

# Island Quay Homeowners Annual Meeting Minutes – 12 April 2025 – 10:00 AM

## Board Introductions

Ralph Strickland – President

Robert Blackley – Landscape Committee and Sands Villa Utilities

Ronnie Eubanks – Treasurer

Ricky Cooper – Pool Committee

Amy Mitchell – Secretary and Architectural Committee

## Member Introductions

Each member present gave a brief introduction.

Quorum certified by Amy Mitchell (21 members present and 11 members by proxy – 17 members are required for quorum).

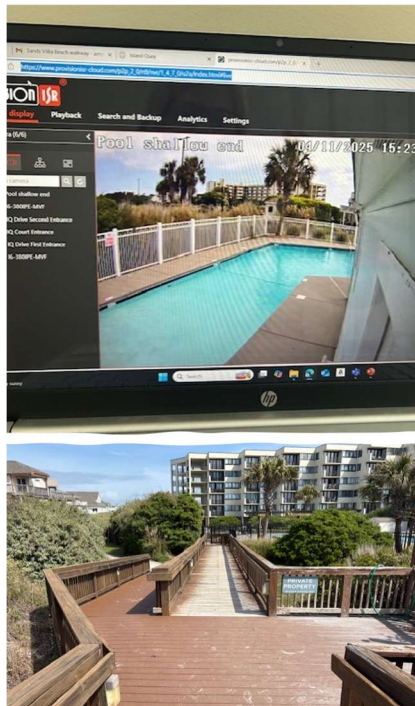
## Meeting called to order by Ralph Strickland.

Agenda presented and reviewed by Amy Mitchell.

## Agenda

1. Meeting set-up / Introductions
2. Verification of Quorum; Call meeting to order
3. Old Business
4. Financial Report – 2025 Budget and 1Q2025 Profit/Loss --- Ronnie Eubanks
5. New Business
6. General Information Reminders --- Open for Questions
  - 1) Landscaping - Robert Blackley
  - 2) Architectural Committee - Amy Mitchell
  - 3) Pool - Ricky Cooper
  - 4) Sands Villa Utilities - Robert Blackley
  - 5) Atlantic Beach Services – Ralph Strickland
  - 6) IQ Website – Renter/Owner Guidelines
7. Information for Awareness
  - Crosswinds Boardwalk Project
8. Election of Board Members

## OLD BUSINESS



## Old Business

- IQ Security Camera Access – Amy
  - Web access to view cameras for all IQ residents
- Sands Villa/Island Quay Beach Access Boardwalk Project – Ralph
  - Sands no longer planning to replace entire boardwalk with Trex
    - Currently replacing boards as needed with wood
  - IQ portion of walk was completed in 2024 with Trex

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### ***IQ Security Camera Access***

Amy communicated that all IQ residents may now access IQ security cameras via the web. Instruction sheets to access the cameras were handed out at the meeting. For anyone needing assistance with access to the cameras, please contact Amy Mitchell.

### ***Sands Villa/Island Quay Beach Access Boardwalk Project***

Ralph Strickland provided the membership with the following update concerning the project:

1. Sands Villa is no longer planning to update the entire boardwalk with Trex; they are replacing boards as needed with wood. IQ is not being charged for the individual board replacement.
2. IQ's portion of the boardwalk that connects to the wash area was completed in 2024.

## FINANCIAL REPORT

Ronnie Eubanks reviewed the results of the 2024 budget with an explanation for the 2025 budget increases. The primary driver for the budget increase was the *Sewer and Irrigation* line item.

### 2025 Budget

## 2025 Budget

Ronnie Eubanks

### Island Quay Homeowners Association FY 2024

|                                    | 2024<br>Budget   | 2024<br>Actual   | 2025<br>Budget   |
|------------------------------------|------------------|------------------|------------------|
| <b>INCOME</b>                      |                  |                  |                  |
| Homeowner Dues                     | \$ 130,000       | \$ 130,000       | \$ 140,000       |
| Other                              | -                | 2,046            | -                |
| Interest Income                    | -                | -                | -                |
| <b>INCOME Totals</b>               | <u>130,000</u>   | <u>132,046</u>   | <u>140,000</u>   |
| <b>EXPENSE</b>                     |                  |                  |                  |
| Office Supplies and Miscellaneous  | (1,475)          | (835)            | (1,400)          |
| Pool Expenses                      | (10,700)         | (11,752)         | (11,900)         |
| General Repairs                    | (3,000)          | (1,337)          | (3,000)          |
| Electricity and internet           | (9,000)          | (9,928)          | (10,100)         |
| Sewer and Irrigation               | (48,500)         | (49,660)         | (55,100)         |
| Landscape Maintenance              | (34,000)         | (34,320)         | (36,000)         |
| Landscape Other                    | (5,000)          | (2,395)          | (4,500)          |
| Capital Expenses Paid from Reserve | -                | (9,843)          | -                |
| Insurance                          | (5,700)          | (7,702)          | (6,100)          |
| <b>EXPENSE Totals</b>              | <u>(117,375)</u> | <u>(127,772)</u> | <u>(128,100)</u> |
| <b>NET INCOME (LOSS)</b>           | <u>\$ 12,625</u> | <u>\$ 4,274</u>  | <u>\$ 11,900</u> |

### 1Q2025 Profit/Loss

Ronnie Eubanks indicated that he had not received HOA dues from all homeowners. He continues to chase. There was discussion regarding repercussions for members that have not paid. Currently, the repercussion is loss of voting rights until dues are paid in full.

Ronnie confirmed that he transferred \$10,000 to the reserve account based on the outcome of 2024 spend. It was clarified that this money 'returned' the \$9843 that was pulled from the reserve in 2024.

Ronnie also highlighted that the sewer costs for 2025 are approximately \$6000 more than the 2024 costs. Ronnie confirmed with Sands Villa that the 2025 costs will be paid in increments (50% in 1Q, 25% in 3Q, and 25% in October).

# Financial Report

## 1Q25 P&L

Ronnie Eubanks

### ISLAND QUAY HOA 1ST QUARTER 2025 P&L

|                                       | Q1 2025          |                  |        |
|---------------------------------------|------------------|------------------|--------|
|                                       | Budget           | Actual           |        |
| <b>INCOME</b>                         |                  |                  |        |
| Homeowner Dues                        | \$ 99,400        | \$ 99,400        | Note A |
| Interest Income                       | -                | -                |        |
| <b>INCOME Totals</b>                  | <u>99,400</u>    | <u>99,400</u>    |        |
| <b>EXPENSE</b>                        |                  |                  |        |
| Miscellaneous Expense                 | (300)            | (14)             | Note B |
| Office Supplies                       | -                | (416)            |        |
| Pool Maintenance                      | (882)            | (917)            |        |
| Pool Phone                            | (250)            | (267)            |        |
| Pool Permit                           | (200)            | (200)            |        |
| General Repairs                       | -                | (131)            |        |
| Electricity                           | (2,250)          | (2,223)          |        |
| Sewer                                 | (27,300)         | (27,300)         |        |
| Landscape Maintenance                 | (9,000)          | (8,880)          |        |
| Landscape Other                       | -                | (2,525)          |        |
| Internet Expense for Security Cameras | (275)            | (282)            |        |
| <b>EXPENSE Totals</b>                 | <u>(40,457)</u>  | <u>(43,155)</u>  |        |
| <b>NET INCOME (LOSS)</b>              | <b>\$ 58,943</b> | <b>\$ 56,245</b> |        |

A - As of 3/31/25, 36 homeowners have paid dues; 14 unpaid

B - Total for the year \$55K; 50% pd Q1, 25% Q3 and 25% Q4

|                         | Operating | Reserve  |
|-------------------------|-----------|----------|
| Bank balance at 1/1/25  | \$21,072  | \$5,515  |
| Bank balance at 3/31/25 | \$66,419  | \$15,515 |

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At this point in the meeting, the Board recognized Randy Hondros for his many years of service as Treasurer for the IQ community.

## NEW BUSINESS

### *Sands Villa Roll-out Mat Project*

Ralph Strickland reminded IQ homeowners that Sands Villa has two boards. There is a Board for the sewer system; IQ has two members on this board – Robert Blackley and Charles Mullen. The other Sands Board is the HOA Board that runs everything and there is no IQ membership on this Board.

Ralph Strickland shared that Sands Villa HOA president communicated that they are removing approximately 10 feet at the end of the existing boardwalk and installing a roll-out mat. For this project, Island Quay's portion will be 50% of the mat and the cost is approximately \$5412. Members familiar with the mat described it as 'a game changer' for enabling easier access to the beach through the soft sand area. It was clarified that Island Quay is not able to stop this project, but we are able to manage the timescale that we use to pay our portion when the project is completed.

Ralph made a motion to withhold money from the 2025 reserve contribution, if required, to pay for the IQ portion of the roll out mat --- Billy Whitford second – no one opposed.



## New Business

- **Sands Villa Roll-out Mat Project: IQ portion approximately \$5412**
  - Sands to remove about 10 feet at the end of the walkway due to decay.
  - Working with CAMA to add a 5 foot wide roll up walkway ( 200 feet long ) to the new end of the walkway out towards the beach.
  - Any vegetation removed for mat will be repatriated.
  - Sands Villa employee will maintain the mat (e.g., blow off sand and store same in off season).
  - Reasoning for the mat is to help with accessibility for elderly which is major concern for their residents.
  - Island Quay is responsible for half of the cost of the mat( approx \$5,412.00) based on our agreement.



### ***Proposed Landscape Project for 2025/2026 – Budget Dependent***

Ralph Strickland and Robert Blackley explained that the sidewalk area from the IQ Court to the Sands Villa boardwalk is the only IQ entrance that has not been renovated. A review of this area with Hyman’s Landscaping resulted in the following recommendations:

1. Replace existing sidewalk with a 5-foot sidewalk to better accommodate those with special needs (i.e., wider sidewalk, smooth sidewalk)
2. Remove existing plants and replace with recommended plants that provide a screen without overtaking the sidewalk.

The approximate cost of the project is \$9500.

The membership supports upgrading this entrance when funding allows. There was discussion to review budget availability at the end of 2025. Alternatively, this project should be considered for the 2026 budget.

Irving Smith made a motion to pursue this project when the budget allows. Charles Mullen second – all in favor.

# New Business

- Proposed Landscape Project for 2025/2026 – Budget Dependent
  - Sidewalk area from IQ Court to Sands Villa boardwalk
  - Includes removal of existing plants, installation of new plants, and replacement of concrete – approximately \$9000



- Proposed Revision to Island Quay Covenants
  - Recommendation from Board to pursue revision of covenants to remove IQ impervious surface criteria and defer to Atlantic Beach requirements
  - Requires consultation with attorney

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## ***Proposed Review of IQ Covenants***

Ralph Strickland and Robert Blackley explained the challenges with IQ's existing covenants in relation to the impervious surface limitations. IQ's requirements can be overruled with engineering justification based on AB requirements. The IQ Board is recommending that we secure an attorney to assist with modifying the section of the IQ covenants that specifies impervious requirements and replace this section with deferral to Atlantic Beach requirements. Charles Mullen made a motion to pursue modification of this section of the IQ covenants. The motion was second by Amy Mitchell – all voted in favor; none opposed.

## **GENERAL INFORMATION REMINDERS**

### General Information Reminders

- 1) Landscaping - Robert Blackley
- 2) Architectural Committee - Amy Mitchell
- 3) Pool - Ricky Cooper
- 4) Atlantic Beach Services – Ralph Strickland
- 5) IQ Website – Renter/Owner Guidelines
- 6) For Awareness Topics

The following slides were reviewed to remind homeowners of key information related to landscaping, architectural requests, IQ pool, Atlantic Beach services, IQ website with renter/owner guidelines, the status of other IQ future projects, and contact details for the Crosswinds boardwalk project.

## Landscaping

Robert Blackley



### • Landscape Vendor: Hyman's Landscape 252 -241-0802

- Services included:
  - Mow, trim, edge, blow clippings away weekly (June- Sept), bi-weekly (Oct, Nov, Apr, May)
  - Apply pre-emergent to lawns to control weeds (Spring & Fall)
  - Apply herbicides to lawns to kill weeds (Spring & Fall)
- Services not included:
  - Trimming of individual owner's shrubs/trees
  - Fertilization of lawns/shrubs
  - Weed control in owner's landscape beds

We request that you contact Robert Blackley (919 -418-0312), not the landscaper, with any questions/issues/concerns about IQ services.

The landscaper may be contacted to inquire about personal projects.

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## Architectural Requests

Amy Mitchell

[www.islandquay.com](http://www.islandquay.com)

### Homeowner Submission to Architectural Committee

|                                    |                          |
|------------------------------------|--------------------------|
| Architectural Committee Form (pdf) | <a href="#">Download</a> |
| Architectural Committee Form (doc) | <a href="#">Download</a> |

#### 1. When do I need to submit a request?

**Form should be submitted for approval prior to the start of any exterior construction, painting, landscaping, additional lighting, awnings, shutters, satellite dishes... - anything that is added to the outside or changes the exterior of your home in any way.**

#### 2. How do I submit a request?

Go to [www.islandquay.com](http://www.islandquay.com), access form and submit via mail or email [directors@islandquay.com](mailto:directors@islandquay.com)

#### 3. How long does it take to receive a response for a submitted request?

Covenants allow 30 days for the Architectural Committee to respond.

#### ISLAND QUAY HOMEOWNERS' ASSOCIATION'S ARCHITECTURAL COMMITTEE SUBMISSION FORM FOR CHANGES TO YOUR RESIDENCE

Form should be submitted for approval prior to the start of any exterior construction, painting, landscaping, additional lighting, awnings, shutters, satellite dishes... anything that is added to the outside or changes the exterior of your home in any way.

Date \_\_\_\_\_  
 Homeowner's name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Telephone ( home) \_\_\_\_\_  
 (cell) \_\_\_\_\_ (beach) \_\_\_\_\_

Description of Proposed Changes:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Person who will be doing the work:  
 Name \_\_\_\_\_  
 Phone Numbers \_\_\_\_\_

Materials to be used:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Permits needed for structural change (please submit copies)  
 Please attach detailed plans and/or pictures and/or paint chips

Homeowner's Signature \_\_\_\_\_ Date \_\_\_\_\_

Board receipt Signature \_\_\_\_\_ Date \_\_\_\_\_

Board Approval \_\_\_\_\_ Yes \_\_\_\_\_ No \_\_\_\_\_

Why \_\_\_\_\_

Please mail form to:  
 Island Quay Homeowners' Association  
 PO Box 2483  
 Atlantic Beach, NC 28512

Please email form to:  
[directors@islandquay.com](mailto:directors@islandquay.com)  
 OR

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Link to IQ Webpage: [Island Quay](http://IslandQuay.com)

# Pool

Ricky Cooper



1. **Pool opens on Fri, 9 May (Mother's Day Weekend) and remains open until Monday after Seafood Festival in October**
2. **Pool bathrooms**
  - Note: Irving and Betty Smith are maintaining bathrooms for the 2025 season at no charge (supplies purchased via HOA) --- Thank you Irving and Betty! -- we request all owners to keep bathrooms clean when used.
3. **Each owner was given 2 pool gate keys. If you require another key, the cost is \$100/key. (the only exception is if a new owner was not given keys by the previous owner)**

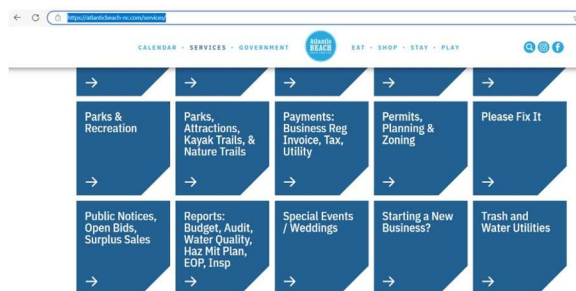
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At this point in the meeting, the IQ Board took the opportunity to formally thank Irving and Betty Smith for their service to the IQ community overall the last year with their maintenance of the pool bathrooms.

## Atlantic Beach Services

Ralph Strickland



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### Town of Atlantic Beach - Trash Collection Guidelines

**RESIDENTIAL HOUSEHOLD TRASH/RECYCLING** is collected by GFL. Green trash and blue recycling rollout carts are required. Carts shall be placed curbside on your service day by 7AM and removed that evening. If GFL is running behind for whatever reason, and your road has not been serviced, keep your cart curbside and they should get to it that evening or the following day. **Household furniture, mattresses, bedding, and bundled carpet** will also be picked up if placed beside the green cart.

- **Off-season Schedule:** (The week following Labor Day until the week prior to Memorial Monday)
  - Oceanside Trash: Monday
  - Soundside Trash: Tuesday
  - Recycling for all: Monday

- **Summer Schedule:** (Memorial Day through the week of Labor Day)
  - Oceanside Trash: Monday and Thursday
  - Soundside Trash: Tuesday and Friday
  - Recycling for all: Monday

- **Holidays:** GFL does not service household trash or recycling carts on Thanksgiving Day, Christmas Day, and New Years Day. Typically, they double up and service those addresses the next business day along with their normally scheduled routes.

**RESIDENTIAL YARD WASTE**, which includes grass clippings, leaves, tree and shrubbery trimmings, and other yard maintenance waste, is picked up by the Town of Atlantic Beach. Please bag the leaves and grass clippings in biodegradable yard waste bags. Limbs must be cut in lengths no longer than 4 feet. Place these items at the curbside. Please do not place items for pickup next to poles, mailboxes, fencing, under trees or under overhead lines as a boom truck is used for pickup. Large loads equal to half a truck full or more will require payment in advance to the Town Hall. The Public Works staff is not authorized to accept any form of payment.

**WHITE GOODS**, including refrigerators, ranges, water heaters, air conditioners, freezers, grills, and other similar appliances, are picked up by the Town of Atlantic Beach. They are recycled.

**BUILDING, REMODELING, REPAIR MATERIALS OR ELECTRONICS (TVs, ETC.) WILL NOT be picked up by GFL or the Town of Atlantic Beach.** It is the responsibility of the property owner or contractor to dispose of such materials.

- Note: After a severe natural disaster designated by FEMA, the Town may allow construction debris to be placed curbside for disposal by the Town or the Town's designated contractor. This is only permitted if this collection has been approved as reimbursable by FEMA.

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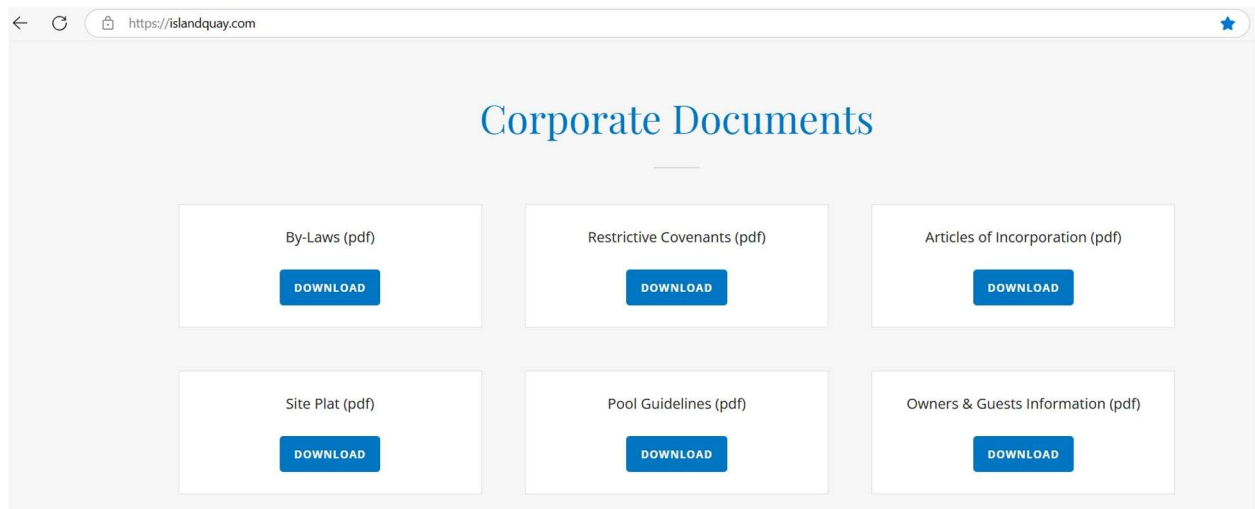
Ralph reminded homeowners of trash/recycle pick-up schedule and pick-up locations along the main road (no side cul-de-sac pick-ups). He also reviewed the residential yard waste and building material guidelines.

Link to Atlantic Beach Services: [Atlantic Beach | Services](#)

## Reminder – IQ Website – Renter/Owner Guidelines

Ralph Strickland

[Link to Microsoft Word - IQ Information](#)



During the review of renter/owner guidelines there was discussion regarding parking on vacant lots. Ultimately, it is the lot owner's responsibility to enforce no parking. If those parking on the vacant lots are renters or guests, please contact the homeowner responsible for the renter or guest. There was also a reminder to not walk across other's property when going to the pool.

Link to IQ Website: [Island Quay](#)

## For Awareness

Ralph Strickland

### 1. Pool replaster

- a. Tabled project until required --- projected cost approximately \$30,000

### 2. Resurface Island Quay Court

- a. Tabled project until required --- project pricing unknown

### 3. Crosswinds Walkway Project

- a. IQ HOA has no input on this project and will not incur any costs
- b. Project will start in October 2025
- c. For homeowners with a staircase that connects to the CW walkway, any changes to your stairs to connect to the walkway will be IQ homeowner expense.
- d. Crosswinds contact: Burke Barbee, HOA President (252 -916-2526)



It is recognized that larger expenses like the pool replaster or the IQ Court resurfacing may require a special assessment to cover these costs in the future. During this discussion, there was a request to understand how IQ annual dues align with other area HOA dues.

## **ELECTION OF BOARD MEMBERS**

At this point in the meeting, the ballots were collected and counted for election of the new IQ Board members. The following IQ residents were elected to the IQ Board for a 2-year term.

1. Errick Cameron – 129 Island Quay Ct
2. Ricky Cooper – 117 Island Quay Dr
3. Amy Mitchell – 112 Island Quay Ct

Motion to adjourn: Pam Mullen, Second: Donna Strickland – All in favor

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After the meeting, those present took the time to take a photo with the poster made for Randy and Pat Hondros to wish them well until they can return to the IQ community in the summer.

