

Communication, Advocacy and Protection of BHI Property Values

Love the Wild

Cany Island Report articles over the last few years have covered the philosophy and science behind the importance of preserving the understory and vegetation that grows on BHI property owners' lots, as well as across the entire Island. BHA thanks the many property owners who follow the proper procedures outlined in the Design Guidelines. Unfortunately, too many violations of work done outside of the Architectural Review Committee (ARC), including landscaping changes, continue to occur.

The BHA Covenants were drafted and adopted by the property owners of Bald Head Island. Within these Covenants, the property owners created the ARC and Design Guidelines to support their goal of "enhancing and protecting the value, desirability and attractiveness" of the Bald Head Island properties and maintaining the environment in which they exist.

Since Bald Head Island is an interconnected ecological puzzle, changing even one piece of that puzzle has a domino effect, though some effects may not be immediately visible. You may not understand that making landscape changes on your own lot outside of the ARC process affects you and your neighbors, but it does.

Here's an example. If you ignore the Design Guidelines and do not seek ARC prior approval and remove the understory vegetation on your lot, you've affected the natural flow of water and runoff. The roots from that improperly removed understory were holding the soil and preventing erosion, as well as aiding in water absorption. Now, with that important mechanism altered, you may find that your lot gets quite muddy and doesn't drain water as well as it used to, especially following a rainstorm. So now, and again by ignoring the Design Guidelines and not seeking ARC prior approval, you may think that adding mulch to your entire lot would be a good solution. Not only is this a violation of the Design Guidelines (by laying mulch over the entire lot) as well as



an ARC violation (for work done outside of ARC), you've again affected the ability of that necessary understory to regrow and help with water runoff.

Know your Design Guidelines and always ask ARC for approval before any landscaping changes are done, with noted exception. Remember, ARC staff are here to help! Per the Design Guidelines:

"ARC review and approval is required for the removal of trees 3 inches in diameter measured 48 inches along the trunk from ground level; tree limbs of 3 inches or more in diameter; clustered growth vegetation two square feet or more at ground level regardless of branching habits or diameter. Within the understory, ARC approval is required to remove vegetation *Continued on page 19*

The Process of Joining the BHA Board of Directors

There are two ways to be considered for BHA Board service. First, the Nominating Committee is charged with selecting at least one candidate for each vacancy and recommending them directly to BHA's membership for consideration at the Annual Meeting. The Nominating Committee informs the Board of candidates names each year at its September Board meeting.

Second, if someone wants to be considered by the membership for Board service and is not identified through the Nominating Committee process, BHA's Bylaws identify an alternative path: "A petition signed by a minimum of fifteen (15) individual property owners, advocating a nominee for election to the Board of Directors, may be submitted to the Association office no later than sixty (60) days prior to the annual meeting and this candidate or candidates shall be added to the final ballot which will be mailed to the membership no less than thirty (30) days in advance of the annual meeting." **The 60-day deadline** for petitions this year is November 30, 2021. All who are interested in submitting a petition can email BHA Executive Director Carrie Moffett at *Carrie@BaldHeadAssociation.com*.

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BHA Island Report



Ask ARC before any work begins!

- Planning a renovation project or new construction?
- Wanting to change outdoor lighting or fixtures?
- Thinking about cutting/trimming trees or vegetation?
- Considering any landscape changes?

ARC office — open by appointment only

Email Fran Pagliaro, ARC Coordinator, at *Fran@BaldHeadAssociation.com* or Kelsey Callahan, ARC Associate, at *Kelsey@BaldHeadAssociation.com*. For urgent ARC matters, call 910-477-7246.

Holiday ARC Meeting Schedule

Plan ahead for your ARC meeting. There will be no Section B meeting in December 2021 and no Section A meeting in January 2022. For a schedule of ARC submission deadlines and meeting dates, visit *BaldHeadAssociation*. com/architectural-review-and-design-guidelines.

Maintaining a Home on a Barrier Island and Community Wide Standards (CWS)

Bald Head Island is incredibly special and beautiful. As a barrier island, it also has a harsh environment, posing some unique needs for home upkeep. BHI now hosts over 1,250 homes, many of which are aging and in need of TLC. To the many homeowners who are on top of their home maintenance, BHA appreciates the attention, dedication, work and care you put into ensuring your home's appearance is of the highest quality.

For a myriad of reasons, there are other homes on BHI in need of attention. Some may need a fresh coat of paint, some may need pressure washing and some may need to replace a missing shingle or two. And then there are some homes with egregious violations.

BHA is charged with the effective management of Covenants, Design Guidelines and Common Areas. The Covenants provide that all property owners maintain and preserve their lots and all structures on them in a clean, neat, sightly and attractive condition and provide for the removal of trash and refuse from their homes, all in conformity with the Community Wide Standards (CWS) and all in order to assist in maintaining the aesthetics of the Island and the property values of the owners. Each property owner can make an important difference by following these guidelines, which will enhance not only their property's aesthetics and value, but those of all property owners on the Island.

The CWS Committee, made up of volunteer property owners, was formed in June 2021 and began evaluating properties in July. Owners of properties violating the CWS are identified by the committee and receive a letter from BHA staff detailing the issue(s) and asking for a plan of action that will bring the property into compliance. Because BHA understands the complexities of getting repairs completed on BHI, property owners have 60 days to respond with a plan and an additional 90 days to correct the situation. The committee meets monthly to review reported properties, submitted plans of action and properties that have completed their plans.

Answering Your Questions

From this first round of CWS letters that were sent recently, here are some answers to questions raised by homeowners.

Why send a formal letter and not just knock on the door or call?

Many occupants of houses are here on vacation and may consider a visit or phone call intrusive or even harassing. Often, the occupants are renting the home, and committee members have no way of knowing that; plus, committee members would not want to speak about confidential matters to renters or guests of the homeowner. BHA sends a letter to the property owner with an attached checklist and photos. The intent is to be informative regarding the condition of your home, and we must balance the delivery of that information with the necessary legal requirements. The process we are following is Board approved, and strives to be consistent and fair to all.

How often will my home be evaluated and when?

The goal is for BHA member properties (homes and vacant lots) to be evaluated multiple times per year beginning in 2022, but this is new, so no schedule has been made.

So, if evaluations are starting in 2021, what is the committee doing now?

For 2021, the committee was tasked to canvass the Island and note properties that were obviously in violation — either in poor condition or needing repairs.

How is this different from the ARC?

ARC is charged with reviewing all exterior changes to a property to be sure those changes meet the Unified Design Guidelines and/or Covenants applicable to the properties. These changes may be new construction projects, remodeling, decorative items, landscaping (including tree trimming and removal), etc. The CWS Committee is charged with monitoring the appearance and conditions of properties. They are two

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BHA Island Report

BHA President's Letter ~ Alan Briggs Thank You Mayor Sayre

On December 10, 2021, there will be a changing of the guard. The Honorable J. Andrew Sayre ("Mayor Sayre") has served as our mayor for the last 12 years. For 12 years before that, he was an elected member of our Village Council. Now, he is stepping down.

For the last 24 years, Mayor Sayre has been a public servant giving freely of his time to serve us and make our lives better. I have had a home on Bald Head Island for the last 21 years. So, Mayor Sayre has by far been the most significant leader in my Bald Head Island life.

I write today to express my thanks to Mayor Sayre for his incredible personal commitment of time, energy and skill in providing his leadership for our little island paradise. Without question, Mayor Sayre has led our island to a much better place

during his tenure. We have survived many, many challenges, and we remain the best island getaway on the East Coast.

I can remember only some of the challenges we have had in the last 21 years. But there have been many, and Mayor Sayre has been there to lead us through them all.

Beach erosion has always been a concern for us. West Beach, South Beach and East Beach are vulnerable. I recall well when in the early to mid-2000s, South Beach was slipping away. I recall well our Village councilors going to war to fight for us. I recall them suing the Corps of Engineers to honor its commitments to us to replenish our beaches every two to three channel maintenance dredging cycles. I recall an outstanding litigation settlement with the Corps, led by our Village councilors. I recall our councilors going to Washington to fight the fight.

And the fight against beach erosion did not end there. I recall Mayor Sayre fighting the good fight in North Carolina to get us long-range help and protection. I recall him and others going to Raleigh to get us the help we needed. And then he got us a terminal groin when no other community in North Carolina could get this. He fought the fight and won for us.

And the victories did not end there. Just look at the incredible beach renourishment that took place on West Beach and South Beach this last year. But beach erosion was not the only issue. Do you remember the invasion of the rats? Rats, rats, rats everywhere. No one likes rats. But again, Mayor Sayre rose to the occasion and resolved this problem.

And then Hurricane Florence. What a disaster. Our island was flooded and closed for several weeks. And then months of mobilizing the troops and clearing the island and getting life back for all of us. Did it happen overnight? Of course not. Was it perfect? Of course not. Did it work? Did Mayor Sayre get our island back and our island life back? Yes, absolutely.

And when we complained and said our communications from the Village were not perfect in the Florence era, did Mayor Sayre hear us and solve that problem? Absolutely. Do we now have a

Public Information Officer, Carin Faulkner, who does an outstanding job? Yes, absolutely.

And what about the internet? When our service was going south and the bond issue failed to save us, Mayor Sayre solved the problem. He mobilized his Village councilors to negotiate with Spectrum and significantly improved our service.

And what about the COVID pandemic year and a half? What a challenging time for any community. Yet, Mayor Sayre has steered us through these troubled waters. Bald Head Island has been a safe haven for all.

There have also been outstanding improvements in the Village of Bald Head Island's infrastructure. Specifically, look at the new Department of Public Safety Complex. Our Public Safety Department is bigger and stronger and more effective than ever before.

These are just a few of the major challenges that Mayor Sayre met and conquered for us in his years at the helm.

To be sure, I have not agreed with everything he has done. But I have always believed Mayor Sayre has acted in good faith, with the best interests of Bald Head Island as his guiding light. What more could anyone ask of our Mayor.

Thank you, Mayor Sayre. You have been our leader for these 24 years, and we are all better off as a result of you and your leadership.

••• Continued from page 2 (Maintaining a Home on a Barrier Island and Community Wide Standards)

distinct but parallel processes. Note that in the original CWS plan in 2018, the ARC voted on reported properties; however, the Board has given that task to the CWS Committee now.

Ensuring a Residential Community of the Highest Quality

It is the intent and purpose of BHA to ensure development and maintenance of the Bald Head Island complex as an exclusive residential community of the highest quality and at the same time to endeavor to retain the natural, unspoiled beauty of the Island. To that end, all structures are to be cared for, maintained and repaired in a manner such that the external appearance of each structure remains consistent with the other well-maintained structures in the community and consistent with the general tone and nature of the community.

For more information about CWS, visit BHA's website at *BaldHeadAssociation.com*, select "About BHA," then "Community Wide Standards." For questions, contact Carol Collins at 910-457-4676, ext. 32, or *CarolC@ BaldHeadAssociation.com*.

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A Quarter Century of Service By Alan Briggs

you volunteered yourself to be our leader

you stepped up to the plate you had a vision

to make us better and you led the way

and guided us there you hit a home run.

Congratulations On a job well done.



Village of BHI Updates

Stormwater Management Update

Heavy rain and mild flooding events could occur several times a year on Bald Head Island. These events can be a cause for concern, especially when the skies clear up and

it seems like the stormwater is not going anywhere any time soon. Bald Head Island property owners should be aware of the Village's response to these events.

When there is heavy rain, Village staff regularly checks water levels in various lagoons and areas that are known to pond up and cause issues on Village property — Village wynds — to be exact. If hazards are present, the Village may close the wynds, and road closure notices will be communicated to the public. During the event, the Village is in contact with the Bald Head Island Club for any coordinated actions in moving lagoon water off-island. Many of the lagoons along the golf course are connected and can be managed by moving water to the Village's bypass lagoon where water can be let out to Bald Head Creek. One end of the bypass lagoon has a weir gate that the Village can use to control the flow of water from the lagoons and off-island. When the water levels are abnormally high, the weir gate at the bypass lagoon is opened to release water off the Island.

The Village does not have the capability to install pumps everywhere they are needed, the Village cannot pump on private property and is only authorized to pump when certain conditions exist. Donations were made back in 2018-2019 following Hurricane Florence to the Village to purchase pump equipment including two 4-inch diesel pumps, hoses, fittings, connectors and other stormwater-related items. This equipment, in addition to the 10-inch, and 6-inch pumps remains in the Village's inventory for use when responding and recovering to significant flooding events such as Hurricane Florence.

In 2019, the Hurricane Florence Task Force (HFTF) provided Village staff with several recommendations regarding stormwater management on BHI. The HFTF report can be viewed on the Village's website (hover on the menu "Village Government" and select "Village Committees;" a document link is on the right side of the page). The HFTF effort resulted in several stormwater projects that have been budgeted and some are yet to be completed. More information about the Village's stormwater management plans and projects are on the Village Projects web page (hover on the menu "Residents & Owners" and select "Learn About Village Projects").

By Carin Faulkner, Village Public Information Officer



Two six-inch pumps are on-hand to respond to significant flooding events.



Two 4-inch diesel pumps are available to respond to major flooding.



These road crossovers can be used to pump floodwater from one side of the road to the other. This eliminates the need to have hoses running across the road.



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Get Involved in YOUR Community — Volunteer with BHA!



BHA currently has six volunteer committees comprising 47 volunteers, in addition to our six Board member volunteers. BHA will be seeking a Bylaws change at the 2022 Annual Meeting for

the addition of the Community Wide Standards (CWS) Committee. Volunteers are your BHI neighbors who give their valuable time to help BHA, fellow property owners and Bald Head Island.

At the beginning of each year, committee terms expire, and new volunteers are needed. There will be a larger than normal number of volunteers rotating off the Architectural Review Committees (ARC) in January 2022 because of an overlap of committee terms beginning in the same year of the merger with the former Stage II. In order to stagger future term lengths, BHA is seeking 1-, 2- or 3-year commitments.

The 2021 committee rosters are on the website, and you can read more about each committee as well as each committee's Bylaws charges and 2021 goals at *BaldHeadAssociation*. *com/committees*. Here are the committees and the number of volunteers needed for each:

- Architectural Review Committee (ARC) Sections A and B — 9 volunteers needed
- Socialization, Education and Recreation (SER) Committee — 2 volunteers needed
- Resource Conservation and Beautification (RCB) Committee — 3 volunteers needed
- Strategic Planning and Long Range Projects (SPLRP) Committee — 3 volunteers needed
- Finance Committee 3 volunteers needed
- Nominating Committee 4 volunteers needed
- Community Wide Standards (CWS) Committee 2 volunteers needed

If you would like to volunteer, fill out the volunteer application at *BaldHeadAssociation.com/volunteeringopportunities* and email it to Executive Director Carrie Moffett at *Carrie@BaldHeadAssociation.com*.

A big thank you goes out to all of our hardworking volunteers!



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Gratitude By Carrie Moffett, BHA Executive Director

Many of us take the month of November to reflect upon those things for which we're grateful. Some things that made my list this year are personal...others are not. I am genuinely grateful for them all.

First and foremost, I'm grateful for my health and that of my children. My son is a public school teacher, and my daughter was not old enough to receive a COVID vaccine until recently. So many of my friends and colleagues have mentioned over the past year those who've been lost or impacted by COVID. Their families devastated. The lost work. Lost wages. Lost time. We're all exhausted by COVID, and it's maddening to wear those masks. But, we're able to get out of bed, put our feet on the floor and face the day. It's not lost on me that more than 700,000 of my fellow Americans are not able to do so.

There are many BHI employees who endured a high season that seemingly had no end. The summer of 2020 morphed into the summer of 2021. Ferry mates endured more than their share of belligerent passengers this year. Service staff still hustle every day to serve customers who may be impatient and frustrated. Thank you to all who have weathered this taxing season of the Island's history.

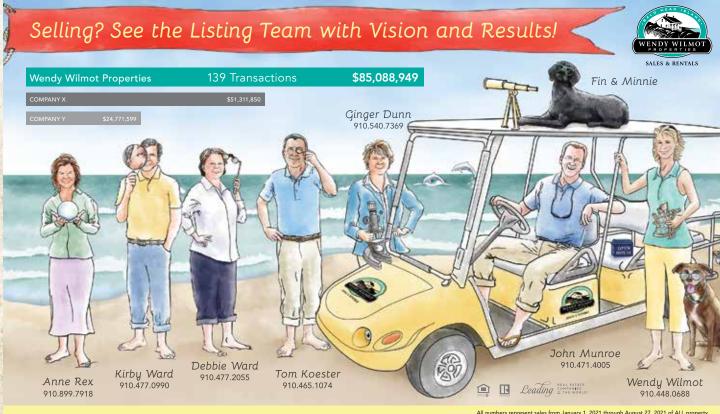
To the seasoned property owners who've spent untold hours golfing, walking, biking and kayaking during their time on the Island before moving to the mainland, I'm grateful for your stewardship of the Island. There are many new owners now, and I'm hopeful they'll come to love BHI as much as we do.

Gratitude galore is for those who worked collectively to complete the Wildlife Overlook this year and the birds who've continued to roost there overnight, extending the joy for the many who've seen their extraordinary nightly arrival.

In spite of the political turmoil accompanying this year's election, I am grateful for the solid working relationship I enjoy with my colleagues at the Village, BHI Limited, the Club, the Conservancy, Old Baldy and the Chapel. Chris McCall, Chad Paul, David Sawyer, Chris Shank, Chris Webb and Patti Caban are dedicated professionals who lead their respective organizations with great passion, and I'm grateful to work alongside them to serve our shared constituency and protect and preserve this extraordinary Island.

Saving the best for last. My immense gratitude to Bald Head Association's staff cannot be overstated. Over the past year, I've watched members of our staff push through challenges that would have crushed mere mortals. Literally hundreds of architectural review submittals have been processed accurately and consistently. Hundreds of new property owners have been welcomed with grace and with a smile. Internal protocols have been meticulously followed to ensure that BHA's finances are secure. Protocols have been developed for the new Community Wide Standards, which is crucial for all property owners to be treated fairly and consistently. Ensuring sound stewardship of Common Area. Communicating to BHA members things they need to know about navigating ownership on BHI. All of these, and much more, have been achieved while waiting in line for the ferry for hours each week to come to work and to go home. I'm grateful our staff has stuck with it this past year and am humbled to lead BHA's amazing, smart, savvy staff.

I hope you'll have some time in the coming days to take stock of all those things which bring you joy.



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numbers represent sales from January 1, 2021 through August 27, 2021 of ALL property es located in Bald Head Island and are sourced from the NCRMLS Market Penetration ordr run by Office Type. An agent twois both Buyer's Agent and Seller's Agent is granted % credit in volume. All information deemed reliable, but not guaranteed. © 2021 NCRMLS



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MAYFAIR



Giving Thanks

As the summer months become another memory to us all, the staff at the Bald Head

Island Conservancy is thankful for the time to reflect on another busy year working together, as We Discover, Learn, Conserve and Preserve on the Island.

We are always happy to meet you on the porch to share more about our work. We hope to see you around the Island.

"Thank you to everyone who has supported the Conservancy this year! Whether it was through a donation, sponsorship, membership, volunteering or participating in a trot or education program, all of you have an important impact on our ability to pursue our Mission on Bald Head Island!" ~ Dr. Chris Shank, Executive Director

"Turtle Central wishes to thank all of our customers, members, interns and volunteers for a wonderful 2021 season. We are so grateful for your continued support of our gift shop as we strive to support the Conservancy's mission." ~ *Pam Smith, Retail Operations Director*

"First, I'd like to thank our incredible interns and dedicated nest monitors for all their hard work this season! Second, I'd like to thank the community for their continued support and for answering our call to darken the beaches!" ~ Paul Hillbrand, Sea Turtle Program Coordinator

"Thank you for coming on adventures with us! We love sharing our love of the Island with everyone who visits the Island." ~ *Kelly Armstrong, Coastal Educator*

By Melissa Blackmon, Director of Development

"I would like to thank our interns for all of their hard work through the summer! They were a great group!" ~ *Lauren Schaale, Coastal Scientist*

"This year I am particularly thankful for volunteers who assisted with the more physically



strenuous conservation projects, including terrapin tallies and oyster shell bagging. I'm always grateful for volunteers who lend their expertise with things like plant identification, bird surveys and wildlife photography, plus homeowners who let us use their property for all kinds of conservation projects." ~ *Elizabeth S. Darrow, Ph.D., Chief Scientist*

"A big thank you to all of the Conservancy staff for welcoming the interns. So thankful for all that you do and for your continued support. This internship would not be as fun without all of you! Thank you to the BHI community for providing amazing meals for the interns! We are incredibly appreciative of the dinners and definitely will reach out for the recipes. Thank you so much!" ~ Adelle Schubarg, BHIC Fall Intern

"We could not continue to fulfill our mission without our supporters — our members, adopt-a families, those who make donations to us and participate in our programs. I enjoyed getting *Continued on page 19*





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Cape Fear Indians — The Nearly Blank Chapter in **Bald Head Island's History**

By Hunter Ingram, Educator

Bald Head Island is fortunate to have a richly drawn history illuminated by the lighthouses that have defined it and colored by the stories

of people who have watched over its shores. But history is full of blind spots, and one of the biggest for Bald Head Island - and the Cape Fear region as a whole — is its relationship with the Native Americans who once inhabited this area.

At the Old Baldy Foundation, visitors regularly ask questions about the history of native groups in the area and how they might have used the Island. When presented with these questions, we have to share with them the unfortunate reality that historians have long contended with - there just isn't much known about the group referred to simply as the Cape Fear Indians.

Even their historically given name, the Cape Fear Indians, is vague because the earliest explorers to interact with them didn't record specific tribal names or details to craft a lasting and more vivid description of their identity and culture. Bald Head Island isn't alone in having this virtually blank chapter in its history book, and one thing is for certain - these native communities vastly predate the region's written history.

In his 1524 voyage to explore the East Coast of the New World, Italian explorer Giovanni da Verazzano made contact with deeply rooted native groups in the area today known as the Cape Fear, recording observations of these interactions and noting the starkly divergent cultural norms he and his men witnessed. In the 1660s, famed explorer William Hilton traveled up the Cape Fear River to negotiate trades and land deals with tribal leaders that paved the way for the first (ill-fated) settlement attempts.

But unlike other explorations of the land that would be North Carolina, these trips did not produce detailed accounts of the indigenous groups encountered or sketches of their leaders, as was the case with John White's work before he became governor of the Lost Colony.

By the time the Cape Fear got its first successful settlement at Brunswick Town in 1726, most of the natives mentioned in these early scouting missions had been wiped out by war with settlers or by the diseases they brought to these communities. Many of those who survived fled to assimilate into other tribes, and with



them went the chance to understand and preserve the stories of its first residents. Archaeological studies in the Wilmington area have unearthed burial sites and remnants of communities, but nothing substantial enough to understand what culturally set the area's native people apart as unique from their counterparts in other areas.

In the absence of these insights, the story of the area's indigenous people hasn't developed with the kind of detail so many of today's visitors to Bald Head Island crave. What we do know based on archaeological research and an understanding of how other native communities operated, it is likely the Cape Fear Indians used Bald Head Island as many use it today - a seasonal retreat.

Historian David Stick famously wrote that it was likely they ventured over to the Island to hunt its wildlife and fish from its shores during the spring months, by which time their winter food supply had been depleted. There is no evidence they settled permanent communities on the Island. Doing so would have isolated them on a land only accessible by canoe. Should a vicious storm blow through or a threat from another group arise, they would have been reliant on traveling across the river for safety. Being on Bald Head Island permanently would have backed them into a corner.

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President

HOMEOWNERS WIND/HAIL **FLOOD GOLF CART INSURANCE BUSINESS**

JOSH WHITAKER Vice President

8

BHI Questions? Moving Bulky Items on BHI

If you need to move bulky items such as furniture to Bald Head Island and you are a member of BHI Club, you can utilize the BHI Club

warehouse. Call 910-457-7360 to arrange logistics. You must be a BHI Club member to be able to use this service. And delivery on BHI is to the curb, not inside your home, so make necessary arrangements.

The Village of BHI

The Village's Public Works Department's bulk item pickups are now limited to two items. This change went into effect in December 2020. Items must also be left outside for pick-up. If you need more than two items hauled away or assistance moving items out of your home, please contact a local mover.

To schedule a pick-up, call the Village's Customer Service Representative at 910-457-9700, ext. 1000. The representative will take your payment over the phone, along with your contact information, which is then given to Public Works to contact you to schedule the pick-up. Please provide the Village with enough notice so that Public Works can schedule your pick-up. Special pickups are \$50.00, and mattresses are \$80.00 each.

Furniture Donations — Like bulk pick-ups, the collection of furniture suitable for donations was started to serve a smaller island population. It was not set-up to facilitate multiple households' entire furniture replacements. Recently, the donation Conex box has been filled up within a few days on numerous occasions. What used to be an occasional haul off-island has become a Village-subsidized effort taking several hours per week to manage, when staff could be taking care of routine services like maintaining roads. To keep this service at a manageable level, the Village would like folks to utilize your furniture delivery company to haul away the items being replaced or to call a local mover.

The Barge

For large items being delivered by truck, the BHI barge is the answer. If you are working with a service provider familiar with BHI and barge logistics, great. If not, you can help inform your contractors coming to BHI about the logistics of getting onto and back from Bald Head Island. Important details include parking at Deep Point, ferries and tickets (passenger vs. contractor), barge reservations, ICE permits (daily or annual) and BHI parking (if necessary).

Daily ICE permits can be purchased when you pay the barge reservation fee at the barge office at Deep Point, located at 1301 Ferry Road, Southport, NC. Wind and weather permitting, the barge runs Monday through Friday, and the last barge off the Island is 3:00pm. For appointments, fees and details, call 910-457-5205 or visit *BHIbarge.com*. Barge office hours are 7:30am-2:30pm Monday-Friday. Make reservations as much in advance as possible, with a minimum of two weeks in advance recommended, especially if returning on the same day.

Keep in mind that barge reservations must be canceled at least 24 hours in advance to avoid being charged the full amount. And only one person is allowed in the vehicle while on the barge, which is a Coast Guard regulation.

Delays and cancellations due to inclement weather such as fog and high winds can affect the barge schedule, so contact the barge office for timely information. If the barge cannot run and your service provider is stuck on Bald Head Island, contact the Dockmaster at 910-457-7380. Make sure that your service provider is aware of all of this information in advance. *Continued on page 14*

New to BHA? BHA Annual Report Packets, Annual Meeting and Voting

On the last Saturday of each January, Bald Head Association members gather to elect a new board of directors, consider any board-recommended changes to governing documents and learn about the Association's challenges and successes from the previous year. Not only is it an opportunity for members to learn more about BHA, it's also a chance to learn more about the inner workings of the entire Island. In addition to BHA representatives, members also traditionally hear from other BHI entities, including the developer BHI Limited, the Village of BHI, the BHI Club, Old Baldy, the Chapel, Middle Island's POA and the BHI Conservancy. All that information is packed into less than two hours, and numerous long-time property owners have expressed that they learned more about Bald Head Island at the Annual Meeting than they had from any other source. BHA is planning to hold its 2022 Annual Meeting remoteonly via Zoom webinar, unless COVID case numbers decrease closer to the date. BHA follows all COVID safety protocols to help protect its Board, staff and members. More details will be forthcoming but make plans now to join us virtually at the 2022 Annual Meeting on Saturday, January 29, 2022, beginning at 9:00am. The meeting link and additional details will be posted at *BaldHeadAssociation.com*.

As required by BHA's Covenants, members will receive in late December 2021 a packet of information with materials for the online 2022 Annual Meeting. The packet will contain BHA's 2021 Annual Report and specific instructions for online voting. Contact Carrie Moffett at *Carrie*@ *BaldHeadAssociation.com* or 910-457-4676, ext. 26 with any questions.



Village Chapel — Angel Tree program

By Kevin Arata, Village Chapel Board of Trustees

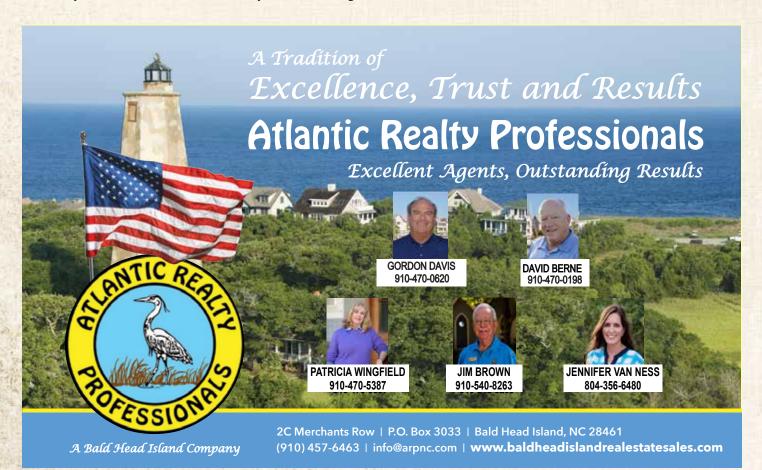
The Angel Tree program will soon be underway. The Village Chapel is pleased to partner with the Bald Head Island Club this year to further expand its outreach efforts, based upon the tremendous participation last year. This year we will have two Angel Trees and 200 tags devoted to blessing community members of all ages. Angel Trees will be located in the Chapel and at the BHI Club from October 30 to November 30, making it even easier to share the joy of Christmas with others. More details will be provided soon on the Chapel's Facebook page and other venues.

Does BHA Have Your Current Address for Upcoming Annual Mailings?

Have you recently moved or changed any of your contact information? If so, have you notified BHA to update your records? In preparation for mailing the 2021 BHA Annual Report and 2022 assessment coupons in early December and to prevent misdirected mail, BHA needs your current mailing address.

BHA's owner portal allows property owners to view, add or change phone numbers and mailing addresses easily. If you haven't yet signed up for the owner portal, email Denise Eidal at *Denise@BaldHeadAssociation.com*. Please make sure BHA has your current contact information by either reviewing your owner portal information or sending your name, mailing address, BHI address, phone number and email address to Diane Mesaris at *Diane@BaldHeadAssociation.com*.

Typically included in the BHA Annual Report packets are voting proxies and information about the Smith Island Social. Though voting will take place primarily online again in 2022, paper proxies will be available upon request. And updates regarding the Smith Island Social, which was postponed in 2021 due to COVID, will be included in the December *Island Report.*



BHA's 2022 Budget

On behalf of the Finance Committee, BHA's Bookkeeper, Denise Eidal, presented the first draft of the 2022 budget to the Board at its October 8th meeting. The budget is designed for the best use of dues to ensure the Association is well-managed, maintained and preserved. The Board discussed several items and gave recommendations. A revised version will be presented to the Board at its November meeting for final approval. More details will be published in the December *Island Report*. Remember, BHA needs your correct address for two very important upcoming mailings. The Annual Report packets will be mailed in early December, and the assessment coupons will be mailed in early January. You can update or view your contact information and sign up for AutoPay via the owner portal. If you haven't already signed up for the portal, email Denise Eidal at *Denise@baldheadassociation.com.*

••• Continued from page 11 (Cape Fear Indians — The Nearly Blank Chapter in Bald Head Island's History)

Almost assuredly, they would have built their permanent communities on the mainland along the river, allowing for easy access to the vital waterway used for travel and trading with other tribes. Still, the presence of these native groups is etched in the history of the Island even with what little information we have. Remembering whose land this was before history was written is key to understanding the complexity of its evolution. We might not have all the answers about the age of the Cape Fear Indians on Bald Head Island, but they remain a valuable part of its story.

••• Continued from page 12 (BHI Questions? Moving Bulky Items on BHI)

If the barge cannot run, the ICE vehicle driver will have to make arrangements to return to Deep Point on the contractor or passenger ferry and then come back to BHI for the vehicle's return trip the next business day.

If, however, your service provider missed the barge for another reason, such as being late, he/she has to report to

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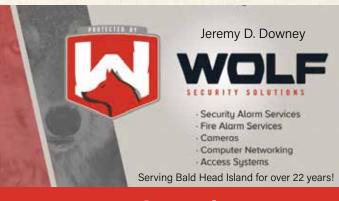




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Fun fact: the BHI barge can hold up to 137 long tons, or 306,880 pounds.



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TIDBITS:

Generator Safety

If your BHI home has a generator, make sure it has been properly installed with heat shields and other safety mandates to prevent a fire. No one wants a house fire, especially on an island that can have high winds such as BHI. A certified generator technician should install and annually inspect equipment to ensure that everything is in proper working order. For any questions regarding exterior changes to your home, contact Architectural Review Committee (ARC) Coordinator Fran Pagliaro at *Fran@ BaldHeadAssociation.com* or 910-457-4676, ext. 22.

Fireplace and Chimney Inspections

Fall is upon us, and evening and daytime temperatures are starting to dip. Fireplaces are wonderful ways to warm up, especially with a good book and a mug of your favorite hot drink.

According to recent statistics, there are over 25,000 chimney fires per year in the US. In addition to the human toll of injury, death and displacement, these fires account for over \$125 million in property damage. On BHI, a barrier island with periodic high winds, any fire hazard is of great concern.

Before using your gas or wood-burning fireplace this fall and winter, have it fully inspected. The flue and chimney structure, as well as the fireplace mechanisms (pilot assembly, control valves, blowers, switches, etc.) should be checked for proper working order. A technician should also check that there are no obstructions or combustible deposits. For fireplace maintenance service providers, visit *BaldHeadAssociaion.com/heating-and-air*.

BHA's Community Garden Emits Visions of Flowers and Vegetables Dancing in the Wind

Do you love gardening? Did you know that BHA has a community garden on North Bald Head Wynd, beside the Dog Park? BHA leases garden plots annually, and there are spaces available. Water is available in several areas around the garden, and you provide your own hose.

Contact Diane Mesaris for details, fees and available spaces at 910-457-4676, ext. 21 or *Diane@BaldHeadAssociation.com*. Those with current garden plots will receive the gate lock's combination for access.

(Noun) a small and particularly interesting item of information.

Monitored Fire Alarms

Per the Village of BHI: Village Ordinance Section 6-163 includes requirements for *monitored* smoke detection systems in residential structures that are over 500 square feet in size. Monitored means a *working* system. Many crofters on Bald Head Island are over 500 square feet and are required to be on a monitored smoke detection system. Even if a crofter or garage is not over 500 square feet, if it is used for permanent or temporary storage of any electrically powered vehicle, it is required to be on a monitored system. Property owners should take action as soon as possible to make sure their monitored smoke detection systems are functioning and that their crofters are currently included on the home's monitored alarm system.

Fire alarm tips:

- 1. Make sure your alarm system is functioning properly by having it routinely inspected.
- 2. Ask your alarm service provider for recommendations on the various methods of connectivity for required monitoring services, given your current alarm system configuration.
- 3. Change your smoke alarm batteries every six months.
- 4. Have adequate power surge protection and battery backup for your fire alarm system.

Need a Place on BHI to Park Your Small Boat and Trailer?

If you're looking to park your small boat and trailer on Bald Head Island, BHA has spaces available to lease in its Boat Park. Located on the Mulch Site Road off of North Bald Head Wynd, BHA's Boat Park should not be confused with the Village's Creek Access located near Lighthouse Wynd that leases spaces for small watercraft such as kayaks.

For BHA's Boat Park and per the Village of BHI ordinance, eligible boats must be a maximum of 16 feet in length, with a maximum 25hp motor. A water hose is located just inside the park entrance for lessees. Spaces are issued on a first-come, first-served basis, and the annual fees are due January 1, 2021. Late arrivals are prorated upon initial signup. Spaces are assigned by Pam Rainey, BHA Customer Relations Associate. Annual stickers are placed on boat trailers by BHA, and all boats must be kept in their assigned spaces. For more information, contact Pam Rainey at *PamR@ BaldHeadAssociation.com*.

Please note: Owners of small watercraft such as kayaks, canoes and skiffs without trailers can rent space at the Village-owned Creek Access on North Bald Head Wynd. Call the Village of BHI at 910-457-9700 for more information.

Flood Insurance Premiums Recalculated

While flood insurance can be a topic easily overlooked, it is one in which Bald Head Island property owners should become well-versed since it affects many, if not most, owners on this barrier island. Flood insurance is mandatory for homeowners whose homes are located in special designated flood hazard areas and whose mortgages are backed by the federal government. Most homeowners purchase their flood insurance through the National Flood Insurance Program (NFIP) since most states — like North Carolina — do not have options for flood insurance through private industry. Regardless of the home's replacement cost, flood insurance coverage through NFIP is capped at \$250,000.

Over the years, Congress has reauthorized NFIP, which is run by the Federal Emergency Management Agency, or FEMA, and has forgiven billions of dollars of NFIP's debt after numerous years of paying out significant claims for hurricane-related damage from storms like Katrina, Rita, Sandy, Florence and Irma. Still, NFIP is currently \$20.5 billion in debt.

In an attempt to adjust the amount of risk to homeowners, some of whom have paid premiums subsidized by the federal government, NFIP has rolled out a new rating system called Risk Rating 2.0. These modifications are intended to reflect better the flooding risks in a changing climate. Previously, premiums were calculated based on factors such as location and elevation. Going forward, premiums will take into account additional factors like flood frequency, multiple flood types (river overflow, storm surge, coastal erosion and heavy rainfall) and distance to water source. New policy premiums are now calculated under the new formula; premiums for existing policies will be adjusted beginning on April 1, 2022.

Adjustments to premiums are indeed expected and in order to help constituents with increased premiums, Congress capped annual increases for each homeowner at 18% per year until the premium reaches the actual adjusted premium. According to FEMA, 97% of North Carolina policyholders' premiums will either decrease or increase by \$20 or less per month under Risk Rating 2.0. Of those, 26% — or 35,704 — will decrease. Brunswick County is expected to fare even better, with 99% of policy holders' premiums either decreasing or increasing by \$20 or less per month.

To help lower flood insurance costs even more, NFIP offers a voluntary incentive program for municipalities that recognizes and encourages local mitigation, community outreach and floodplain management practices that exceed the minimum requirements of NFIP. Over 1,500 communities participate in the Community Rating System (CRS) nationwide. The Village of Bald Head Island became eligible to participate in the CRS in October of 2020. Development Services Director Stephen Boyett has led the Village's effort to reduce premiums through CRS. The Village's initial entrance rating was a Class 7, and the Village recently received its annual recertification at a Class 7. The Class 7 rating qualifies property owners for a 15% discount on special flood hazard area policies.

With all of these flood insurance changes, be sure to schedule a time to talk with your insurance agent so s/he can be aware of your flood insurance needs and walk you through the complex changes that have recently been implemented.





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••• Continued from page 1 (Love the Wild)

1 inch or greater in diameter measured 48 inches along the trunk from ground level."

Save the Understory

Here is a reminder about the importance of keeping the understory (the "scrubby stuff") in property owners' landscapes. "Manicured" lots may suit home standards in mainland neighborhoods but not on a barrier island, where all of the ecological pieces help sustain the others and the entire Island. When you clear out around your home and reduce the understory vegetation, you take out good-quality soils, which weakens your trees' ability to protect your home and removes vital wind protection. Plus, understory serves additional benefits to water absorption, soil nutrient composition, insects and wildlife. Therefore, a natural landscape should be maintained.

For any questions about landscaping and ARC, email *Fran@ BaldHeadAssociation. com.* There is also a wealth of information at *BaldHeadAssociation.com/bhi-landscapes.*

••• Continued from page 9 (Giving Thanks)

back to Turtle Trots and seeing our supporters in person. We are thrilled to look ahead at some exciting projects in the future, thanks to our Conservancy families." ~ *Melissa Blackmon*, *Director of Development*

"Thank you everyone for your kindness, understanding and support of the Conservancy during 2021." ~ Desiree Bridge, Sales Associate at Turtle Central

BHA's Compass Email Bulletins

For timely updates, make sure you've subscribed to *BHA's Compass*. You can easily sign up on BHA's website at *BaldHeadAssociation.com* and click on "Sign me up for *BHA's Compass*" below the Island Report flipbook. If your email address changes, don't forget to sign up with your new address.

Occasionally, the email notice can appear in a Junk folder; simply right-click on the email and hover over Junk options. Select "not junk" to move it to your inbox and "never block sender" for it to appear in your inbox. If you ever want to review previous email bulletins, they are all archived on BHA's "News" web page. Go to *BaldHeadAssociation.com/news*.

Scan this QR code with your phone app to view BHA's events calendar!



November 2021:

	ARC-A Meeting	adus	11/5/2021	10am
	Breakfast with BHA		11/5/2021	10am
-	Veterans Day		11/11/2021	white -
	BHA Office Closed		11/11/2021	
	BHA Board Meeting		11/12/2021	11am
L	BHI Transportation Authority (BHITA)	Meeting	11/17/2021	9:15am
	ARC-B Meeting		11/17/2021	10am
	Village Council Meeting		11/19/2021	10am
1	Thanksgiving		11/25/2021	
Ē	BHA Office Closed	11/25/2021-	-11/26/2021	
5	Old Baldy Foundation Tree Auction	2	11/26/2021	
	SIAL Show and Sale	11/26/2021-	-11/27/2021	10am
	Hanukkah	11/28/202	1-12/6/2021	

Save the Date in December:

ARC-A Meeting	12/3/2021	10am
Operation Re-Forest — We Forest	12/6/2021-12/9/2021	
Village Council Meeting	12/10/2021	10am
BHA Board Meeting	12/10/2021	11am
Geminid Meteor Shower	12/13/2021-12/14/2021	
BHI Transportation Authority (BHITA)) Meeting 12/15/2021	9:15am
Winter Solstice	12/21/2021	10:58am
BHA Office Closed	12/23/2021-12/24/2021	
Christmas	12/25/2021	
Kwanzaa	12/26/2021-1/1/2022	
BHA Office Closed	12/31/2021	
New Year's Eve	12/31/2021	

Around the corner in 2021:

New Year's Day National Bird Day BHA Office Closed Martin Luther King Jr. Day BHA Annual Meeting 1/1/2022 1/5/2022 1/17/2022 1/17/2022 1/29/2022

9am

8:30am

Ongoing:

Village Chapel Services: Sundays (Additional details at *villagechapelofbaldheadisland.org*)

AA Virtual Meetings: Mondays & Thursdays 8am (Zoom Group: #3909737348, P/C: 217739, Email: sober:Iday.at.a.time@gmail.com)

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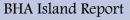


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Join us online for "Breakfast with BHA"

November 5, 2021 10:00-11:00am

BaldHeadAssociation.com/ about-bha





"I will say it again, we are just so appreciative of how well you have kept our house thru a full rental season. It really is a testament to your team and your clients! And who the heck organized the kitchen??? So well done!" -The Georges



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