



ISLANDS OF BEAUFORT HOMEOWNERS ASSOCIATION

Board of Directors Meeting

MINUTES

Tuesday, May 13, 2025

2:00 PM

CALL TO ORDER AT 2:03 PM

PRESENT FOR MEETING:

Alex Kent, Eric Powell, Carmen Dillard, Kathy Whitehead, Shep Tate, Robert Bundy, Scott Whitehead, Linda Tunstall, Richard Bayer, Dwane Monahan, Steve Tannenbaum, Kathy Gardner, Joe Pellegrino, Bruce Sullivan, Susan Sullivan, Joanne Beyer, Kurt Herkert, Mary Fabrini, Lori Babernitsch, Nancy Brandt

COMMUNITY COMMENTS

- Bruce Sullivan
 - He likes the format of having Board Meetings every other month. He suggested that if decisions are made by the Board between the meetings to please alert the community.
 - He does not agree with removal of the sidewalk along Islands Avenue behind the homes of some Five Oaks residents. He feels that those owners purchased those homes, knowing that the sidewalk is behind their homes and should landscape accordingly if they wish to have more privacy. It should not be the responsibility of the community.
- In response to Bruce's comments above, Kathy Gardner (G&L Chairperson) stated that it is not solely intended for creating privacy for those residents but rather to create consistency of landscape design on both sides of Islands Avenue in that area. She also said that the intent is to improve the appearance of that entryway into the community that all see when entering or leaving the community.

Response: Alex Kent commented that this is not vetted, nor is it in this year's budget, and as a result, there is no action on it by the Board.

- Susan Sullivan
 - One neighbor needs to trim their hedge along the sidewalk in the Five Oaks/Island Avenue vicinity to make the sidewalk more passable.
 - She asked to go on record to request a heater and chiller for the pool to extend the season for the pool. Kurt Herkert concurred.

Response: Alex commented that this is likely the last year for the current pool surface. The next focus for the pool is saltwater conversion. Along with this, a price for a heater/cooler has been requested.

- Kurt Herkert ask why there is a \$60 charge for shore-based storage of kayaks.
Response: Alex researched practices by other communities regarding kayak storage to assist in developing a fee schedule. The fee for shore-based storage was lessened to \$60 compared to the fee for pierhead storage. Also, maintenance of stands and dock, and utilities has to be considered.
- Alex informed those in attendance that Bill Quarles asked to resign from the Board due to his struggle with maintaining workload between Board responsibilities and his job. Shep Tate will take over for remainder of the year and plans to run this fall for the remainder of the term.

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

- The approved March 2025 minutes were sent to Kathy Bundy and posted on the IOB website on May 5, 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](#)

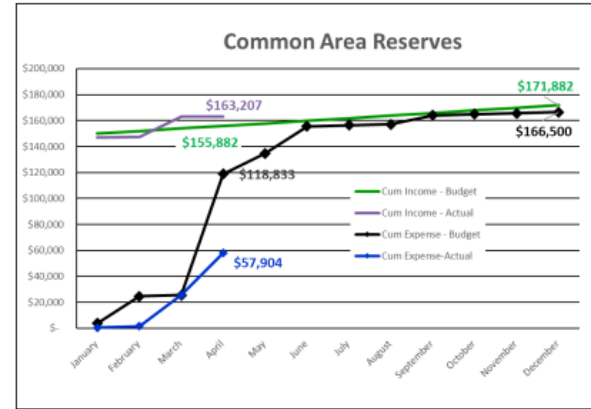
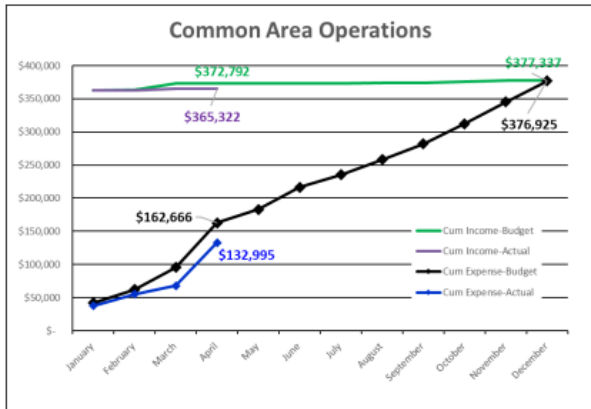
[FUTURE MEETING LOOK-AHEAD](#)

FINANCE REPORT – KATHY WHITEHEAD

Islands of Beaufort Homeowners Association
Board of Directors Meeting
May 13, 2025

Financial Report – 04/30/25

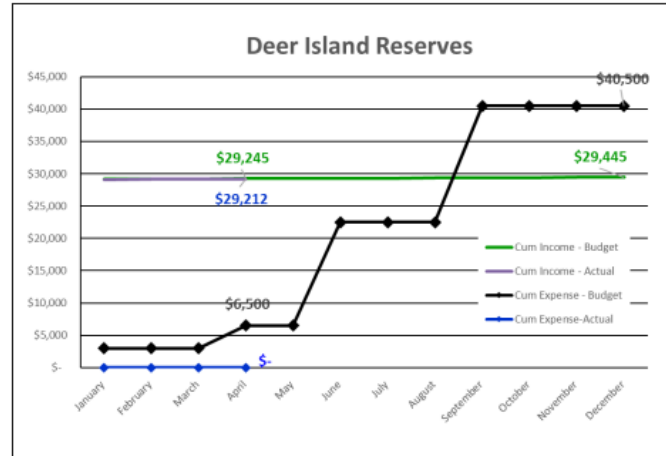
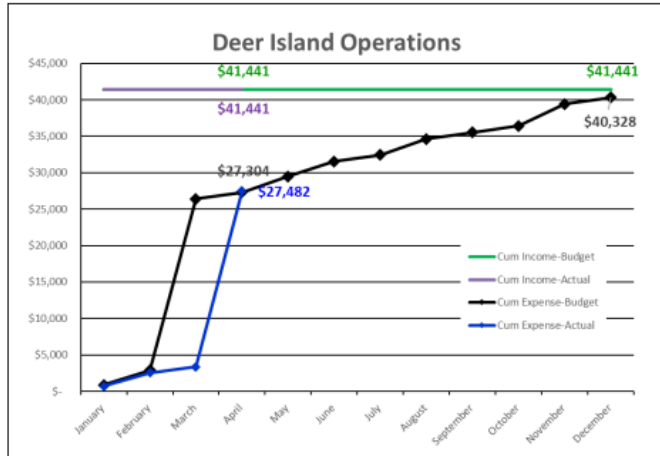
Budget Summary - Common Area Comparison of Plan to Actual – 4/30/25



| Common Area Operations Expenses | budget | actual | under (over) |
|-----------------------------------|-----------|-----------|---------------------------|
| Administrative Expenses | \$11,165 | \$10,911 | \$254 |
| ARB Services | \$5,920 | \$5,554 | \$366 |
| G&L Contracts/Mulch/Straw | \$18,532 | \$18,040 | \$492 |
| Open Space Cmte | \$10,800 | \$487 | \$10,313 Lot 1 bench |
| G&L Committee | \$1,009 | \$3,072 | (\$2,063) |
| Storm Water Infrastructure Maint | \$3,313 | \$0 | \$3,313 |
| Tree work | \$11,333 | \$18,826 | (\$7,493) Kolcun \$18,076 |
| Storm Cleanup | \$921 | \$0 | \$921 |
| Vacant Lot Maint - IOB properties | \$2,000 | \$0 | \$2,000 |
| Vacant Lot Maint-Offset by Income | \$7,899 | \$0 | \$7,899 |
| Insurance & Taxes | \$56,344 | \$56,304 | \$40 |
| Marketing | \$1,350 | \$805 | \$545 \$471 GoDaddy SSL |
| Clubhouse | \$3,768 | \$3,121 | \$647 |
| Pool | \$6,473 | \$5,720 | \$753 |
| Main Gate | \$3,582 | \$1,765 | \$1,816 |
| Social/Hospitality Committee | \$792 | \$587 | \$206 |
| Utilities | \$10,797 | \$7,804 | \$2,993 |
| Contingency | \$6,667 | \$0 | \$6,667 Mktg \$471 |
| | \$162,666 | \$132,995 | \$29,670 |

| 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 | \$0 | \$38,500 |
| New kitchen cabinetry | \$28,000 | \$0 | \$28,000 |
| New kitchen appliances | \$10,000 | \$2,994 | \$7,006 icemaker \$2,994 |
| New kitchen countertop/backsplash | \$12,000 | \$0 | \$12,000 |
| New powder room vanity and flooring | \$4,000 | \$0 | \$4,000 |
| Pool | \$0 | \$19,145 | (\$19,145) |
| Bridges | | | |
| Repair of bridges | \$3,000 | \$0 | \$3,000 |
| Replace approx 33 boards | \$0 | \$27,840 | (\$27,840) |
| Roads, Docks and Sidewalks | | | |
| Sidewalk removal/repair - Phase II | \$0 | \$750 | (\$750) |
| Seal Coating of roads | \$0 | \$0 | \$0 |
| Other / Contingency | \$3,333 | \$3,427 | (\$94) |
| | \$118,833 | \$57,904 | \$60,930 |

Budget Summary - Deer Island Comparison of Plan to Actual – 04/30/25



| Deer Island Operations Expenses | budget | actual | under (over) |
|--|-----------------|-----------------|---|
| Property Taxes | \$0 | \$0 | \$0 |
| Gate Equipment Lease [4 qtrs @ \$1,050] | \$1,110 | \$1,122 | (\$12) |
| Internet [Hargray] for: DI Gate | \$536 | \$535 | \$1 |
| Irrigation Water | \$416 | \$342 | \$74 |
| Grounds and Landscape Contract | \$2,067 | \$2,004 | \$63 |
| Backflow preventer inspection (47 Anchorage) | \$0 | \$146 | (\$146) |
| Landscape Maintenance - Materials and Labor | \$0 | \$1,719 | (\$1,719) <small>Kolcun \$1,719</small> |
| Causeway Electrical (for gate operation) | \$208 | \$219 | (\$11) |
| Gate maintenance, repairs, parts | \$332 | \$0 | \$332 |
| Stormwater Infrastructure Maintenance | \$0 | \$0 | \$0 |
| Bridge Insurance | \$22,635 | \$21,395 | \$1,241 |
| Total | \$27,304 | \$27,482 | (\$178) |

| Deer Island Reserves Expenses | budget | actual | under (over) |
|--|----------------|------------|----------------|
| Bridge Repairs (result of bridge inspection) | \$3,000 | \$0 | \$3,000 |
| Bridge Walkway Coating - material only | \$0 | \$0 | \$0 |
| Bridge Walkway - cleaning and labor to apply coating | \$0 | \$0 | \$0 |
| Maintenance of wear board on roadway | \$3,500 | \$0 | \$3,500 |
| Seal DI Causeway and Anchorage Way | \$0 | \$0 | \$0 |
| Total | \$6,500 | \$0 | \$6,500 |

CASH BALANCES

| | Actual Balances 04/30/25 | Actual Balances 12/31/24 | Increase from 12/31/24* |
|--------------------|--------------------------------|--------------------------------|----------------------------|
| IOB Operating Cash | \$202,027 | \$57,789 | \$144,238 |
| IOB Reserves Cash | \$689,678 | \$517,324 | \$172,354 |
| DI Operating Cash | \$27,859 | \$13,900 | \$13,959 |
| DI Reserves Cash | <u>\$157,697</u> | <u>\$128,485</u> | <u>\$29,212</u> |
| Total | \$1,077,261 | \$717,498 | \$359,763 |

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



Recommendation to Consolidate IOB's Bank Accounts at Ameris Bank

Exploring financial and
operational benefits of
consolidation



Agenda Overview

- Current Banking Situation and FDIC Insurance
- Financial Benefits of Consolidation
- Operational Advantages
- The Insured Cash Sweep (ICS) Network Solution
- Conclusion and Implementation Plan

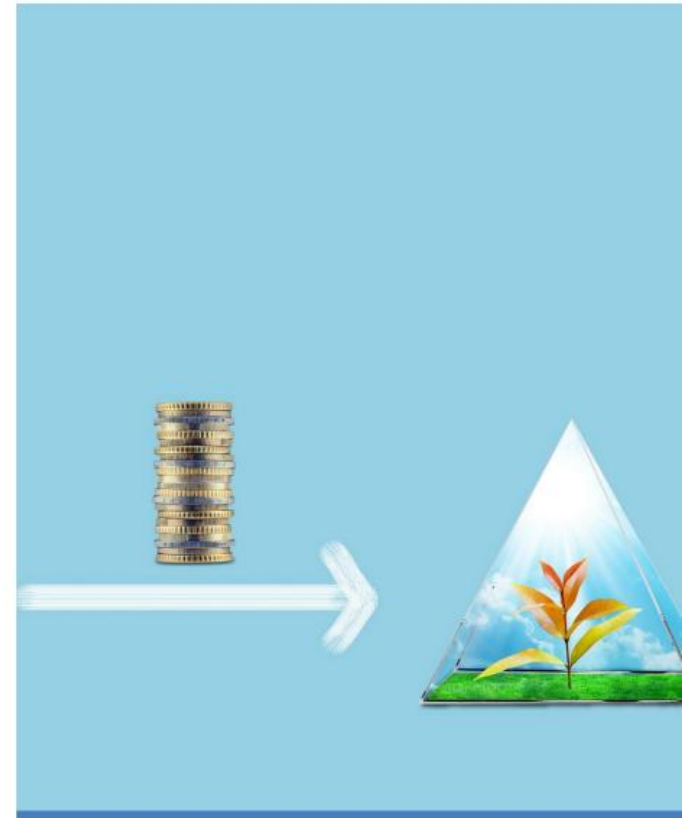
Current Banking Situation and FDIC Insurance

Overview of Current Bank Accounts

Multiple Bank Accounts

IOB currently maintains 10 bank accounts across 5 local banking institutions. The combined cash balance in all accounts ranges from around \$1,250,000 early in the year to about \$750,000 by year-end. Separate accounts are established for IOB Common Area and for Deer Island. There are also separate bank accounts for operating funds and reserve funds.

Tracking finances is more complicated with multiple accounts, with more bank reconciliations and interbank transfers required.



FDIC Insurance Limit of \$250,000 per Customer

FDIC Insurance Overview

The FDIC provides insurance for deposits to protect customers in case of bank failure, up to \$250,000 per depositor. (IOB and Deer Island are considered one customer for FDIC purposes.)

Managing Multiple Accounts

Normally, depositors should consider spreading their funds across multiple banks to ensure full coverage under the FDIC limit. This is the reason IOB historically has maintained relationships with multiple banks.





Necessity for Multiple Bank Accounts

Are all these accounts necessary, or do they complicate financial management without added value?

Kathy Bundy and Kathy Whitehead have been working jointly on a solution for IOB/DI. The proposed solution involves consolidating our 10 accounts into 6 accounts, all at Ameris Bank, while maintaining FDIC insurance on all deposited funds.

Financial Benefits of Consolidation



Projected Financial Benefits

Account Consolidation Benefits

Consolidating accounts can lead to more efficient management of funds and higher interest rates.

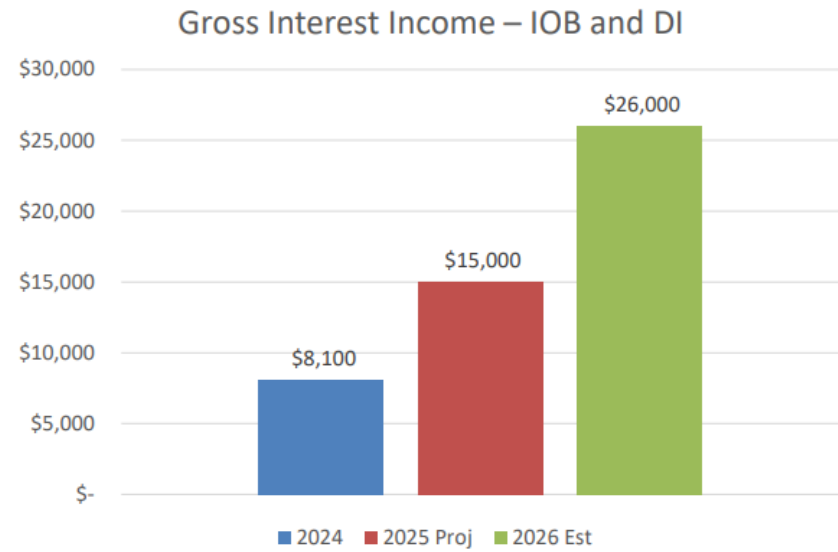
Financial Benefits of Consolidation

Consolidation can lead to significant financial benefits over time, even when bank fees and income taxes are considered.

Comparison of Interest Income for 2024, 2025, and 2026

Projected Income Analysis

The chart shows a comparison of projected interest income for the years 2024, 2025, and 2026.



Net Annual Income After Fees and Taxes



5/13/2025

IOB Treasurer Report HOA Members Only

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Gross Interest Income

Gross interest income represents total earnings before any deductions for expenses.

Impact of Fees

Bank Fees are proposed at \$300 or \$355 per month, depending on whether a scanner is included in the bank's services. The fees will reduce annual net income.

Tax Considerations

Federal and State Income Taxes (35%) must be considered also, to accurately calculate the impact of the proposal on IOB/DI's annual net income.

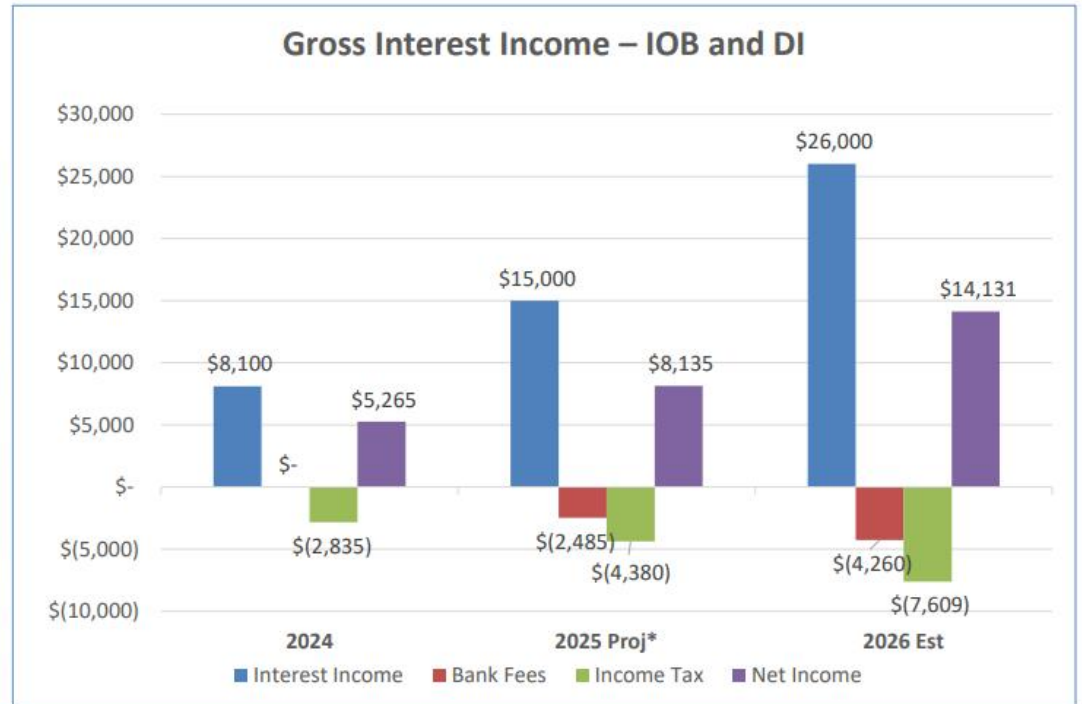
Net Income Increase – The projected annual net income increase for 2025 is approximately \$2,900* and \$6,000 for 2026. (This is comparing with actual interest earned in 2024, when interest rates were higher overall.)

* Assumes 6/1/25 implementation

Net Annual Income After Fees and Taxes



5/13/2025



* Assumes 6/1/25 implementation
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Operational Advantages

Reduction in the Number of Bank Accounts and Reconciliations

Account Consolidation Benefits

Consolidating accounts reduces complexity and simplifies financial management and bank relationships, making oversight more efficient.

Fewer Reconciliations

With fewer accounts, the number of reconciliations decreases, resulting in time savings for Bundy staff.



The Insured Cash Sweep (ICS) Network Solution

Explanation of ICS Network

FDIC Insurance Access

The ICS Network provides access to FDIC insurance on larger deposits, safeguarding customer funds effectively.

Spreading Funds Across Banks

By distributing deposits among multiple banks (max \$250,000 per bank), the ICS Network helps maintain insurance coverage beyond standard limits.

Maximizing Liquidity

The ICS Network ensures that depositors can access their funds easily while maintaining safety and insurance.



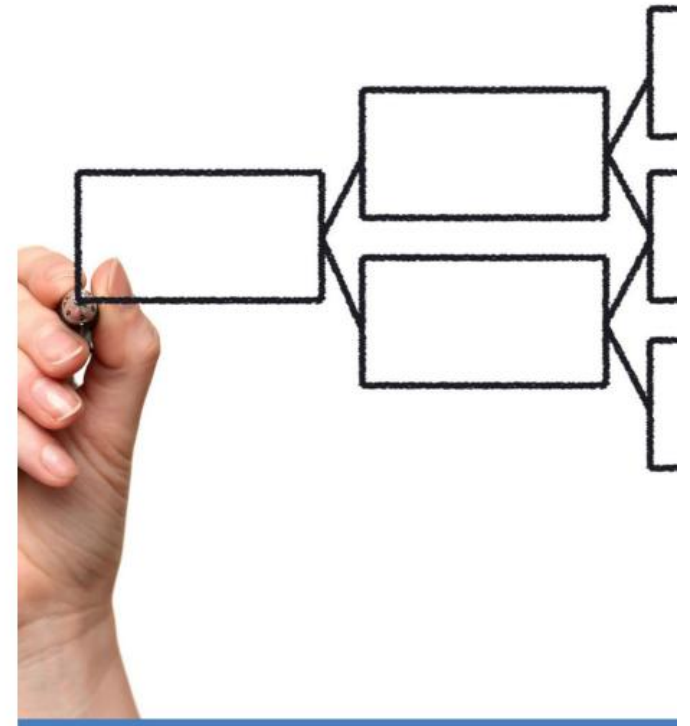
IOB/DI Bank Account Consolidation Plan

| Current Bank | Account Name | 4/23/25 Balances | | Ameris Accounts | Pro Forma Balances |
|--------------------|-----------------------|---------------------|---|------------------|-----------------------|
| South State | IOB Operating | \$ 208,455 | → | IOB Operating | \$ 15,000 |
| | | | | IOB Op MMA | \$ 193,455 |
| Regions | Builder Deposits Acct | \$ 34,500 | → | Builder Deposits | \$ 34,500 |
| | IOB Reserves MMA | \$ 213,087 | → | IOB Reserves MMA | \$ 707,918 |
| Wells Fargo | DI Operating | \$ 27,912 | → | DI Operating | \$ 27,912 |
| | IOB Reserves-Svgs | \$ 62,203 | → | DI Reserves MMA | \$ 157,698 |
| | DI Reserves-Svgs | \$ 94,785 | → | | |
| First Federal Bank | IOB Reserves MMA | \$ 185,914 | → | | |
| | DI Reserves MMA | \$ 62,913 | → | | |
| Ameris | IOB Reserves MMA | \$ 246,714 | → | | |
| | | \$ 1,136,483 | | | \$ 1,136,483 |

Operational Implementation Process and Timeline

Implementation Steps

The implementation of the banking consolidation and ICS Network has been reviewed with Bundy and IOB's treasurer. We believe a 6/1/25 implementation date is reasonable and prudent. It will involve setting up several new Ameris accounts, closing existing accounts at other banks after all outstanding checks have been cleared, and transferring their balances to Ameris.



Request Board approval



Bank account consolidation at Ameris and
implementation of ICS Network service



2026 IOB Budget Cycle Timeline

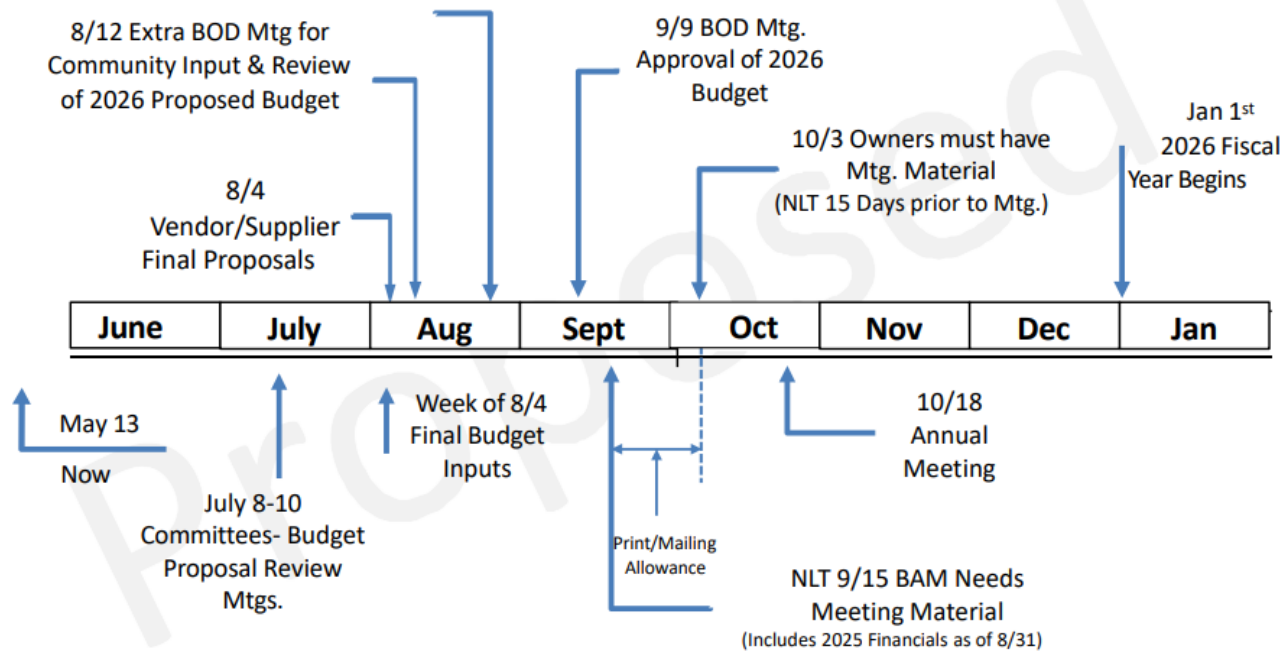
(CPI for June published in July)

Meetings to Review Budget Proposals from Committees:
July 8 (morning); July 10 (afternoon)

- 1) Grounds and Landscape; Open Space
- 2) Clubhouse; Social; Marketing

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IOB Covenants, ARTICLE VI: ASSESSMENTS; Section 3.(a)

"... may not exceed the sum of five percent (5%) plus the percentage increase reflected in the U.S. City Average, Consumer Price Index- United States (published by the U.S. Bureau of Labor Statistics, Washington, D.C.) ... Consumer Price Index, for the twelve-month period ending the immediately preceding July 1."

Questions?

Suggestions?

What information would you like to see?

Other Comments/Discussion Regarding the Financial Report

- Even though Board Meetings are now held every other month, Kathy Bundy is still maintaining a monthly schedule for financial reporting.
- The Consumer Price Index (CPI) comes out in July. As the 2026 budget is determined, this will help inform the annual assessment rates.
- Pending legal review, the Board approved the consolidation of bank accounts at Ameris and implementation of Insured Cash Sweep (ICS) Network Service.

MANAGEMENT REPORT – ROBERT BUNDY

- Management was in I.O.B. in April on the 4th, 7th, 8th and 22nd.
- With the Board's approval management asked the Greenery to perform a test on four (4) backflow devices. The devices at 407 Islands Avenue and 47 Anchorage Way failed. The Greenery sent over a proposal to replace both devices at a cost of \$3,000.00 for both. They also sent over proposals to audit the two devices "Time and Materials only at a rate of \$85.00 per hour. DO NOT EXCEED \$500" Once the audits are completed, they will send a separate quote to repair the devices. (Approved by the Board to move forward with the audits.)
- Davis Yoakum stated that they have finished most of the recommended repairs to the bridges. He went on to say that when they move to the Deer Island bridge, he will backfill underneath the west approach slab behind the abutment. (Engineers recommended nails on copper tops coming up be addressed. Animals moving under bridge?)
- Paul Tallmage has finished his work in I.O.B. The May 6th invoice was received on the 7th for 49 owner lots, 9 HOA owned lots and 2 common areas. Charges were applied on the individual 49 lots on May 12. Invoices are being mailed and emailed today.
- Fitness Emporium was back in I.O.B. on April the 7th, and since then we have not received any reports of the fitness equipment not working properly.
- Robert sent out two requests to get proposals to make repairs to the streets in I.O.B. Robert met with Owen Savage of Atlantic Asphalt on Monday, April 7th and Andrew Hollis of Superior Blacktop Services on Friday, April 4. Atlantic sent a proposal which was forwarded to the Board. Andrew with Superior said that he would send his proposal over last week, as of the typing of this report we have not received it. (Proposal from Atlantic was approximately \$59K. One area was failed to be addressed – not listed on report.)
- Sparklight has replaced the phone in the emergency box at the pool.
- The April 2025 financials were emailed to all board members May 3, 2025.
- As of May 11, 2025, there were no owners on the Receivables list.

2025 Closings to date are 33 properties. (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) |

Pending Closings that attorneys have requested a certification of assessment:

None at this time.

Other Discussion during the Management Report:

- Susan Sullivan asked if the floating dock on CI dock still needs clean out. Alex explained that when there is a lot of inactivity with boat traffic, silt builds up. Unfortunately, this

cannot get permitted with a contractor. O’Quinn suggested we have a “party” to get some water washing under that area which can be done with a hose. Alex will walk down the dock with Davis Yoakum to see what repairs might be needed on the floating dock and walkways. The kayak stands will likely need to be pulled to replace some boards underneath that need replacing.

- Bruce Sullivan inquired about transfer fees. Alex said there are some legal issues that we need to research before considering this.

MARKETING & COMMUNICATIONS COMMITTEE – TOM ERTTER/ALEX KENT

- Alex reported that the open house for realtors is still being planned but is pending on when renovations to the clubhouse are completed.

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

- Currently there are 102 residences built at IOB. There are 3 residences under construction – 2 on the mainland, and 1 on Cotton Island. There are 14 double lots and 10 lots are HOA owned. One residence is in ARB review. There are 66 lots to be developed. 66% absorbed.
- The status of residences under construction as visible from the street is listed below:

| Name | Location | Permit Status | Foundation Status | Work Status |
|-------------|---------------------------|---------------------------|---------------------------------------|--------------------------|
| Northcutt | 410 Islands Ave IV-22 | Permit issued 4-8-24 | Foundation survey date 5-16-24 | C of O 4-18-25 |
| Gillette | 224 Dela Gaye I-16 | Permit issued 3-28-24 | Foundation survey date 6-13-24 | C of O 4-29-25 |
| Martin | 108 Sunset Ct. IV-5 | Permit issued 4-12-24 | Foundation survey date 6-4-24 | C of O 4-22-25 |
| Lahn | 325 Dela Gaye III-84 | Permit issued 6- 6-24 | Foundation survey date 8-20-24 | Interior work ongoing |
| Kleckowski | Lot 83 329 Dela Gaye | Permit issued 9- 16-24 | Foundation survey date 11-12-24 | Interior work ongoing |
| Pfeiffer | 404 Islands Ave. IV-25 | Permit issued 1- 28-25 | Foundation survey date 3-11-25 | Framing ongoing |

- Status of ARB reviews

| Name | Location | ARB Review/Construction Status |
|-------------|---------------------------|---------------------------------------|
| Nash | 418 Islands Ave. IV-18 | Preliminary application approved |

One property with architects.

CLUBHOUSE REPORT – DAVID & NANCY BRANDT/ERIC POWELL

- Eric reports that replacement shutters have been received. The cabinet supplier/installer had recent surgery so we are behind on cabinet and flooring. Eric will be meeting to determine a schedule for installation.
- Nancy Brandt shared that the trifold display of photos has been updated. She will attach a pouch to the back so photos can be placed there.
- A corn hole tournament is planned for June. Details will be announced later.
- A new wireless transmitter for the screen in the meeting room has been installed.

SOCIAL COMMITTEE –JOANNE BEYER/SUSAN SULLIVAN & KATHY WHITEHEAD

- Follow-Up from March
 - The attic shelving still needs to be done.
 - Alex reported that a new family on Cotton Island has volunteered to assist on cleaning the CI dock for future Docktails. They will help police both the dock area and kayak area.
- May Notes:
 - Chill N Grill was very successful with 59 RSVPs. The committee received positive feedback, and the event came under budget. Special thanks to Ron, Joe and Dave for overseeing grilling as well as those who stayed afterwards to help clean up.
 - The next Docktail events are May 16th and June 20th. These events continue to be appreciated.
 - July 4th is the next organized event with The Declaration of Independence reading. The Board approved the committee's request for \$100 for light food and beverage. E-vites will be sent out mid-June. The committee is looking for 9 readers. Please contact Susan Sullivan sjswine@yahoo.com if interested in reading. (Susan will put out message.)
 - Can more electric receptacles or lights be added to the pool area or driveway in anticipation of the annual party? The only receptacle is by the back corner for the band. It would also be nice to have some driveway lighting. (Alex requested pricing by an electrician for adding electricity on outside of pool house or clubhouse building. We will also look at switchable flood for the driveway area.)
 - The committee has investigated many catering companies for the annual party and request \$3,000 for deposits which was approved. Contracts will be signed in the coming months and are issued through Bundy.
 - The committee asked for \$1000 to purchase 5-6 rectangular tables and 24 chairs for upcoming social events and meetings. This will save on the cost of delivery and rental charges each time they are needed. The Board approved.

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

- **2025 Focus and Progress**

| Description | Status | Other Information |
|---------------------------------|---|-------------------|
| Street island clean-up/ removal | Mostly completed/ continued maintenance | |

| | | |
|---|--|--|
| Cleaning and maintaining a neat appearance of trees/vegetation along Islands Ave and De La Gaye within 10-15 feet of edge of street | Completed/ continued maintenance | |
| Removal of overgrown and unattractive landscape to reduce maintenance cost and improve the appearance of common and community areas | Completed/ continued maintenance | |
| Assessment and maintenance recommendations of trees along streets and in common/ community areas by a professional tree company | Tree assessment completed; in progress with type and location of trees along streets | |
| Irrigation assessment | Preliminary assessment underway to reset and adjust systems | The Greenery recommends a detailed audit every 2 years to determine any specific repair/ replacement needs |
| Dog fennel control | Approved by the Board and underway | Monthly treatment May - September |
| Planting of specimen trees | In progress | One recommended for spring; other tree planting planned for fall |

- **Items completed since March 2025 Board Meeting**

- Kolcun Tree conducted the following work:
 - Raising of canopies 15' or higher (to comply with safety requirements)
 - Pruning/removal of deadwood (3" or greater)
 - Removal of dead spars
 - Thinning of oaks to promote healthy growth
 - Cleaning and thinning of vegetation to allow around specimen trees to allow for increased visibility
 - Fertilization of select existing specimen trees in community areas to maintain their healthiness.
- The Greenery did the following:
 - Regular weekly maintenance
 - Pruning winter damage of shrubs
 - Reinforcing bank of drainage ditch along pipeline, planting of ferns to get established and hold in bank
 - Backflow testing as required by BJWSA
 - Preliminary irrigation troubleshooting
- Other
 - Bush hogging of lots by Paul Tallmage to remove debris and undergrowth
 - Lot 1 clearing; placement of bench by the Open Space Committee

- Maintaining well-groomed community areas/streetscapes and opening of vistas on mainland for increase water view
 - Continued focus on cost savings:
 - Irrigation systems being monitored with Eye on Water app
 - Removal of non-productive plants requiring man-power (and money) to maintain with focus on healthier plants and trees
- Topics discussed during monthly meetings with Romario (The Greenery)
 - Front entrance – weekly maintenance to remove dead plant materials from palms, ginger, and farfugium
 - Systemically going street to street during each meeting to identify areas that need attention to improve appearance
 - Continued monitoring of crew during/after weekly maintenance
 - Herbicide/insecticide treatments in common areas*
 - Irrigation audit*
 - Retention pond maintenance
 - Turf care (aeration, re-seeding, fungicide where needed)
 - Proposal requested to plant muhly grass in Five Oaks and entrance to Cotton Island
 - Revisit river rock installation at De La Gaye lots 14 and 15 now that home construction in that area is complete
 - Upcoming – Late June/early July - Assessment of Sabal Palms to determine which trees need pruning of palm fronds by The Greenery

**The Greenery will provide advanced warning of when this work is expected to take place*
- Budget requests approved:
 - Spreading of pine straw/mulch (spring installation in accordance with the contract) in May (\$8,336.25-mainland; \$1,434.38 for Deer Island)
 - Planting of specimen tree near 260 De La Gaye (\$1297 plus jute netting and mulch at \$875 from The Greenery and \$1,313 Kolcun Tree) Approved for The Greenery.
 - Planting of ornamental grasses at Five Oaks, CI entrance, and by river rock (\$1,464 from The Greenery)
- Request consideration by the Board for future planning:
 - Detailed irrigation audit beyond the scope described in the contract which states, “The Greenery will monitor, adjust and reset irrigation on an ongoing basis to ensure adequate coverage and reduce wasteful usage. The Greenery will provide irrigation personnel for repair and maintenance of the irrigation system. Parts and labor for repairs will be proposed, approved and invoiced outside of the contract.”
 - Systems checked by people who specialize in irrigation systems to determine above plus determine more specific need for repairs (if fixable at the time can be done as part of the audit) or replacement
 - Determine need in some areas for continued use of watering (IOB has several systems compared to other communities)
 - Approximate cost for full audits for mainland and DI: \$600 for mainland systems and \$400 for Deer Island systems

- Long range plans for remainder of 2025
 - Continue planting of specimen trees throughout the community
 - Purchase insulated irrigation backflow covers for Five Oaks Landscape Island, Clubhouse, Cotton Island Pump Station (needs replacement), and Cotton Island dock pathway)

OPEN SPACE COMMITTEE – LINDA TUNSTALL

- Eric will be new board liaison. On behalf of the committee, Linda thanked Alex for serving as board liaison prior to Eric's appointment.
- Currently, the committee has five members.
- Linda mentioned the Board previously approved funding for new signs. The committee requested an updated quote and not to exceed \$400.
- Leon gave a quote of \$3,500 for gravel and insulation for Sunset Point; He will also remove some base material on the existing pathway. Eric's quote is \$3,500 for wood boards for pathway. The committee is estimating about \$200-250 for lighting of pathway. This was approved by the Board.
- A bench was installed on Lot 1 (Five Oaks area).
- The committee is discussing future ideas for Belle Grove Park and the overlook of the marsh by the retention ponds and basketball court.
- Linda commented that dues/association fees cover the basics. However, the committee requests that the Board look at other ways to acquire additional revenue (such as Transfer fees) and earmark them for projects that will improve the visual appeal of the neighborhood. (Alex commented that the Board is in favor of finding ways to raise revenue but earmarking not so much. Alex also stated that we are playing catchup on items that needed to be attended to previously and require big spends to now address. We want to continue to improve.)

OLD BUSINESS

- Update- Sidewalk Repairs & Removal- Eric
 - The uneven sidewalk at 113 Five Oaks will be corrected.
 - A French drain is being considered to remediate the problem with water pooling in front of the Dechovitz home, rather than removing the sidewalk. Alex commented that some of the drop off areas there may still need to be backfilled.
- Inventory & Liquidation of lawn care equipment, trailer etc.- Eric
 - We received \$4,000 for the equipment.
 - The building where this equipment was stored now needs a thorough cleaning.
- Kayak Storage Update
 - A message was sent to existing renters. Kathy Bundy sent an update and will send out a message to community for space available.
- Deer Island Bridge Pedestrian Path Update
 - Materials should be delivered by the end of this week.
 - The DI community has elected to put in pedestrian path on the south side of the bridge. A few areas on the bridge have been painted to determine a paint color.
- Security System Update
 - Robert sent revised requests to companies. These will be evaluated by the Board over the next month.

- We will have newer, waterproof equipment and will be able to use same transponders. Property owners can also use phone or geofencing.
 - Equipment will be purchased including monthly maintenance.
- Routine Contractor Rule Sets- General Requirements/Workdays/Work-hours (Non-ARB) – no activity.

NEW BUSINESS

- Road Maintenance Repairs – Alex shared that the Board is looking at acquiring information from companies to see when/what repairs need to be made along with cost for repairs.
- 2026 Budget Plan/Schedule – A Special Board Meeting will be held on August 12th at 2:00 pm.
- Lot 1 Fencing Installation, to slow down flow of trespassers – Eric
 - More foot traffic has been observed coming into the community in that area.
 - Eric is researching the possibility of putting in a black vinyl fence that adjoins the existing fence. We will need to check with the city regarding ordinances on fences. We may also want to add an additional area of fence on the other side by the school property.

FUTURE MEETING LOOK-AHEAD

- Reminder- 2025 Board meeting schedule for the remainder of this year: July 8, August 12, September 9, and November 11 at 2:00 at the Clubhouse. The Annual Meeting will take place on October 18. (Time/location will be announced later.)

A MOTION WAS MADE TO ADJOURN AT 4:09 PM. THE BOARD WENT INTO EXECUTIVE SESSION.