



# 2024 Annual Report

Communication, Advocacy and Protection of BHI Property Values

## *December 2024 Status Report and A Look Ahead!*

Bald Head Association Members,

Since arriving at Bald Head Association (BHA) in late September as Interim Executive Director, I have worked with the BHA Team on several initiatives, including:

### **Selections for vacant positions**

Covenants Compliance Director Dora Richey has been promoted to Assistant Director. She continues to serve in Covenants Compliance on an Interim basis through 2024. If the dual role works well for both Dora and BHA, it may become a long-term assignment. One of Dora's areas of focus is to work with the Executive Director to enhance service and leadership training of the Team in 2025.

Maura Wild has been selected as ARC Specialist and Allison Heafner has been selected as an ARC Administrative Assistant. One vacancy remains for an ARC Administrative Assistant position and interviews are underway. With Maura's arrival, Kimberly Bandera is transitioning from ARC Specialist to Communications Manager. Kim brings fresh energy and enthusiasm to the position and is seeking ways for future communications vehicles to be improved in 2025 – you will see her initial plan on the Island Report later in this letter!

Onboarding/Training is well underway for Maura and Allison to make them effective in their new roles. We are excited to have both on the team and congratulate Dora and Kim on their new responsibilities!

### **Initiated development of team goals for 2025**

Individual meetings have occurred with Team members, Dora Richey, and myself to identify goals for 2025 that are specific, measurable, achievable, relevant, and time-bound. Follow up meetings are now underway to refine these goals, which are intended to help both BHA and the growth of our team in their professional development.

### **Worked with Search Committee and Search Firm on the process for search for a new Executive Director**

The Executive Search firm, Kopplin, Kuebler, & Wallace has been engaged to conduct a National Search for the next Executive Director. Initial reports are that the interested candidates have been strong. Later in December, Brad Baecht and Kurt Kuebler will meet with the Search Committee to introduce a number of candidates. From there, in-person interviews and very thorough background checks will be conducted and the candidate pool will be narrowed to a selected number for interviews in January before a selection and offer is made.

*Continued on page 6*

Focus your smartphone's camera on this QR code to go to the voting website

**Vote online:**

<https://baldhead.ivotehoa.com/register>

December 24, 2024 – January 22, 2025, 4:00pm EST



Full candidate platform/questionnaire answers are online at [www.BaldHeadAssociation.com](http://www.BaldHeadAssociation.com).

## William Bourne



**Profession and Education:** Business Owner/Partner, Penelo, LLC, farming operations and solar developer, Tarboro, NC, Educator, NC Public Schools (20 years, retired) Rocky Mount, NC, Partner, B&K Chevrolet, Tarboro, NC

**What is your history with Bald Head Island that has brought you to ownership and now a candidate for BHA?** For eighty-two years my family owned a home on Cape Lookout, North Carolina, one of eight on over forty miles of beach until it became a National Park. I grew up as a “generator society” child and learned first-hand of the beauty of nature and what island life was all about. We first visited BHI in 1983 with friends and when it came time to leave Cape Lookout, we rediscovered BHI and purchased our first home in 2013. We love the ferry and the true separation we get by being “on island time.” We spend four to five months here every year (May to September) and at other various times. We enjoy riding bikes, walking and of course sitting on the beach, visiting friends and entertaining often.

**What skills and life experiences do you feel would be most valued as a member of the BHA Board?**

Managing businesses and classrooms has given me first-hand experience in problem solving, planning, critical thinking and organization development. My service on multiple boards and committees (ARC-A for six years, BHIC House Committee, Tarboro Art Commission – past President, Hilma Country Club past board member, and many church committees) has provided me with numerous opportunities in conflict resolution, diplomatic communication skills and the ability to foster a unified voice for organization membership.

**As a BHI property owner, what aspect of Island life is most important to you as a key to BHI’S future?** Having been on ARC, the committee we all hate, I have grown to understand its purpose and have grown to see the vision that the developer had for BHI. That vision brought us all here and has kept us on the island. History and rules and regulations are important, but sometimes modernizing the processes by which we do things gets lost. I would be a voice for creating new processes, streamlining and modernizing the system YET bowing to the historic rules to keep our island a village community as it was intended. I also would be a strong advocate for non-resident homeowners, as one myself, there are times where I feel we have no voice nor anyone representing our wants and needs.

## Derek Crump



**Profession and education:** Profession and education: Attended North Carolina State University 1981-1985. Attended Wake Forest University Law School from 1985-1988. Passed the North Carolina bar in 1988 and began practicing law, concentrating in civil defense litigation over the past 34 years. Currently a founding member and partner in the law firm of Brown, Crump & Tierney, PLLC.

**What is your history with Bald Head Island that has brought you to ownership and now a candidate for BHA?** I have been visiting Bald Head Island since 1988 and knew the moment that I arrived that it was the place where I wanted to be. We love the Island for its beautiful scenery, laid back lifestyle, great people and quietness. Christy and I were married on the Island in 1997 and bought a home in the Villas in 1999. We are members of the Bald Head Club and I have been a member of the Bald Head Island Villas Association Board for many years.

**What professional skills and life experiences do you feel would be most valued as a member of the BHA Board?** As an attorney, I have been exposed to many complex issues and disputes and have extensive experience in exploring various ways to resolve those disputes. In addition to being an attorney, I

am a certified mediator, and have assisted parties in resolving their disputes in various and unique ways. I have learned through being an attorney and mediator, that it is very important to make sure that you not only listen, but understand the concerns of all sides, and to invite and implement new ideas into existing and future plans.

**As a BHI property owner, what aspect of the Island life is most important to you as a key to BHI’s future and, if elected, how would you help craft that future?** Our Island is a very special place and I have had the opportunity to watch it grow and expand for the last 36 years. Our most treasured resources are those that are natural to the Island which include our beautiful and tranquil beaches, forests and sunsets. I understand that our Island has become a desirable place for many who want to live and visit here and, therefore, growth will need to continue to meet our needs. However, that growth needs to be smart, well planned and responsible in order to protect the Island’s resources and the reasons that many homeowners are here. My top priorities would be to: (1) assist in making sure that requests submitted for property changes/improvements are responded to promptly and consistently and to promote objective standards for such reviews; (2) communicate regularly, thoroughly and truthfully with Island property owners on all Board issues; and (3) to make sure that your BHA is providing the best possible service it can for its property owners.

Full candidate platform/questionnaire answers are online at [www.BaldHeadAssociation.com](http://www.BaldHeadAssociation.com).

## Victoria Lonker



**Profession and education:** 34 years in the telecommunications industry in engineering, sales, marketing, finance and product management, retiring from Verizon Business in 2021 as Vice President of Global Product Management. B.S. Mechanical Engineering, Master of Engineering Administration (MEA) Industrial Engineering, both from Virginia Tech.

**What is your history with Bald Head Island that has brought you to ownership and now a candidate for BHA?** As guests of dear friends for several years before we purchased in 2014, our family has come to love the community, unique weather, beauty and continuous change this island offers. I have served on the board and officer of HOAs in Virginia and North Carolina. On BHI, I was a member of the BHA Long Range Planning Committee and am an enthusiastic supporter of the Conservancy. Motivated to action, I believe in creating solutions vs chatter, ensuring Association transparency and a member-first approach to decision-making, and stepping up to the legacy of island service others have modeled so selflessly.

**What professional skills and life experiences do you feel would be most valued as a member of the BHA board?** I am an experienced leader, change agent and innovative visionary who is adept at solving

problems quickly, creating consensus, community and commitment by demonstrating integrity and sound judgment.

**As a BHI property owner, what aspect of island life is most important to you as a key to BHI's future and, if elected, how would you help craft that future?** Looking to contribute to the quality of island life with thoughtful intention to where my skills and talents can best be put to work, my interest in membership on the BHA Board comes from a desire to ensure we optimize our fiscal responsibilities while creating respectful environments where growth and change conversations happen constructively with all constituents. The BHA should operate in a lean and agile manner, with rapid turn-around on member architectural requests and an eye toward supporting changes required due to current building codes. Our members and their guests should feel that the BHA works FOR them in an expeditious manner toward productive solutions, without undo friction, to help maintain and grow property values.

## Joel Michaels



**Profession and education:** Health Care Attorney (retired) -40+ years in Washington, D.C. - Managed health law group for over 17 years at the law firm of McDermott, Will and Emery- Currently Adjunct Professor at University of Maryland Francis King Carey School of Law and Sandra Day O'Connor College of Law at Arizona State University-B.A. George Washington University; J.D. American University.

**What is your history with Bald Head Island that has brought you to ownership and now a candidate for BHA?** My wife, Jennifer Russel and I have been visiting Bald Head Island ("BHI") with our children since 1991. We bought a home in Cape Fear Station in 2002 and since that time have acquired additional lots in the same area. I have served on BHA's Long Term Strategic Planning Committee for the past 4 years. The current personnel changes at BHA and the resulting delays in the review of applications prompted me to seek a Board position at this particular time.

**What professional skills and life experiences do you feel would be most valued as a member of the BHA Board?** I served for six years as a member of the HOA board for the condominium we own in Scottsdale Ariz. During this tenure, reserves for the building increased significantly to handle key

renovations that were subsequently implemented without the need for special assessments. During my long tenure as a practicing attorney, I counseled my clients on corporate governance and re-structuring issues, giving me the experience in dealing with best practices with respect to corporate management. I also managed a health law group for my former firm consisting of approximately 30 attorneys. In that capacity I was responsible for overseeing individual attorney performance and productivity.

**As a BHI property owner, what aspect of Island life is most important to you as a key to BHI's future and, if elected, how would you help craft that future?** The most important aspect of island life would be to maintain the unique quality of life that exists on BHI, while allowing the island to grow without compromising its beauty and pristine environment. I would be inclined to conduct an assessment of how the ARC design guidelines could be modified to facilitate more efficient and consistent implementation, without abandoning their intended purpose.

Candidate bio continues next page

Full candidate platform/questionnaire answers are online at [www.BaldHeadAssociation.com](http://www.BaldHeadAssociation.com).

## Tiffany Williams



**Profession and education:** Broker-In-Charge/Owner (since 2000) of Tiffany's Beach Properties, a property management and real estate company on Bald Head Island, and owner of Room Service Home Furnishings store and interior design studio, also on the island. B.S. Degree in Journalism from the University of Miami, Florida.

**What is your history with Bald Head Island that has brought you to ownership and now a candidate for BHA?** I purchased my first home on Bald Head Island in 1996 after falling in love with the island and its many unique qualities. I became a full-time resident nine years ago. I have been in business in property management and real estate on the island for 25 years. I have previously served on the Bald Head Association and am a current member of the BHI Architectural Review Committee. I am the president of the Merchant's Row HOA and a board member of the Royal James Landing HOA. I was previously president of the BHI Chamber of Commerce.

**What professional skills and life experiences do you feel would be most valued as a member of the BHA board?** As a full-time island resident, island business owner and former BHA board member, I bring extensive experience running a successful real estate company and managing dozens of employees to an organization that appears to be at a crossroads. I will bring my love of this island and my enthusiasm and commitment to preserving the community we call home.

**As a BHI property owner, what aspect of island life is most important to you as a key to BHI's future and, if elected, how would you help craft that future?** I believe that the BHA is backbone of our community and vital to maintaining the many amenities and sustaining the quality of life we enjoy as property owners. The BHA is our voice and an important conduit for communication between what's happening on the island and the significant issues that need to be addressed. I think we need to acknowledge that the ARC and the design guidelines are important for maintaining our property values and that there should be a level playing field for all property owners who are seeking approval through the ARC process. I also believe it's important to recognize and continue to encourage the growth and reach of the other community-wide programs sponsored by the BHA, from the potluck dinners at the association building to the social and recreation programs that benefit BHI homeowners.

## BHA President's Letter

*By Christine Osborne, BHA President*

We enter January looking forward to two newly elected Board Members while saying goodbye to two individuals that have served the BHA well in their own capacities. Joe Brawner has left our island, however his mark on almost every island entity will always be remembered! I would venture to guess that he has had a hand in just about everything BHI! Joe along with his wife Judy will be missed by many, and I thank him for his unwavering service and steadfast, wise advice that I will continue to call upon. John Kinney will be leaving us as well this year. When I think of John, I immediately think of Operation Re-forest, this is his baby and he has worked long and hard to ensure that it remains successful. Thank you both for your service! BHA is so fortunate to have five qualified candidates running for our two open seats, three submitted their submissions to the Nominating Committee and two nominated by petition. We are thrilled as a Board to

welcome any two out of this group to join us in 2025.

As you receive this message, I am happy to share that we are one selection away from being fully staffed. Onboarding and training are underway for our new selections. Our Interim Executive Director, Russ Curtis, has graciously offered to stay on for a couple of weeks to help with the transition toward a new Executive Director. We enter this New Year fiscally sound and are working on the ARC Guidelines in order to make them more user friendly. Russ and I, either together or separately, have met with other island entities to build relationships and to discuss how we may help one another. It is important for our Membership to know that your Board along with the BHA Team Members are working hard for you! Membership Service is what is paramount to us all and we are striving to ensure that we provide just that in 2025!

## BHA'S 2025 Annual Meeting, Voting and Smith Island Social

Below are specific instructions for voting online and participating in the 2025 Annual Meeting. Contact BHA with any questions at 910-457-4676, ext. 21.

### Annual Meeting

BHA's 2025 Annual Meeting will be held in-person and online on Saturday, January 25, 2025, at 9:00am the BHA Association Center (111 Lighthouse Wynd). The meeting will be recorded and posted online within 72 hours after the event for viewing on your own schedule. Information about joining the live meeting will be available on BHA's website in mid-January. Visit [www.BaldHeadAssociation.com](http://www.BaldHeadAssociation.com).

### Voting

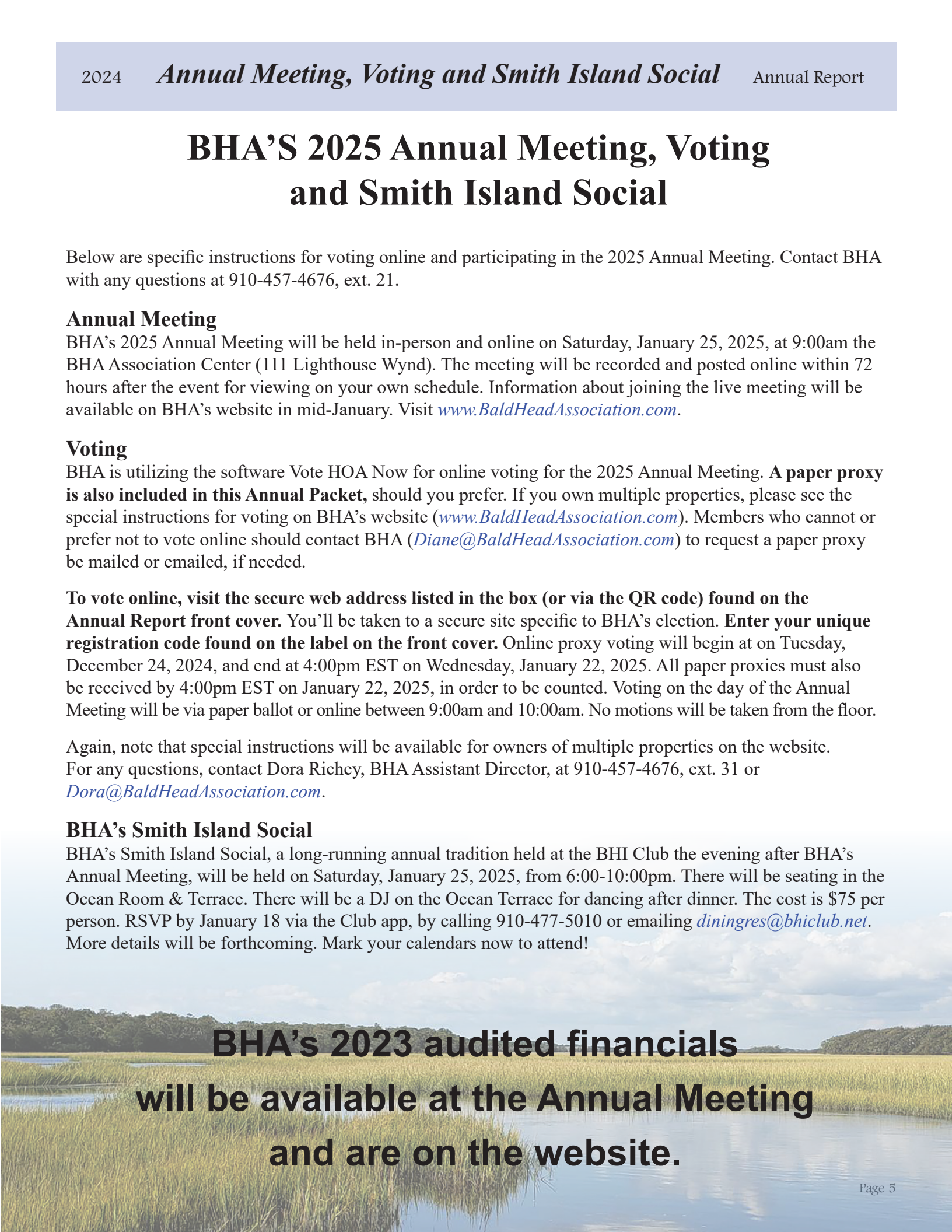
BHA is utilizing the software Vote HOA Now for online voting for the 2025 Annual Meeting. **A paper proxy is also included in this Annual Packet**, should you prefer. If you own multiple properties, please see the special instructions for voting on BHA's website ([www.BaldHeadAssociation.com](http://www.BaldHeadAssociation.com)). Members who cannot or prefer not to vote online should contact BHA ([Diane@BaldHeadAssociation.com](mailto:Diane@BaldHeadAssociation.com)) to request a paper proxy be mailed or emailed, if needed.

**To vote online, visit the secure web address listed in the box (or via the QR code) found on the Annual Report front cover.** You'll be taken to a secure site specific to BHA's election. **Enter your unique registration code found on the label on the front cover.** Online proxy voting will begin at on Tuesday, December 24, 2024, and end at 4:00pm EST on Wednesday, January 22, 2025. All paper proxies must also be received by 4:00pm EST on January 22, 2025, in order to be counted. Voting on the day of the Annual Meeting will be via paper ballot or online between 9:00am and 10:00am. No motions will be taken from the floor.

Again, note that special instructions will be available for owners of multiple properties on the website. For any questions, contact Dora Richey, BHA Assistant Director, at 910-457-4676, ext. 31 or [Dora@BaldHeadAssociation.com](mailto:Dora@BaldHeadAssociation.com).

### BHA's Smith Island Social

BHA's Smith Island Social, a long-running annual tradition held at the BHI Club the evening after BHA's Annual Meeting, will be held on Saturday, January 25, 2025, from 6:00-10:00pm. There will be seating in the Ocean Room & Terrace. There will be a DJ on the Ocean Terrace for dancing after dinner. The cost is \$75 per person. RSVP by January 18 via the Club app, by calling 910-477-5010 or emailing [diningres@bhiclub.net](mailto:diningres@bhiclub.net). More details will be forthcoming. Mark your calendars now to attend!



**BHA's 2023 audited financials  
will be available at the Annual Meeting  
and are on the website.**

••• Annual Review, continued from page 1

### Clarification on plans for reserve expenses

Discussions with our Auditor have helped clarify the proper accounting for reserves. As we are approaching year five of the Reserve Study, this will be helpful for future planning and identifying future needs to properly reinvest in our Association assets.

### Development of 2025 budget

In October, Bookkeeper Leigh Ann Fink and I began a seven-week effort on the development of the 2025 budget. We had some historic information to review and had individual, collaborative discussions with each person on the Team. Additionally, a meeting with the Finance Committee occurred with preliminary assumptions as well as numerous discussions with the Treasurer and Assistant Treasurer. The budget was developed with the following objectives: To be good stewards of BHA funds and assessments, to serve our membership with respect and uphold community standards, to invest in the development and growth of our employee team, to enhance education about the ARC process, to support Village values of being at one with nature, to achieve a breakeven or better budget, and to contribute appropriately to the reserve fund for future BHA needs. The budget was presented to the Board and approved. A 4% assessment increase will occur in 2025 to support needed services and reserve reinvestments.

### Modified hours of operation

After a review of changes with the island ferry afternoon schedules from Bald Head Island, observation of the demands on late afternoon weekdays, and reviewing hours of other island entities, the hours for BHA were slightly shifted in late October, from 9 am to 4 pm Monday-Friday to 8:30 am – 3:30 pm Monday-Friday. This change has been helpful to give more flexibility for staff commutes and has been well received to date.

### Started discussions regarding ARC Guideline review

Recent concerns have been expressed by some builders and members regarding some of the ARC Guidelines. Many of these concerns have been heard by the Board and a review of the Guidelines is being discussed for the first quarter of 2025 to help with modernization of language. Additionally, it is noted that many of the prime lots that were available in the early days of Bald Head Association have now been developed.

### Refresh of Island Report planned for 2025

We recognize that the monthly Island Report has gone stale in recent times. After internal discussions and benchmarking, an alternative concept will be started in 2025 for the Island Report. We are optimistic that by changing the publication to a bi-monthly frequency with

fresher content, the value proposition for both Members and Sponsors will be higher. Additionally, BHA will recognize more effective use of staff time with these changes. Communications Manager Kim Bandera is excited about the upcoming plan and working toward the January/February issue.

### Thank you

In 2024, the Board elected Christine Osborne President, Betty Robinson Vice President, and Paul Carey Treasurer. We are thankful for the leadership provided by these officers and the hard work of the rest of the Board this past year. Initiatives advanced by the Board in 2024 included attention to financial responsibility for BHA, and enhanced collaboration with other Island entities.

The BHA Team would like to thank retiring Board Members Joe Brawner and John Kinney for their service to the Association. Former Executive Director Carrie Moffett left Bald Head Association after more than a decade of service and helped to strengthen its balance sheet and reserves for its future. We wish the retiring Board Members and Ms. Moffett the best in the future.

The Board election process is underway. A candidate forum was held on December 4 and responses to questions are available for review at [www.baldheadassociation.com/bha\\_board\\_candidates](http://www.baldheadassociation.com/bha_board_candidates).

Bald Head Association is fortunate to have 80 volunteers who serve either on a Committee or the Board. These individuals gave of their time gladly to serve the membership and their dedication is appreciated. If you have an interest in serving on a Committee in 2025, you may apply at [www.baldheadassociation.com/committees](http://www.baldheadassociation.com/committees).

### 2024 Year to date statistics as of December 5:

- 139 Property Changes
- 23 New Homes
- 459 Number of submittals to the ARC
- Balance sheet indicates improved reserve funding from October 2023 to October 2024

On behalf of the Bald Head Association Team, we appreciate your support. The future of Bald Head Association is bright! Have a safe and happy holiday season!

Best Regards,

*Russ Curtis*, CCM, CCE, CMCA  
Interim Executive Director  
910.457.4676 x 26



## BHA Committee Descriptions

*Thank you for your interest in your Association!*



Apply online with this QR code  
or at [www.BaldHeadAssociation.com/committees](http://www.BaldHeadAssociation.com/committees).

Consider sharing your knowledge, skills and time by serving on an Association committee. The committees' general goals are defined below to help you identify areas of interest. Please be a part of these efforts. This is your Association and your Island! Additional information and the online application is at [www.BaldHeadAssociation.com/committees](http://www.BaldHeadAssociation.com/committees).

### **Architectural Review Committee (ARC)**

The ARC has the crucial charge of reviewing home plans and administering the Design Guidelines, with typically hundreds of reviews handled each year for home plans, landscaping and renovation-related submittals. Comprising two sections — Section A and Section B. Nine volunteers serve on each ARC section.

### **Community Wide Standards (CWS) Committee**

This committee evaluates BHI properties to help ensure homes are compliant with the Community Wide Standards.

### **Education and Recreation (ER) Committee**

This committee discusses, devises, recommends and/or implements educational and recreational programs for property owners, renters and visitors.

### **Finance Committee**

This committee assists with developing the annual budget and helps the Board monitor the Association's financial status. It also oversees the annual audit process and makes recommendations on financial policy to the Board.

### **Long-Range Planning (LRP) Committee**

This committee reviews and evaluates past long-range plans and summarizes progress toward stated goals. They recommend actions that help fulfill Association purposes and responsibilities.

### **Nominating Committee**

This committee has the crucial job of identifying qualified candidates to run for future BHA Board positions and continue the tradition of strong leadership for the BHA.

### **Resource Conservation and Beautification (RCB) Committee**

This committee makes recommendations for the maintenance and development of Common Areas, spearheads "Operation Re-Forest — We Forest" annually and coordinates Litter Sweeps each year.



Join in!



**BHI COMMUNITY =  
Activities  
Events  
Neighbors  
Volunteers**







## APPOINTMENT OF PROXY

I, \_\_\_\_\_, hereby appoint Paul Carey, Secretary of the 2024 BHA Board of Directors (the “Board Secretary”), proxy with full power of substitution to act and vote on my behalf at the Annual Meeting of members of the BHA to be held in-person and electronically on January 25, 2025, at 9am, and at any adjournment or adjournments thereof, as fully as the undersigned member would be entitled to act and vote if personally present. The undersigned directs the Board Secretary to vote as follows:

**SELECT EITHER OPTION A OR OPTION B.** *If you do not indicate option A or B but have signed your name on the reverse, BHA will presume this proxy to direct the BHA Board to vote as it deems appropriate.*

*(Members are entitled to one vote per lot. Cumulative voting is permitted. Whole numbers only, please. Any proxy previously made by the undersigned for such meeting is hereby revoked. This proxy shall be effective only for the meeting and may be revoked at any time upon written notice to the Secretary or agent authorized to tabulate votes from the undersigned member.)*

\_\_\_\_\_ A. I direct the Board Secretary to cast all of my votes as directed by a majority of the 2024 BHA Board.

\_\_\_\_\_ B. I direct the Board Secretary to cast my votes as follows:

### I. FOR THE ELECTION OF DIRECTORS:

\_\_\_\_\_ William Bourne

\_\_\_\_\_ Joel Michaels

\_\_\_\_\_ Derek Crump

\_\_\_\_\_ Tiffany Williams

\_\_\_\_\_ Victoria Lonker

*Note: There are two vacancies on the BHA Board for 2025.*

**PLEASE SEE NEXT PAGE TO LIST PROPERTIES OWNED AND SIGN THE PROXY.  
ONLY SIGNED PROXIES WILL BE COUNTED.**

**List below the BHA properties you own by Lot Number OR Street Address.**  
**Use a separate piece of paper if necessary.**


Dated: \_\_\_\_\_, 20 \_\_\_\_

Signature: \_\_\_\_\_ Printed Name: \_\_\_\_\_

*(By signing above, I certify that I am authorized to execute this proxy on behalf of all owners of the above listed property(ies).)*

**THIS PROXY MUST BE RECEIVED BY THE BHA OFFICE BY 4PM  
ON WEDNESDAY, JANUARY 22, 2025, IN ORDER TO BE COUNTED.**

**MAIL TO:**

**Bald Head Association  
P.O. Box 3030  
Bald Head Island, NC 28461**

**EMAIL TO:**

**[Diane@BaldHeadAssociation.com](mailto:Diane@BaldHeadAssociation.com)**