

COVAR HOA Informational Meeting DECEMBER 6, 2025

Quick recap

The group addressed beach erosion issues, master plan phases, and road improvement projects, with particular focus on coordinating between different entities and managing costs. The conversation ended with discussions about security concerns, insurance options, and property management challenges, including the need for accurate information tracking and the importance of resident involvement in island affairs.

Summary

COVAR Board Meeting Updates

The COVAR meeting began at 9:00 am with introductions from board members and participant introductions. Debra Lehman is the President of COVAR, Sona Sliker is VP, Marie Wardell is Secretary/Treasurer and Sue Cameron is Member at Large.

SIPOA, the Town & Club Updates

Debra Lehman led the meeting to discuss interactions with SIPOA, the Town, and the Club. She provided contact information for the various entities. The group discussed the need for two-way dialogue with SIPOA board members, with several presidents expressing interest.

- ❖ SIPOA.org – Quick Links – Public Comments – contact us page
- ❖ SeabrookIsland.com for the Club – contact us page or send an email to Lynn.LillibrIDGE@seabrookisland.com
- ❖ For the Town – info@townofseabrookisland.org – online contact form
- ❖ Master Plan – <https://seabrookislandmasterplan.org>
- ❖ COVAR – covarseabrookisland@gmail.com (please add this email address to your contact list so emails from this organization do not go into your Spam folder)

Beach Erosion at Beach Club Villas and Pelican Watch

Debra mentioned that SIPOA is working on the 2026 capital reserve budget, which includes beach restoration projects. Sand restoration work can only be completed from October to December each year due to turtle and bird nesting protection. SIPOA working with a Coastal Engineer to identify solutions. Representatives from Beach Club Villas and Pelican Watch plan to attend GOMC (General Operating & Maintenance Committee) meetings to discuss opportunities to resolve the drastic beach erosion that has taken place in front of their villas.

The meeting discussed the erosion situation, with Bob reporting that an engineering firm's analysis indicates the current erosion is near its worst point but should improve. The conversation ended with Bob sharing information from a recent Natural History Group session about the cyclical nature of beach erosion and sandbar shifts.

Master Plan Updates

Debra Lehman provided an update on the SIPOA's portion of the Master Plan, explaining that Phase 0 includes funded projects like a flexible indoor-outdoor fitness area and a sauna addition to the Lake House. The group discussed the need to analyze meeting room needs in relation to the Lake House and Oyster Catcher, which is being used for various meetings. The meeting room needs analysis is being moved to SIPOA Phase 1.

Seabrook Island Road Maintenance Planning

Debra Lehman discussed road paving projects in Seabrook Island, noting that Summer Wind Cottages Owner Association owns its side roads while the main road is maintained by SIPOA. Summer Wind completed a repaving of all side roads recently. She shared the experience and the high cost of gate passes to bring all their equipment onto the island. She advised Bob Reddersen representing Treeloft to coordinate with Steve Hirsch from SIPOA for potential cost savings on a 2028 road project, particularly regarding gate passes.

Gate Passes

The group discussed concerns about high gate pass fees. An example: multiple contractors needing access to the island to provide estimates for one owner. The gate passes are charged to the owner by the contractors and sometimes can exceed \$100 before selecting the final bid. Is there a better way to manage gate passes for one day access to provide estimates? The group also discussed tightening security measures, particularly regarding gate passes for contractors and cleaning staff. They are accessing the island to use amenities such as the beach and fishing locations and not completing work at that time.

Bay Point Access Security Concerns

Sarah discussed issues with unauthorized access to Bay Point, including contractors and visitors entering without proper passes or permissions, leading to security concerns and property damage. They are using their private dock for fishing and using the neighborhood pool. Debra Jadwin explained the purpose of gate passes for Bay Point, which has its own gate, emphasizing their role in tracking visitors and ensuring compliance with island access rules. The group explored potential solutions, such as implementing a QR code system for contractors, using address blocks to prevent unauthorized access, and leveraging security footage to monitor gate activity.

Residential Security and Trash Management

The meeting focused on addressing issues related to unauthorized use of trash bins and security concerns at residential complexes. Johanna reported that residents and contractors were misusing the private trash bins leading to plans to install locks and modify the bin structure at Pelican Watch.

Insurance Options and Requirements Discussion

Debra Lehman explained that Regimes and Associations cannot collectively negotiate insurance rates due to unique structural and coverage requirements for each property. Simple fee owned properties in Regimes and Association have the owners purchasing the insurance coverage. Townhouses and Condo Regimes purchase the external HOA insurance policy and the owner is directed to purchase insurance for the interior.

The group discussed insurance challenges and options for regimes with Marie sharing a cautionary tale about switching insurance providers. Debra Lehman commented using Anderson Insurance Agency, which represents multiple companies, and emphasized checking insurance ratings and company stability. The discussion covered different insurance requirements for various regimes, with Debra Jadwin explaining that HO6 policies are typically required only when there is a mortgage lender involved. The group also discussed flood insurance costs varying by location and elevation, with Marie noting that flood insurance would not cover damage from hurricane-driven water at their elevated Summer Wind property.

Neighborhood Drainage and Property Management

The meeting focused on drainage and flooding issues in various neighborhoods, with Debra Lehman discussing recent improvements in Summer Wind that were paid for with Capital Reserve funds. SIPOA built a new pump station on High Hammock to assist with this area of flooding. This is an ongoing Capital project for SIPOA.

HOA Information Management Challenges

The group also discussed property management companies, with Debra Lehman providing an overview of the 41 regimes and associations in the area, highlighting the benefits of their current management company, Ravenel Associates. Debra Jadwin suggested creating a master list of what each regime covers with their fees, which COVAR expressed concerns about managing, suggesting that realtors could contact property managers directly for this information.

The conversation also covered legal firm recommendations for HOA management, with Debra Lehman sharing experiences and suggesting the Community Associations Institute's website (cai-sc.org/attorney) as a resource, while noting specific firms used by various associations.

Island Contractors

Debra Lehman discussed landscaping companies on the island, noting that a new battery-operated landscaping company is being established, which will help reduce noise and pollution. She also addressed the challenges of identifying contractors and suggested using Nextdoor for recommendations.

Short Term Rentals

Some participants voiced concern with noise, overcrowding and lack of monitoring rental properties. It was suggested that Regimes and Associations can create Rules & Regulations that go beyond the SIPOA ones. Bylaws, Covenants and Rules and Regulation updates should be registered with Charleston County.

In Summer Wind, a quiet time rule was communicated to owners and rental companies that from 11 p.m. to 7 a.m. excessive noise is not acceptable. This is communicated to renters prior to arrival. Issues with rental properties should be reported to the rental company. A Code Enforcement form on the Town website should also be completed to report the various issues covered within the Town Ordinances. An update of the current short-term rental permits was provided, stating that there is currently no waitlist for rental permits.

Encouraging Non-Resident Participation in Committees

One participant voiced concern that non-resident owners do not get a chance to elect Town Council members or participate in decisions made by SIPOA and the Club that impact them. Debra Lehman discussed the different categories of owners on Seabrook Island and explained that non-residents can participate in SIPOA committees, which are crucial for decision-making. She encouraged non-residents to volunteer for committees by submitting forms and resumes to highlight their skills and experiences. Debra also shared insights on the island's history, including how it evolved from a struggling development to a thriving residential community. The conversation ended with plans to share the discussion outcomes with relevant parties and to encourage further participation from non-residents in island affairs.

The meeting adjoined at 11:15 am.