Bald Head Association

(BH)

Island Report

Communication, Advocacy and Protection of BHI Property Values

President's Letter: *Board Retreat* ~*Kit Adcock*

The commitment of volunteers to Bald Head Island throughout the decades has been a constant inspiration. From the 1970s when the island as we know it came to be until today,

volunteers have played a dominant role in every island organization that currently exists. When we purchased our home in 1990, there were 35 permanent residents and approximately 400 residences. Today, there are more than 200 permanent residents and almost 1100 improved properties. Each island entity deals with a greater volume of work and more complex issues each year.

As many know, the property owners association, or "POA" was Bald Head's specially chartered government until the mid-1990s. It wasn't until our village

government became constitutionally elected that the property owners association began to assume its current form. Soon thereafter, it hired its first employee and began using its formal name, Bald Head Association, and "BHA" instead of "POA."

Among the challenges every island entity has experienced is the transition from a volunteer work force to paid staff. As the island has grown, the opportunities to provide more, new, different or simply a better quality of services to an increased permanent and transient community population have also grown. The need for more communication has increased with island growth while technological changes in communications media have completely transformed the way we send and receive information. Maintaining a set of best practices is an evolving process.



Three years ago, President Joe Hawkins led the Association's first daylong retreat at the Bald Head Island Club to brainstorm the organization's first set

of strategic guidelines. On March 14th of this year, the Association held its third annual Board retreat.

Trisha Barnard, President of the Stage Two Association, delivered a status report of that group's progress in its short history governed exclusively by its property owners. She shared her vision of a potential merger with BHA and a merger timeline.

The Board also had the opportunity to discuss progress on 2013 committee goals with Association Committee Chairs Kristen Smalley, Finance; Dianne

Robinson, Natural Resources and Beautification; Dixon McLeod, Architectural Review Committee; Cam McIntyre, Communications, Education and Recreation; and Tom Schick, who serves as both Board liaison and Committee Chair for Long Range Planning. Suggestions for 2014 goals for both the organization and the specific committees were also discussed. It provided a wonderful opportunity to share and generate great ideas as well as identify candidly how our organization sometimes gets in its own way!

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The seventh annual Wounded Warrior Weekend will begin on Thursday, April 24th with the arrival of five military personnel who have been wounded in active service, plus their families and caregivers, for an allexpense paid respite on Bald Head Island. For many of the troops and their families, this will be their first vacation opportunity since becoming seriously wounded.

The weekend kicks off with the traditional community "Pot Luck" recognition dinner that is open to everyone. It will be held at the marina tent site on Friday, April 25th at 5pm. The participants will spend the remainder of the weekend relaxing on the Island until their departure on Monday.

The BHI community is honored to host the Wounded Warriors and their families and caregivers again. This event is made possible each and every year through the generous contribution of financial aid, goods and services within the caring community of Bald Head Island.

Please consider making a donation by check payable to "BHA" with "Wounded Warrior Project" in the memo. Donations may be dropped off at the Bald Head Association administrative office (111 Lighthouse Wynd) or mailed to: Bald Head Association, P.O. Box 3030, Bald Head Island, NC 28461. One hundred percent of all contributions go directly to support this cause. Please contact Diane Mesaris at the BHA at 910-457-4676 x21 or John Fisher at 336-301-3896 if you have questions. Board Retreat ... continued from page 1

After an important budget review and a brief business meeting over lunch, the afternoon was spent reviewing item by item the strategic guidelines that have been developed during the last two retreats. New ideas from the morning's sessions were incorporated, completed and irrelevant items were deleted, and progress on existing items was addressed and, where needed, tweaked or reprioritized.

Key issues, opportunities and challenges for the Association were discussed. The roles of volunteers versus staff were considered and transitional issues from the old days of an all-volunteer work force to staff-led functions continue to need some massaging. New Board members were brought up to speed on the organization's structure, activities and goals.

Perhaps the highlight was spending a full day of "face time" with such devoted volunteers and talented staff to identify ways to continue to improve what the Association does and how it does it. It is our hope that our members will continue to stay engaged and involved, perhaps even joining one of our committees to help direct how the Association can meet the needs of all of its members and continuing the tradition of island volunteer activism.

Island Treasures Community Yard Sale Saturday, April 26th; 9am-4pm BHA's Association Center

Bald Head Association will be hosting the Island Treasures community yard sale once again on Saturday, April 26th from 9am – 4pm at the Association Center. If homeowners are interested in selling "gently used" furniture, linens, children's items, nick-knacks and other household items, contact the BHA office at 457-4676 x21 to reserve a table. Anything that doesn't sell will be picked up and donated to Hope Harbor. A receipt will be issued to use as a tax-deductible donation.

Sponsored by BHA's Communication, Education and Recreation (CER) Committee.

April Island Report

Volume 25, No. 4



Meet Karen Mosteller, Architectural Review Coordinator

Note: Karen joined BHA at the beginning

of the year after the former coordinator resigned citing personal reasons. Karen has jumped in with both feet and has already contributed a great deal to the architectural review processes of both the Bald Head Association and the Stage Two Association.

The more I learn about Bald Head Island, the happier I am to be part of your support team. I'm Karen Mosteller, the new Architectural Review Coordinator for Stage I and Stage II. In just three short months, I've witnessed, first hand, the excitement of new home owners wanting to become part of a tradition that has long been established by the homeowner associations on Bald Head. I've learned this tradition began with a small group of homeowners that were committed, passionate and possessed with a spirit of volunteerism and has grown into a force to be reckoned with. If this sounds a little over the top, well, so far, that's been my experience. As the ARC Coordinator, I value the long held goals that have preserved the unique environment of the island and welcome the day to day opportunity to work with you, the property owners, as you help to ensure the future of Bald Head Island.

Our office is located upstairs in the Bald Head Association building, next to the Chapel, at 111 Lighthouse Wynd. If we haven't met already, I look forward to meeting you. Please use us as a resource when planning any new construction projects or changes to the exterior and landscape of your home. Just drop by or give us a call and we'll help you navigate the review application process.

As for my background, on a personal note, I've been spending time in Southport for 15 years, so it's been an easy transition to move here fulltime from Charlotte, NC. The ARC Coordinator position created an opportunity for me to utilize knowledge gained doing residential renovation projects; many that required Historic Commission approval. Also, working as a successful realtor for the last 10 years helped to provide a deeper understanding of all things 'real estate'. Before that, with a degree in communications, I worked with PBS affiliates and then, as a freelance Videographer/Director.

I'm excited to be here and thanks for letting me become part of your team.

Karen Mosteller 910-457-4676 x22 karen@baldheadassociation.com



BHI Property Owners: Meet Your Island Service Providers Thursday, April 17th – 1-2pm BHA's Association Center

Make a point to stop by the Association Center on Thursday, April 17th between 1pm and 2pm to meet representatives of companies that do business on BHI. Pick up a few business cards and make connections for future use. You might even win a great door prize!

Flood Insurance Update

Relief from the horrendously expensive Biggert-Waters Flood Insurance Act of 2012 finally passed both the U.S. House and Senate in early March and was signed by President Obama at the end of the month. The intention of Biggert-Waters was to impose more realistic flood insurance rates for coastal and riverine properties and to reduce the \$24 billion National Flood Insurance Program's deficit caused mostly by Hurricanes Katrina and Sandy. The effect of the actual regulations was exorbitant annual flood insurance rates. Here at Bald Head Island "actuarial rates" of \$12,000, \$18,000 and even \$58,000 per year occurred in the last year. However, insurance experts state that Biggert-Waters effects will continue until the new legislation is implemented.

The Senate's efforts (S. 1926) focused largely on delays to Biggert-Waters' full implementation until affordability studies could be completed. The House took a surprising turn by developing a bill of its own to restrict rate increases to a maximum of 18 percent per year, with a recommended maximum of one percent of a home's value. H.R. 3370, The Homeowners Flood Insurance Affordability Act of 2013 was passed by the House on 3/4/14 and by the Senate on 3/13/14 and signed into law by the President a week later.

Caught up in the controversial Biggert-Waters 2012 legislation on Bald Head have been those who those who purchased homes that had no existing flood insurance (including many foreclosed properties) and anyone with a mortgage whose flood insurance lapsed. Without grandfathering, homes that were constructed to appropriate building codes under the then-current flood maps could be penalized when possibly more restrictive flood maps were devised every five years (such as for any projected or actual sea level rise.)

Additional differences in flood rates continue under the new legislation for primary versus second homeowners and for other non-residential properties. According to H.R. 3370 there will be a \$25 annual surcharge for primary residents and a \$250 annual fee for non-residential or non-primary residence homeowners. These fees were established to help recover the differences allowed by a return to subsidized and grandfathered rates.

The battle to ensure affordable flood insurance rates is not over. Included in the act are requirements for analysis of the affordability of flood insurance. The issue of refunds for those who have had to pay exorbitant premiums since 2012 is unresolved. The legislation's recommended maximum rate of one percent of a property's value does not specify if it is based on a property's value up to the maximum insurance coverage of \$250,000 or if it is based strictly on a property's fair market value. For existing primary and secondary residences with maximum policy increases of 18 percent per year, it is not known what the actuarial target rate will be until affordability studies required by the latest legislation are complete. And Biggert-Waters is still in effect until all these issues are resolved.

Visit the 'News' section of BHA's web site (bhinews.com) for additional resources related to flood insurance, including a breakdown of NFIP terminology, a link to BHI's current flood map and a link to a legislative summary of the new Homeowners Flood Insurance Affordability Act of 2013.



Help Us Go Green!

Please help us keep our printing costs down by signing up to

receive the monthly Island Report electronically. Send an email to carrie@baldheadassociation.com and ask to be removed from the 'snail mail' list. You'll be signed up to receive BHA's weekly email bulletin which provides a regular link to the online edition. Thanks for your support of our effort to save a few trees!

Terminal Groin Funding on Ballot for May 6th

"Building a terminal groin is the only thing we can do within state law to improve shoreline stability." That statement from the Village of BHI's long-time coastal engineer Erik Olsen made it clear that the Village has done its homework in preparation for asking voters to approve an \$18 million bond referendum to build a terminal groin structure at The Point later this year.

Olsen made this statement at one of a series of workshops designed to inform the BHI community of the project's details and funding implications. He further explained that the goals of the project are to reduce the rate of sand loss along South Beach by stabilizing the shoreline there while simultaneously enjoying reasonable benefits along South Beach and reducing the probability of impact on The Point and West Beach. Olsen contended that his state-of-the-art Delft 3D modeling predicts the additional loss of +/-5,000 cubic yards of sand annually along West Beach – an amount he described as 'reasonable' since the Village is 'committed to addressing West Beach when needed.'

If funding is approved by the voters, construction on the first phase of the proposed terminal groin will begin in late 2014. This portion will be approximately 1,300 feet long and is estimated to cost \$8 million.



Phase II, which will not begin until after phase one is paid for and Olsen is able to assess its real need, will add an additional 600 feet at a similar cost of \$8 million. An additional \$2 million will be available on a contingency basis.

While beach renourishment will still be necessary every few years, the Village believes the benefit of the terminal groin in place could provide substantial cost savings to property owners. Consultant Peter Ravella elaborated on the Village's long-term strategies to stabilize BHI's beaches. Ravella stated that it will be crucial to modify the Sand Management Plan - the agreement with the U.S. Army Corps of Engineers and neighboring beaches - so that sand dredged as part of the navigation channel's maintenance will go on both Bald Head's and Caswell Beach's beaches each cycle in a 2/3 to 1/3 proportion. He further claimed that simultaneously adding the terminal groin to the Village's arsenal of long-term shoreline protection strategies is projected to save BHI taxpayers \$28 million over the next 30 years.

It is important that voters understand the funding strategy related to the proposed project. The current debt from the 2009 private renourishment will be paid in September 2015. If approved, the Village intends to make an interest only payment the first year of the new loan and then begin making full quarterly payments after September 2015 when the current debt is expired. A combination of accommodation taxes and ad valorem taxes will be used. In the end, taxes will not be raised in order to pay for the terminal groin.

Voters are being asked to approve the bond referendum at the primary election on Tuesday, May 6th. BHI residents who claim Bald Head as their legal residence can vote in person at the Southport Jaycees Building at 309 N. Fodale Avenue in Southport. Polls will be open from 6:30am to 7:30pm. (Note that voters will not be able to register and vote on the same day and must be registered by April 11th in order to vote on May 6th.)

Contact Peter Ravella at 512-784-3565 or peterravella@mac.com with questions.

Understanding the Biggert-Waters Act of 2012 as it applies to BHI residential properties

The Biggert-Waters Act was approved by Congress in July 2012 in an effort to address the \$24 billion deficit in the National Flood Insurance Program and to make it more solvent. Flood insurance rates for all structures were to be based on actuarial risk. New structures would immediately be charged the higher actuarial rates while existing structures would be "grandfathered" until October 1, 2013 when annual rate increases to approach the actuarial rate would begin. If a policy on a property lapsed between July 2012 and October 2013, it would automatically be charged the new full higher actuarial rate.

To provide a transition to new higher flood rates, a 20 percent per year cap was set on the amount of annual increase for pre-FIRM structures. These increases continue for as long as it takes to reach the actuarial rate. An additional smaller increase of 5 percent per year was tacked on to help defray the flood insurance deficit.

For post-FIRM structures the annual increase was set at 25 percent per year, also with the additional 5 percent increase provision to fund the flood insurance deficit. However, the 25 percent increase was not based on the existing insurance premium. It was 25 percent of the difference between current rates and the proposed actuarial rates.

As an example of a post-FIRM rate increase consider a home for whom the November 2012 flood insurance bill was \$1,000. Assume that the post Biggert-Waters actuarial flood insurance rate is \$11,000. The difference between the previous rate of \$1,000 and the full actuarial rate of \$11,000 is \$10,000. The flood insurance bills beginning in November 2013 through full implementation of actuarial rates follow. (The table does not include the additional 5 percent for repaying the flood program's deficit.)

2013	$1,000 + (1 \times 25\% \text{ of } 10,000) = 1,000 + 2,500 = 3,500$
2014	$1,000 + (2 \times 25\% \text{ of } 10,000) = 1,000 + 2,500 = 6,000$
2015	$1,000 + (3 \times 25\% \text{ of } 10,000) = 1,000 + 7,500 = 8,500$
2016	\$1,000 + (4 x 25% of \$10,000) = \$1,000 + \$2,500 = \$11,0000

These annual rates are shocking but are realistic. In 2013 some Islanders experienced new **annual** flood insurance rates of \$12,000, \$18,000 and even \$58,000!

The Homeowners Flood Insurance Affordability Act of 2013, H.R. 3370, passed and signed into law in March 2014, remedies some of the disconnect between the intentions of Biggert-Waters and FEMA's regulations for implementation. The impact of this new legislation and its consequences will take some time to be realized. The Bald Head Association will continue to keep property owners informed as this evolves.



Healthy Back and Bones & Restorative Yoga Saturday, May 10th; 2-5pm BHA's Association Center

This 3 hour yoga experience with Tricia Miller, licensed acupuncturist and certified yoga instructor, will be a combination of gentle yoga postures specific for back and neck pain or injuries and deeply restful yoga postures for deep relaxation and meditation.

Hands on adjustments and massage will help you deepen in your postures. Music and essential oils will be used to guide you deeper into your body and mind. Specific yoga postures will be taught that will keep your spine aligned and your body pain free. Breathing techniques learned will deepen your meditation experience. You will leave the experience feeling fully refreshed and energized.

The fee for this session is \$50 and should be paid in advance. Make checks payable to Tricia Miller and drop off/mail to BHA (111 Lighthouse Wynd, PO Box 3030, BHI, NC 28461) by Wednesday, May 7th. Contact Cam McIntyre for more information at cammacva@hotmail.com.

Sponsored by BHA's Communication, Education and Recreation (CER) Committee.

BHI Artisans Show and Sale Saturday, April 19th; 10am-5pm BHA's Association Center

Please stop by the Association Center and see the creative talents of the Bald Head Island Artisans. Numerous unique handcrafted items will be for sale perfect for Easter, Mother's Day and graduation gifts including:

- Natural soaps
- Shell inspired scarves, beach bags, baby blankets and bow ties
- Handcrafted earrings, bracelets, necklaces and anklets by three vendors
- Variety of fabric art such as aprons, purses, embroidered items, tote bags, stuffed animals and dolls, children's clothing and gifts and home décor items
- Handmade dog leashes and accessories and original beach bracelets
- Large variety of doll clothes for 18" American Girl type dolls including dresses, coats, play clothes and accessories plus cheerleader outfits for many Southeastern colleges
- Unique birdhouse replicas of historical BHI and NC buildings
- Delicious array of homemade baked goods and Easter treats

For more information, please contact Sally Klippel at sallyklippel@bellsouth.net or 404-692-8652.

SAVE THE DATE

Family Fishing Tournament Sponsored by the Bald Head Island Chamber of Commerce October 17 and 18, 2014

Mark your calendar now for a weekend of family fishing at this new event being organized by the BHI Chamber of Commerce. There will be great prizes,



great payouts and most of all great fun for the whole family. Watch for more details soon!

Village Chapel Friends of Music Concert Friday, April 18th at 7:30pm Village Chapel

The Friends of Music will present the next concert of the year on Friday, April 18th at 7:30pm in the Village Chapel. Listen to Christopher Ackerman (trumpet) and John Tabler (organ). The concert is open to everyone and there is no fee for the concert, thanks to the generous sponsorships by the members, patrons and benefactors of the Friends of Music.



What Is the Solution to Rats?! ~Nicki Dardinger, Director of Conservation, Bald Head Island Conservancy

Since arriving at the BHI Conservancy last October, the number one concern that community members have brought to me is rats. And often, the question is, "What is the BHI Conservancy doing about the rat problem on the island?" Unfortunately, I've often had a difficult time answering this question – it's not easy!

Here is what I can tell you. We have a population of rats on the island composed of three species: non-native roof rats (*Rattus rattus*; also known as black rats, house rats, or ship rats), native cotton rats (*Sigmodon hispidus*) and non-native Norway rats (*Rattus norvegicus*). The roof rat is the most likely culprit when it comes to property damage, as these rats are the most likely to enter and stay inside homes.

What can homeowners do? It is important to invest in protecting your home. Seal up any entrance points (we recommend working with a contractor to ensure that the materials used will be effective at keeping rats out). Clean up yard debris and keep shrubs, trees, and vines away from the exterior of your home. Clean up after your pets. Keep trash picked up and in a sealed container. Yes, protecting your home can be an expensive undertaking – but it is a worthwhile investment that will not only protect your home from rats but also from the island's other wildlife.

As a biologist, I cannot stress enough the importance of not distributing rat poison outside your home. Rodenticides not only kill rats, but also can have disastrous and deadly effects on other wildlife species like mice, insects, songbirds, foxes, raccoons, coyotes, and raptors. If you feel that you must place rodenticide outside of your home, please contact one of our local pesticide companies to discuss installing bait stations. While still not ideal, these bait stations help ensure that the ingestion of rodenticide is limited to rats. Please do not use d-CON or other commercially available rodenticides outdoors. These products can cause catastrophic damage to other species on the island, particularly predators like foxes, coyotes, and raptors that are crucial to establishing a balance between rats and their natural predators.

Many people have asked if there are other options available to eliminate the rats from the island. Ideas like relocating predator species like foxes to the island as well as setting traps for rats have been suggested. While the BHI Conservancy is always open to considering innovative ideas and solutions, our research has shown that there truly are limited legal, financially feasible, and effective options to "dealing" with the rats on the island. Rat populations cycle depending on weather conditions, food availability, and predators. Unfortunately, the current conditions on the island are perfect for rats. Large numbers of people generate food resources, there are few rat predators on the island, and wet weather leads rats to seek shelter inside homes. Additionally, it is against the law to trap or bait for cotton rats, which makes island wide trapping and baiting activities illegal.

The BHI Conservancy will continue to research best practices for the management of non-native rat populations on islands. We are also very interested in understanding the island's populations of small mammals as well as mid-level predators such as snakes, red and gray fox, and coyotes that might help control the rat population. The BHI Consevancy's monitoring initiatives for the different species of rats and their predators will help to provide insight into the status of the rat population.

Please feel free to contact Nicki Dardinger, Director of Conservation at the BHI Conservancy, if you have questions about rats or other environmental concerns on the islands. She can be reached at dardinger@ bhic.org or 910.338.0938.













April Island Report

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Recycling on Bald Head Island ~Karen Ellison, Director Communications/HR

The Village of Bald Head Island offers recycling services at its Public Works facility on Edward Teach Extension. When recycle bins are contaminated with non-recyclable materials, the Village is charged a fee and that jeopardizes the viability of the program. We need you to make this work!

The comingle and cardboard recycle cans are available 24 hours a day. The comingle cans are for plastic, paper, junk mail, aluminum cans, and glass. There is a separate can for cardboard. Please remove all packing material from boxes and breakdown the cardboard before putting it in the slots.

Electronics, chemicals and paint are banned from landfills but we can help you dispose of them properly. The Public Works staff is on site from 7:00 am until 2:00 pm. Please feel free to come inside the gate and request help with these items. Outside of these hours please call 910-457-5422 to arrange for assistance.

Metal items such as lawn chairs or bicycles are placed in the compactor. Please do not put these items in the recycle bins, but instead bring them inside the gate and request assistance. If you have yard debris, you can take it to the Timbercreek Mulch site off North Bald Head Wynd.

Please help us keep our recycle center clean. We also ask that when you need to drop off items that need to go inside the gate please schedule accordingly. When such items are left outside the gate they can contaminate the ground or become a safety hazard for other patrons.

> Public Works Village of Bald Head Island Edward Teach Extension Hours: 7:00 am to 2:00 pm, everyday Phone: (910) 457-5422

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704-540.5620 CHARLOTTE OFFICE 910.457.0249 BALD HEAD ISLAND STUDIO

~ April 2014 ~								
Sun	Mon	Tue	Wed	Thu	Fri	Sat		
		1 Pilates 9 am (AC)	2 Yoga 11:45 am (AC) Card Making Class 2 pm - 5 pm (AC)	3 Pilates 9 am (AC)	4 Men's Bible Study 8 am ARC Mtg 9:30 am	5		
6 Communion 8:30 am Rockwell Ward Presbyteriam	7 11:45 am (AC)	8 Pilates 9 am (AC) Book Club 10:30 am	9 11:45 am (AC)	10 Pilates 9 am (AC) Chamber of Commerce BOD 11 am (AC) PSA Community Potluck 6 pm (Firestation)	11 BHA BOD Mtg. 1 pm (AC)	12		
13 8:30 am Tim Russell Methodist	14 Yoga 11:45 am (AC)	15 Pilates 9 am (AC) Howl at the Moon 6:30 pm (access 39)	16 Yoga 11:45 am (AC)	17 Pilates 9 am (AC) Service Providers Open House 1-2 pm (BHA)	18 BHA/Village Holiday Concert 7:30 pm (VC)	19 BHI Artisans Show & Sale 10am-5pm (AC) Litter Sweep 9 am - noon (PSD)		
20 EASTER 8:30 am Rev. Robert Gillis Methodist	21 BHI Club BOG 9 am (Club) Yoga 11:45 am (AC)	22 Pilates 9 am (AC)	23 Yoga 11:45 am (AC)	24 Pilates 9 am (AC)	25 Village Council Mtg. 2:30 pm(AC) Pot Luck Wounded Warriers Time/Location TBD	× /		
27 8:30 am David Woodhouse Methodist	28 Yoga 11:45 am (AC)	29 Pilates 9 am (AC)	30 <u>Yoga</u> 11:45 am (AC) Terminal Groin <u>Workshop</u> 1:30pm (AC)	Notes:				
	Standing Events:							

AC (BHA Association Center) BHIC (BHI Conservancy) Club (BHI Club) VC (Village Chapel) PSD (Public Safety Operations Building) Standing Events:

• Alcoholics Anonymous—Mon & Fri, 12 -1pm, Association Ctr. Contact John B. at 454-9251 or sober.1.day.at.a.time@gmail.com

• **Knitting**—A group of knitting enthusiasts meets every Wed at the Association Ctr., 9:30 - 11:30am

Bald Head Association

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