cost of bush hogging would be the same as last year (\$160). (From the meeting: Carmen said that most lots just needed limb/debris pick-up. Some, which were noted, have dead or declining trees that should be removed due to safety concerns.)
- The October 2025 financials were emailed to all board members on November 6, 2025.
- As of November 11, 2025, there are two properties on the Receivables list. Invoices have been mailed and emailed.
- *Other from the meeting:* Robert reported that additional paint for the Deer Island walkway has come in and that the job is scheduled for completion this week, pending weather conditions that are warm enough for the paint being applied.

2025 Closings to date (2024 Closings = 33) (2023 Closings = 19)

3/18/25	Lot 1-012	301 Islands Avenue	Wade Green from Murphy (lot)
3/26/25	Lot 2-007	23 Anchorage Way	Timothy/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
 10/14/25 Lot 2-022 36 Anchorage Way Hubert & Brenda Geerlings from Pucket
 10/29/25 Lot 2-020 44 Anchorage Way Sean & Mindi Furby from Reiser

Pending Closings that attorneys have requested a certification 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 and 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.

MARKETING & COMMUNICATIONS COMMITTEE

- Jean Watson reported that the committee is having their biennial IOB Community Broker Tour this Thursday, November 13th from 11:30 – 2:30 at the clubhouse.
- Jean reminded committees to let her know if anything needs to be updated on the IOB website.

ARCHITECTURAL REVIEW BOARD (ARB) – FRED MUELLER/ SHEP TATE

- Currently there are 104 residences built at IOB. There is one residence due to complete early 2026. There are 68 lots to be developed.
- The status of residences under construction as visible from the street is listed below:

Name	Location	Permit Status	Foundation Status	Work Status
Kleckowski	Lot 83 329 Dela Gaye	Permit issued 9-16-24	Foundation survey date 11-12-24	C of O received and residents have moved in.
Pfeiffer	404 Islands Ave. IV-25	Permit issued 1-28-25	Foundation survey date 3-11-25	Construction continues. Should complete early 2026

- The ARB has one residence in its review process.

CLUBHOUSE REPORT – DAVID & NANCY BRANDT/ERIC POWELL

- Eric Powell reports that all repairs and renovations on the clubhouse have been completed.
- Nancy and David will be focusing on furnishings inside the clubhouse this next year.
- David reported that the pool cover is being installed and that a low cost business has been recommended and contacted to repair deck furniture.

SOCIAL COMMITTEE –JOANNE BEYER/SUSAN SULLIVAN & KATHY WHITEHEAD

- Susan reported that the IOB annual party was very successful. She thanked all the volunteers who assisted.
- The Merry Mingle will have 5 host homes (2 sharing). Currently, about 70 have responded that they will be attending. A reminder will be going out this weekend for those who have not yet responded. The deadline from responding is November 24.

- With 2026 being the 250th year of the country's Independence Day, plans are being boosted for this annual IOB event.

**GROUNDS & LANDSCAPE COMMITTEE/GREENERY REPORT -
KATHY GARDNER & CARMEN DILLARD**

Care/Maintenance by The Greenery:

- Regular maintenance 1-2 times a week per contract (Leaf season)
- Monitoring and cleaning as needed of debris from retention ponds, ditches, and swales
- Fall pine straw installation completed

Other:

- Lot inspections completed by Carmen Dillard and Kathy Gardner. The Board approved the information presented. The Greenery is responsible for maintaining IOB owned lots and community areas.
- Finalization of the 2026 Contract with The Greenery is underway. The contents of the contracts for both the mainland and Deer Island were emailed to the Board for their review. The amount of the 2026 contracts are within the budgeted amount.
- The Board approved a request to purchase four insulated irrigation backflow covers (Five-Oaks Island, Clubhouse, Cotton Island Pump Station, Cotton Island Dock Entrance) not to exceed \$300.

Work in Progress or to be Done

- Addressing erosion remediation at lots 14 and 15 on De La Gaye
 - The Board previously approved work proposal #80195 by The Greenery for \$7,500 to:
 - Excavate 2" of soil for curb to prevent overspill
 - Install landscape fabric to control water penetration and future erosion
 - Install 6' of rock from the curb to the sidewalk
 - Before this work can be completed, the existing corrugated pipe in front of lots 14 and 15 (approximately 21 years old, compromised, and full of debris) needs to be replaced with hard pipe placed deeper in the ground
 - Fred Mueller and Carmen met with Romario with The Greenery, Leon, and spoke by phone to another vendor used for drainage (but never heard back)
 - The Greenery can sub-contract work, but the cost will likely be substantially more
 - Leon provided a verbal estimate for \$2,200 to remove the old corrugated pipe and replace it with a solid pipe deeper down in the ditch. At the same time, any existing drainage that ties in across the street would be "jetted out". (Pricing for this is forthcoming.) Leon would be assisted with a co-worker who did the drainage pipe work for the new shopping center. The Board requested that a written proposal of work to be done and pricing for both the drainage pipe and "jetting out" of the adjacent drainage be submitted for their review and approval.
 - Future plan
 - Plant "water loving" trees in that area that will help absorb drainage

- Plan to “jet out” the drains in that area on an annual basis to prevent debris build-up
- Deep cleaning of wet retention ponds. (Awaiting a quote from The Greenery)
- Formation of the “Green Team” comprised of residents who represent the area of where they live in IOB and report to Kathy regarding any maintenance needs in their area.

Looking ahead to 2026:

- Continued monthly meetings with The Greenery and Kathy Gardner regarding landscape maintenance needs
- Tree planting – preferably January when tree planting is at the most advantageous time. The pricing for this is being gathered now so that it can be presented to the Board as early as possible in January. Priority location to start will be in areas where better water management is needed.
 - Black Gum “Wildfire” for street canopy, seasonal color, and water management in areas to help drainage (Approx. \$555 per tree - 30 gallon tree)
 - Bald Cypress for swell areas (formerly old playground) to improve appearance and help with water management in wet areas (Approx. \$405 per tree – 30 gallon tree)
 - Sabal palms for Five Oaks (Approx. \$800-regenerated; \$1200-non-regenerated)

OPEN SPACE COMMITTEE – LINDA TUNSTALL

(Bruce Sullivan reported on behalf of the committee.)

- The reflective path markers along two of the pathways have been installed.
- The committee thanks Alan Dechovitz, Linda Tunstall, Bruce Sullivan, Bill Prokop, and Lauri Babernitsch for their assistance in installing the reflective markers.
- Tyler Gardner, a resident and college student studying landscape architecture, provided a layout for Belle Grove Park. The Board approved paying him \$200 for this work. He will provide the plans he developed for future reference.

OLD BUSINESS

- Update- Sidewalk Repairs & Removal- Eric
 - The sidewalk replacement in front of the clubhouse, along with the apron at the end of the driveway is expected to be installed before Thanksgiving.
- Deer Island Bridge Pedestrian Path Closeout - Discussed during the Management Report
- Security System Update - Alex (Previously discussed)
- Road Maintenance/Repairs - Awaiting information from Bill Prokop, who is leading an initiative to determine if the City of Beaufort might be able to offer some potential savings.
- High Speed Internet Proposal from Brightspeed
 - The Board met with the leadership team prior to the annual meeting.
 - If the proposal is accepted, Brightspeed will provide a dedicated project manager for IOB
 - Alex reports that feedback from other HOAs where Brightspeed did work was very positive. Caryn Kleckowski, who lived in Habersham at the time the Brightspeed did work there, also reported that they did a good and timely job and there was very little if any disruption.
 - The Board will still need to review the Brightspeed contract regarding them putting in their own fiber.

- Feedback from the Board:
 - Eric Powell is in favor of moving forward as it would offer a lower cost/better service option
 - Alex commented that fiber is more reliable and offers IOB another choice of service provider. Their prices are competitive and the speed is higher. They have also offered free internet for the clubhouse, main gate, and Deer Island gate. Before a contract is signed, the Board wants to ensure we get the best options for the community.
- Questions from those attending the meeting:
 - Are there any expectations from Brightspeed? Response: No. They will put in infrastructure and have just asked to send mail outs and possibly host a couple of events.
 - What kind of digging, damage to roadways? Will they give us a placement study? We don't want to have it impact trees. Response: All work will be done by straight boring or steerable boring which will not impact trees.
 - Will cable go the same way as Sparklight? Response: Brightspeed will put in a drop share between houses (preferably in by landscape beds with a cover on it.)
 - Other questions/comments included if Brightspeed was formerly CenturyLink, and finding out while they are here boring, if we might be able to get lines to landscape islands for electricity there. There was a comment that other competitors are causing the cost to come down,
- *Other:* Alan Dehovitz commented that a road study at \$18K is an expensive study. They will look at roads and tell us the roads weren't put in the right way. What will be done with the results? He questions the value of the study and asks if having this study is the best way to go. Bruce Sullivan asked if core samples are included in the study, which they are. Alex commented that the study will provide street-by-street information of conditions that need to be addressed which will be used for setting priorities. Shep said that this study would provide the Board with expert guidance rather than totally relying on asphalt contractors. Robert Bundy reminded the Board and those attending (from the Management Report above) that both asphalt companies say we should/could get a third party as this was beyond their scope of work.

NEW BUSINESS

- “Road Rash” Repairs
 - The perpetrator has been identified with the cameras at the IOB entrance. The tire marks can't be removed with just pressure washing/cleaning and the area will likely need to be repainted and resealed to make tire marks to go away.
 - Alex expressed concern that had the individual of the lost control of the car when doing this, the consequences could have been much more serious.
- Sparklight Property Damage (Cable installation)
 - Robert Bundy was asked to follow up and he reports that they never called back.
 - Because of damage caused in his yard by the cable installation, Bill Hansen filed a complaint with Sparklight and says he has now visited their office four times. He was told the person responsible for sub-contractors has not been in the office due to family issues.

- Bill provided names of contacts he received to Robert.
- Lot Cleanup – Discussed during the Management Report
- Gate Cleaning/Painting –
 - Shep Tate says there is rust on the interior of the Deer Island gates. Eric commented that front gates look “shabby” too. Eric provided background information saying the gates were taken down and sandblasted about 10 years ago.
 - Both sets of gates could use cleaning up to improve appearance.
- The proposed 2026 Board Meeting Schedule below was discussed and the 2026 Board Meetings will be held as follows on the 2nd Tuesday of the month. Linda Martinez asked if some meetings could be held later in the day for those who work, which the Board will discuss further.

FUTURE MEETING LOOK-AHEAD

- Reminder – Proposed 2026 Board Meeting schedule – Second Tuesday of the Month
 - 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 3:18 PM. THE BOARD WENT INTO EXECUTIVE SESSION.