



**MINUTES OF THE ANNUAL MEETING AND
ANNUAL BUDGET MEETING OF THE
MIDDLE ISLAND PROPERTY OWNERS' ASSOCIATION
SUNDAY, DECEMBER 14, 2025**

The Annual Meeting and Annual Budget Meeting of the Middle Island Property Owners Association, Inc. was held by Zoom on Sunday, December 14, 2025. All Board Members were present and the total Property Owners including Board Members present was approximately Thirty (30) Property Owners.

The meeting was called to order at 5:00 p.m. Ginny Hunt President presided, and John York functioned as Zoom Master.

- **President's Remarks and Year in Review.** Ginny referred to our Mission Statement and emphasized that in all actions of the Board our Mission Statement is the Board's guiding light. She mentioned a few highlights of the past year.
 1. Removal of large limb at the "Historical Oak" at the western corner of Cape Creek Rd. and Dogwood Ridge Lane. Ginny stated, "as much as we hated to remove this limb it was necessary to provide for passage for large vehicles and especially for the Newly purchased ladder truck by Public Safety."
 2. The Beach access had to be redone at the terminal or beach end as the beach had accreted and was beginning to cover the terminal platform. Thanks to Rex Cowdry for overseeing this project.
 3. Kayak Launcher was installed at Marina.
 4. Nancy Easterling and Karen Melchionni have been working hard on sprucing up the entrance to Middle Island with Native Plants. You should see fruits of this effort this spring.
 5. There has been a lot of general clean up and canopy work. Many thanks to Greg Braswell for all his efforts on this project. Ginny reminded everyone that if the

landowner trims trees and bushes they are responsible for calling the Village to pick up this debris; likewise, if they hire a contractor the contractor should remove the debris, but the landowner is ultimately responsible.

6. There were some glitches with our website when our consultant moved overseas but they have now been corrected and posting should be on a more regular basis.
7. With the popularity of our Marina the boating community has been active, and Ginny looks forward to it being more integrated with the Board.
8. The Ramp at the Marina was just completed 10 days ago.

Introduction of Board Members. The Board Members were introduced.

New Property Owners and First-Time Attendees. Ginny welcomed New Property Owners and First Time Attendees.

Approval of 2025 Budget. John provided an update of our Budget. He indicated over the past 3 years our year end cash balance was as follows:

2023. \$400,000
2024. \$450,000
2025. \$300,000

Notably the cash balance decreased largely because of completion of the Bridges and the Ramp. John pointed out we bring in approximately \$210,000 each year in property owner assessments with about \$25,000 being Marina Assessments and \$20,000 being Building Impact Fees. He anticipates a surplus for 2026 of \$40,000-\$50,000 and estimates a Closing balance at year end of \$350,000.

Both the Operating Budget and Reserve Budget which were previously mailed to the property owners were ratified by those present or voting by Proxy and Ballot.

Election Results. The following were the election results for three seats (three-year term) as Directors.

Ginny mentioned forty votes were cast representing forty lots.

Rex Cowdry	12 votes
Fred Craig	11 votes
Eddie Jooste	19 votes
Gary Melchionni	28 votes
Brian Mulqueen	23 votes

Meg Smith

21 votes

She offered congratulations to Gary, Bryan and Meg and thanked everyone who offered to serve.

Architectural Review Update. Audrey Dyer, Chair of the ARC, indicated it has been a busy year. There are three committee members. Audrey, Greg Braswell, and Brian Johnson. Audrey indicated that the BHI ARC manages the technical Review for us. She indicated the BHI ARC coordinator is no longer there so Kim the BHI Association Director is now filling that slot on a temporary basis. She indicated we have four homes under construction and four that have been approved. It looks like 2026 will be a terribly busy year. This has put a lot of pressure on our roads. The ARC is collaborating with Builders to carpool workers to sites as well as trying to lessen the impact of Trucks parking on our roads and impeding the traffic and hindering access by Public Safety. It will be challenging as many of these homes take 2 years to build.

Marina Boat Ramp. Bryan Mulqueen, John York, and Alan Reyner all commented on the completed boat ramp. The Ramp is now ready for use and as Bryan said it Looks Beautiful. In addition, the Contractor Logan Marine added four support (6x6) posts to help support our stationary pier leading to the docks. The Committee was incredibly pleased with Logan Marine, who was new to working on the island. John York mentioned the ramp project would not have been possible without the redoing of our bridges, which made it possible for a 68,000 lb. gravel and concrete trucks to access the Marina. The bridges have an added benefit in that Public Safety and EMS can now access the Marina in case of emergency. Many thanks to John York for his steadfast commitment and unwavering support for this project. Although not a boater, John recognized from the beginning not only the annual monetary contributions of the boating community, but the added value the ramp and docks added to each of our properties. Without his support the project would not have happened. Alan also thanked Bryan Mulqueen P.E. for his technical expertise and close collaboration throughout the building phase. Finally, Ian McCormick and Mark Benninghoff were extremely helpful for their logistical support in aid of our marine contractor Logan Marine.

Road Canopy Project. Greg Braswell has single handedly managed the Road Canopy Project which is critical so that the Club truck can deliver household goods from the Club warehouse to our Maritime Forest homes and Public Safety and Public Works especially the Fire Department in case of emergency can reach our homes in the Forest. The Board is most appreciative of Greg for taking on and managing this project in a very direct professional manner.

Roads. John York gave a review of the specs of our roads. We have about 2.34 miles of roads to maintain. They are a thirty foot right of way with fourteen-foot roadbeds and eight feet on each side for utilities. John indicated we spend about \$10,000 per year on Calcium Chloride on the gravel roads but this may go up to \$15,000 per year as it is recommended **that** we use a heavier dosage. Norm Ingram is managing the road contracting for the gravel roads and each visit for scraping the roads costs about \$900.00 **per visit** with total routine road maintenance being about \$15,000 per year. In addition, John anticipates every 5 years there will need to be some major contouring and crowning of the gravel roads costing approximately \$100,000 bringing the average cost of the gravel roads to about \$35,000 per year. To this you need to add canopy maintenance costs of about \$15,000-\$20,000 per year, a total of gravel road and canopy costs of \$50,000-\$55,000 per year. He emphasized that the wear and tear on our roads, especially the gravel roads from the increased construction traffic is great.

John and Ginny emphasized that on East Beach Drive we need to do a better job ensuring contractors and landowners do not allow their mulch to clog the drain located across from the beach access. John mentioned that cleaning out that drain should be a regular function of Middle Island maintenance. He also mentioned Norm is supposed to fix the two potholes on East Beach Drive. Finally, he mentioned at some point East Beach Drive may need to be resurfaced and if that is the case it will require an assessment.

Property Owner Comments.

1. Charlie Rowe, a property owner since 1996, indicated he and Ramona were very appreciative of the efforts of this Board and all prior Boards in maintaining and working for the benefit of our community.
2. Mary Beth Snee mentioned with all the construction traffic it would be helpful if we could put in place some noise parameters for music **etc....**. Ginny indicated she is aware of this issue and **the new board** will address it.
3. Mark Benninghoff mentioned that he wanted to thank the ARC for a seamless process and especially thank Greg for the Canopy work so he and David could get their household furnishings to their home.

Adjournment. The meeting was adjourned without objection at approximately 6:15 p.m.