



## **Public Services & Facilities Committee**

9:00 a.m., Tuesday, March 3, 2026

1207 Palm Boulevard

City Hall Council Chambers

### **Public Comment:**

All citizens who wish to speak during the meeting must email their first and last name, address and topic to Nicole DeNeane, City Clerk, at [nicoled@iop.net](mailto:nicoled@iop.net) no later than **3:00 p.m. the day before the meeting**. Citizens may also provide written public comment here:

<https://www.iop.net/public-comment-form>

### **Agenda**

- 1. Call to order** and acknowledgment that the press and the public have been duly notified of the meeting in accordance with the Freedom of Information Act.
- 2. Citizens' Comments** – All comments have a time limit of three (3) minutes.
- 3. Approval of previous meeting's minutes** – February 9, 2026 (p3)
- 4. Marina Tenants' Comments**
- 5. Presentations – none**
- 6. Old Business**
  - a. Update and discussion of escrow agreement with Wild Dunes Community Association (p7)
  - b. Update and discussion of Waterway Boulevard project (p22)
  - c. Update and discussion of beach projects
  - d. Update and discussion of beach renourishment easements
  - e. Update and discussion of marina parking lot lease amendments
  - f. Update and discussion of marina dredging (p23)
- 7. New Business**
  - a. Review and consider of surfing lesson applications and locations
    - i. IOP Surf Lessons (p25)
    - ii. Salt Marsh Surf (p31)
    - iii. Share the Stoke (p37)
    - iv. Sol Surfers Surf Camp (p43)

b. Discuss IT services and providers

c. Review and consider FY27 Operational Budgets for Public Works Department, Recreation Department, Drainage, Front Beach, Beach and Marina (p51)

**8. Miscellaneous Business**

**9. Adjournment**



**Public Services & Facilities Committee Meeting  
9:00am, Monday, February 9, 2026  
1207 Palm Boulevard, Isle of Palms, SC and  
broadcasted live on YouTube: <https://www.youtube.com/user/cityofisleofpalms>**

**MINUTES**

**1. Call to Order**

Present: Council members Miars, Pierce, and Streetman

Staff Present: Administrator Kerr, Director Pitts, Asst. Director Asero, Director Ferrell,  
Director Hamilton

**2. Citizen's Comments – none**

**3. Approval of Previous Meeting's Minutes – January 14, 2026**

**MOTION: Council Member Streetman made a motion to approve the minutes. Council Member Miars seconded the motion. The motion passed unanimously.**

**MOTION: Council Member Pierce made a motion to reorder the agenda to allow for the discussion with Thorn Run Partners and ATM at the start of the meeting. Council Member Streetman seconded the motion. The motion passed unanimously.**

**4. Marina Tenant's Comments – none**

**5. Presentations – none**

**6. New Business**

**A. Discussion with Thorn Run Partners – Federal Water Project Authorization**

Jim Davenport spoke to the Committee via Zoom about the Federal government's Water Resources Development Act project (WRDA) and how the City could participate in it. Thorn Run Partners has filed a request for authorization on behalf of the City and the Isle of Palms Water & Sewer Commission. This program allows local governments to partner with USACE to offer assistance for sewers, drinking water, and stormwater projects.

Mr. Davenport explained that his group is working with Senator Graham and Congresswoman Mace's offices to secure this authorization at the end of 2026. If approved, USACE would handle bidding for all projects. The cost share is 75% Federal government/25% local entities. He said Senator Graham is very supportive of their request. Any additional details the City or Water & Sewer Commission can provide will be helpful.

Mr. Chris Jordan, General Manager of the IOP Water & Sewer Commission, said that the Commission is securing updated cost estimates for sewer-related projects.

Mr. Davenport mentioned a separate EPA program, the State & Tribal Assistance Program, that could provide assistance for water and sewer project without an authorization.

Administrator Kerr will send additional supporting information to Mr. Davenport.

**B. Discussion with Philip Slagle, ATM – Marina Dredging Project**

Administrator Kerr said staff is seeking direction from City Council on how to move forward with the marina dredging project – specifically, would the City like to wait for the marina neighbors to be a partner in the program or does the City wish to move forward with their part of the project now?

The City's permits to dredge have been issued and they have received a \$1 million earmark from the State for the project. The property owners may not be ready to move forward on the project for 1-2 years.

The Committee discussed the pros and cons of going it alone versus waiting with Mr. Philip Slagle of ATM. Mr. Slagle said the marina requires dredging every 8-10 years, and it is that time now. He reported that the property owners are optimistic they can be ready in a year. Waiting for them will help reduce mobilization costs. Their collective permit is currently under review.

Administrator Kerr said the USACE agrees that the City's portion of the dredging is so small that they can use the recently cleared spoils site under the IOP Connector. That site cannot hold all the material, so the remaining material must go to Goat Island.

Mr. Slagle said he is drafting the bid now and will have more firm costs to report by the Committee's April meeting. Administrator Kerr pointed out that the City has never committed to waiting for the property owners to be ready, but there is an implied cost savings for both parties if the City waits.

Administrator Kerr said he will speak with the Marina tenants prior to the April meeting to see if they have any concerns about the project.

**7. Old Business**

**A. Update on Waterway Boulevard Project**

Administrator Kerr reported that staff and the Bastian Group have met to organize the project. Bastian's first submittals are under review by Thomas & Hutton. A pre-construction meeting will be held on February 10.

He will speak with Bastian about the possibility of extending the path to the marina as previously suggested by Council Member Miars.

**B. Update on beach projects**

Administrator Kerr said Foth/Olsen has begun work on the alternatives analysis following City Council’s award of the project to them.

The Beach Preservation Committee will look into recent concerns about Hamlin Creek. Administrator Kerr said the area needs to be surveyed and samples need to be taken to see if the material is beach-compatible sand.

**C. Review of methodology of determining financial sharing arrangement**

The Committee briefly reviewed the schedule verifying the 47/53 financial sharing arrangement for the Wild Dunes portion of the project. Council Member Pierce suggested clarifying the numbers in the agreement and including the allocation methodology in the MOU.

**D. Discussion and consideration of agreement with Wild Dunes Community Association**

Administrator Kerr said the basis for this agreement is “the escrow agreement that the City used in 2018 with Wild Dunes.” After Council review, it will be sent to Mr. Schumacher and the WDCA Board for review.

He added, “We wanted to include soft costs but not those that were already agreed to by the City outside of the purview of this major renourishment project.”

After some discussion, edits to the draft document will include attaching a financial schedule that shows the allocation methodology; clarifying that the costs are spread across the share of sand; that all costs are based on cubic yard allocations; adding detail, if necessary, to clarify pre-project sand allocation versus a verified post-project allocation; detailing a method for change orders; and a schedule of what the \$22 million includes.

Administrator Kerr said the agreement includes flexibility that allows both parties to scale back the project if the bids come in higher than anticipated.

Council Member Pierce also suggested clarifying dispute resolution and a definition of project completion.

The revised document will be available for Council review at their February 24 meeting.

**E. Discussion of funding options for beach renourishment**

Director Hamilton shared two borrowing scenarios with Committee members: borrowing \$10 million for 5, 7, or 10 years, and borrowing \$5.5 million for 5, 7, or 10 years. These scenarios included a payment schedule and the annual effect on tax bills per \$1 million of assessed value.

The Committee discussed the pros and cons of borrowing versus paying cash for the shortfall in the Beach Preservation Fund. Director Hamilton said the City will still have \$22 million of borrowing power if they opt to borrow \$10 million for the project. Council Member Pierce noted that paying cash for the entire project will deplete the City’s funds and prevent the City from completing other projects in the near future.

Council Member Miars expressed concern about justification for borrowing money when the City has such large amounts in reserve. Council Member Pierce noted that much of the City's money is restricted, adding that the City does not have revenue streams to replenish the funds to pay for another renourishment project in 8 years.

Later in the meeting, Mr. David Cheatwood, in an email to Director Hamilton, clarified that "pledging is if we need to increase the millage, but we don't have to increase the millage if there is another source of revenue. And the interest rate is not based on whether we increase millage or not. The 8% for future years, that's all driven based on the assessed value of property taxes;" meaning the City's borrowing power will not be adversely affected.

For future discussions, Administrator Kerr will include the \$100,000 underwriting costs, the impact on the City's borrowing power, a schedule of when current debt is retired, and the annual and total tax impact per \$1 million of assessed value over the life of the loan.

The Committee also agreed that they would like to see the numbers for a possible 8-year loan since that is the projected life of this renourishment project.

## 8. **New Business**

### C. **Review of 10-year Capital Plan for Public Works Department, Recreation Department, Drainage, Front Beach, Beach and Marina**

The Public Works Department is asking for \$220,000 to replace an 11-year-old rear loader. They have deferred other requests in order to replace this truck.

Drainage requests include \$100,000 for design work for a project at 19<sup>th</sup> and Myrtle avenues.

The Committee engaged in a lengthy discussion about the costs of the project planned for Palm Boulevard and 38<sup>th</sup>-41<sup>st</sup> Avenues. The placeholder amount (\$1.8 million) was severely less than the recent cost estimate from Thomas & Hutton (approximately \$5 million). The City has received money from the State for the project that has a sunset. However, Director Hamilton noted that the State has been generous when asking for extensions in the past. Thomas & Hutton has suggested the project can easily be done in phases. It was decided that if the City will lose the money before the entire project can be done, then the City will ask Thomas & Hutton what can be done for \$1.85 million. Administrator Kerr noted that the budget for the project is contingent upon the City's request for it to be included as a Community Enhancement Project by the State.

Other drainage requests include \$198,000 for routine maintenance and Phase 3 of Waterway Boulevard.

The Building Department requested a replacement truck as the other has become expensive to repair.

Requests from the Recreation Department include a new scoreboard in the event of failure, \$60,000 for livestreaming capability in the Magnolia and Palmetto Rooms (for larger City meetings), replacing the four outdoor basketball goals, the construction and design of a picnic

shelter, exterior lighting upgrades, and fixing leaky areas and general maintenance of the roof on the Recreation Center.

\$500,000 will be added to the Marina capital request for the parking lot and greenspace work.

Director Hamilton will add in two-thirds of the renourishment project to FY27 and the funds for sand retention methods.

**9. Miscellaneous Business**

The next regular meeting of the Public Services & Facilities Committee will be Tuesday, March 3, 2026 at 9am.

**10. Adjournment**

Council Member Miars made a motion to adjourn and Council Member Streetman seconded the motion. The meeting was adjourned at 11:53am.

Respectfully submitted,  
Nicole DeNeane  
City Clerk

STATE OF SOUTH CAROLINA )  
 )  
COUNTY OF CHARLESTON )      AGREEMENT RELATED TO BEACH  
 )      RESTORATION ACTIVITIES FOR  
 )      IOP NORTH AND SOUTH END OF ISLAND

This AGREEMENT (“Agreement”) is made and entered into this \_\_\_\_ day of February 2026 by and the City of Isle of Palms, S.C., a South Carolina municipal corporation (the “City”) and the Wild Dunes Community Association, Inc. (the “Association”), a South Carolina nonprofit corporation, collectively referred to as “the Parties.”

WHEREAS, the City completed large-scale beach renourishment projects in 2008 and 2018 as well as subsequent erosion mitigation activities to address the severe beach erosion caused primarily by the natural processes of major storms (Matthew (2016) and Irma (2017)), and a shoal attachment at the northeastern end of the Isle of Palms (the “Island”); and

WHEREAS, despite these efforts, severe erosion has continued in certain localized hotspot erosional areas due to the ongoing natural processes and dynamic inlet conditions on the north and south ends of the Island; and

WHEREAS, the added impacts of severe beach erosion from Hurricanes Dorian in 2019, Hanna in 2020, and Erin in 2025, and sea level rise have resulted in public and private emergencies which affect the health and safety of the public and private property owners in the affected areas, as well as access for the public; and

WHEREAS, it has been determined and agreed to by all parties that the best course of action presently available to address these emergencies is an offshore dredging project to pump beach-compatible sand from the floor of the Atlantic Ocean to the eroded beach areas (the “Restoration Project”); and

WHEREAS, the Association and its members collectively have valuable real property interests that are or are expected to be subjected to imminent peril as a result of the erosion caused by the process of the shoal attachment on the northern end of the Island, and the impacts of recent hurricanes, and desire that the City undertake the Restoration Project and are willing to assist the City in the performance of the Project, to grant easements to the City and its contractors if necessary for the Project, and to protect the City in certain financial respects; and

WHEREAS, the City derives a public benefit from the private property and public beaches in the affected areas through the generation of real property taxes, accommodation and hospitality fees, the public’s use and enjoyment of the beaches, and the preservation of the City’s and the State of South Carolina’s tourism industry; and

WHEREAS, the City desires to protect the health and safety of the public by trying to prevent infrastructure, sewer, and construction debris from being swept into the waters surrounding the City; and

WHEREAS, as a condition of the issuance of any state or federal permitting for the Restoration Project, all sandbags, previously placed in the affected areas by the City or Association's members, or others, must be removed by the entity who placed them, prior to the project's start, and all non-beach-compatible sand contained in any such bags must be removed from the beach and disposed of in a proper manner; and

WHEREAS, the City has funded and coordinated the work necessary for the issuance of the appropriate state and federal agency permits (the "Permits") to conduct the Restoration Project, and issuance of the Permits should occur soon.

NOW THEREFORE, in consideration of the premises and the mutual covenants and promises of the Parties hereto set forth in this Agreement, the Parties agree as follows:

1. CITY'S WORK.

- A. For purposes of this Agreement, the "City's Work" is defined as all activities allowed or required by the Permits for the Restoration Project within the vicinity of the beach within Reaches One and Two as depicted in Coastal Science Engineering ("the Engineer") plans dated February \_\_\_\_\_, 2026 (the "Plans") and attached herein as Exhibit 1, except as otherwise stated in this Agreement, including, but not limited to, off-shore dredging activities, all monitoring required by the Permits, all sand tilling required by the Permits, depositing dredged sand, and sea turtle protection and monitoring activities required by the Permits.
- B. ~~C.~~ For purposes of this Agreement, the City's Work does not include any work outside of Reaches One and Two. The City is working separately on Reach Three, but that work is excluded from this Agreement and no funds from the Association will be used for any work associated with Reach Three. (See sheet six of the Plans.)
- C. For purposes of this Agreement, the City's Work does not include the removal of sandbags placed by the City and some of the Association's members. This removal must happen as a condition of prior Emergency Orders issued to the City and because this condition predates this agreement, no funds from the Association will be used for the removal of sandbags.
- D. The City's Work does not include any inspections, engineering, repairs, or other costs regarding the condition, safety, or structural integrity of any building, either before, during, or after completion of the City's Work.
- E. The City's Work does not include the removal or disposal of any building debris, including, but not limited to, concrete, wood, glass, sheetrock, or pipes, which is located on or near the active beach.

2. ESTIMATED COSTS FOR THE CITY'S WORK.

- A. The cost for the City's Work under this Agreement is estimated by the City to be Twenty-Two Million and no/100 (\$22,000,000.00) Dollars. This is an estimate and the actual amount will fluctuate based on receiving bids on sand placement. The City's Work costs include but are not limited to all fees and costs incurred by City associated with: any additional permitting; dredging; engineering; consultants; legal; sand tilling required by the Permits; sea turtle protection and monitoring activities required by the Permits; and all other fees and costs incurred by the City in order to comply with the Permits and complete the City's Work.
- B. The City's contribution may be reduced by contributions toward the costs of the City's Work made by any other state, federal or local political subdivision. Such outside contributions would not reduce the Association's Contribution.
- C. The City shall not perform or complete the City's Work under the Permits unless and until the balance of the costs for the City's Work has been funded by the City's Contribution, the Association's Contribution, and state / federal sources; provided, however, that if both parties agree in writing, the City may execute a smaller-scale restoration project for less than the estimated cost referenced in Section 4(A) above if required by the Permits or if the City is unable to secure funding for the remaining balance of the costs from the Association, state and/or federal sources.
- D. The City agrees to maintain separate accounting records for the City's Work. All records of the City's Work shall be available for inspection by the Association at all reasonable times.:-

3. COST SHARING.

- A. Basis. The basis for the cost sharing between the City and The Association is the percentage of funds generated on the Island from Accommodations Taxes which in part, funds the City's Beach Preservation Fund. This percentage was determined by using the reported gross income for short term rental licenses and business licenses for the 2025 license year, not actual Accommodations Taxes collected. The Parties agree that this percentage in 2025 was 47% from the Association and 53% from the City and the schedule of reported revenues is attached to this Agreement as Exhibit 2.
- B. Sharing Percentages. In recognition of these contributions, the City will fund 47% of the total ~~construction~~-cost of the City's Work under this agreement, not exceeding Ten Million and five-hundred thousand no/100 (\$10,500,000.00) Dollars (the "City's Contribution"). The Association will fund 53% of the total ~~construction~~-cost of northern portion of the project, not exceeding Twelve Million and no/100 (\$12,000,000.00) Dollars (the "Association's Contribution").
- C. Additional Costs. The Association agrees to share in all additional costs related to the City's Work under this agreement including but not limited to mobilization, sand

placement, construction administration services, wildlife monitoring services, consulting, professional services, and other related expenses using the same calculation as described in Section 1(B). of this Agreement.

D. City Exclusive Costs. The City will fund 100% of all project costs in Reach 3, located at the southern end of the Island, which is excluded from this Agreement. The cost of the work in Reach 3 will be calculated on a pro-rata basis by dividing the total cost of island-wide renourishment, including mobilization and soft costs, by the total volume of sand placed across all Reaches. An example of this calculation is provided herein as Exhibit 3.

E. Change Orders. The City will not execute change orders for the construction project that change the cost or amount of sand placement without prior written approval from the Association.

~~D.~~

4. ESCROW DEPOSIT TOWARD COSTS OF THE RESTORATION PROJECT.

A. Association's Contribution. The Association agrees to deposit the full amount of the Association's Contribution in escrow with the City no later than 30 days from the date of receiving bids. TIME IS OF THE ESSENCE. This amount shall be placed in an interest-bearing bank account, and all accrued interest shall be credited to the Association's Contribution.

B. Replenishment of Escrow Account. If at any time both parties agree in writing to expand the scope or scale of the Restoration Project and the amounts dictated by this agreement are insufficient, the City shall provide a written amendment to this Agreement and the Association agrees to replenish the escrow account with enough money to restore the deficit within thirty (30) days from the date of City's written notice (the "Replenishment Deposit"). TIME IS OF THE ESSENCE.

C. Refund upon failure to make Initial Deposit or Replenishment Deposit. If the Association fails to make the initial escrow deposit of the Association's Contribution as set forth in paragraph (A) of this Section or any subsequent Replenishment Deposits as set forth in paragraph (B) of this Section, then the City has the right to terminate the City's Work without further notice and withdraw its application for the Permits or, if issued, surrender or transfer the Permits. In such case, the balance of the escrow deposit, if any, will be refunded to the Association ninety (90) days after all fees and costs already incurred in connection with the City's effort to execute the City's Work pursuant to this Agreement have been satisfied.

5. REFUND OF REMAINING BALANCE UPON COMPLETION OF RESTORATION PROJECT. Substantial Completion shall occur upon Engineer's written confirmation that all beach fill quantities included in the Base Bid and any awarded Alternates have been placed in accordance with the Contract Documents. Final Completion shall occur upon

completion of all remaining Work, including final grading, demobilization, close-out documentation, and Owner's City's formal acceptance of the Work following Engineer's recommendation for final payment for the project. The project will be considered complete when all sand has been placed, shaped and surveyed, all equipment is removed, the impacted areas have been cleaned and opened for public uses, and the project manager determines the contractor is substantially complete. If a refund is requested in writing by the Association within one (1) year after the completion date of the initial Restoration Project, the remaining balance of the Association's Contribution, if any, after all fees and costs incurred in connection with the Restoration Project have been satisfied, shall be refunded to the Association ninety (90) days after receipt of the written request. If all fees and costs incurred in connection with the Restoration Project have not been satisfied at the time of Association's written request, such refund shall be made ninety (90) days after satisfaction of the outstanding fees and costs. If the Association fails to make a written request within one (1) year after the completion date of the initial Restoration Project, the remaining balance of the Association's Contribution shall remain in the City's escrow account and be subsequently transferred to the City's Beach Preservation Fund and used in a manner that is in keeping with this funds purpose.

6. TIME PERIOD FOR COMPLETION OF RESTORATION PROJECT. The time period for completion of the Restoration Project shall be set forth in the Permits or any extensions or amendments thereto. If the City is unable, for any reason whatsoever, to perform or complete the Restoration Project by the expiration date of the Permits or any extensions or amendments thereto, the balance of the Association's Contribution remaining in escrow, if any, will be refunded to the Association ninety (90) days after all fees and costs incurred in connection with the City's effort to execute the City's Work prior to such expiration date have been satisfied, unless otherwise requested in writing by the Association.
7. CONSTRUCTION AND RESTORATION EASEMENTS.
  - A. The Association hereby grants to the City a temporary, general easement on, over and across real property owned or controlled by the Association adjacent to the Property Owners Beach House, to provide City and City's contractors, subcontractors, consultants, engineers, advisers, inspectors, employees and agents access to the fullest extent required by the City to complete the City's Work under the Permits including but not limited to ingress and egress, construction staging areas, Erosion Mitigation Activity areas, and access to water and electricity. If required or requested by the City, the Association agrees to grant the City a formal written easement for such activities which will be recorded in the Charleston County Register of Deeds Office.
  - B. The Association agrees to secure permanent easements from the owners adjacent and abutting to the City's Work prior to the commencement of the restoration project.
8. ADMINISTRATION OF THE CITY'S WORK. The City shall have sole authority and control over the City's Work under the Permits. The City, in consultation with its advisers, will negotiate and enter into all contracts which will delineate the exact scope and detail of the City's Work under the Permits.

9. PERMIT APPLICATIONS.

- A. Permits. Necessary Permits have been applied for and are nearing issuance prior to the execution of this Agreement.
- B. Additional Permits. Additional Permits are not anticipated and not addressed herein.

10. ACKNOWLEDGEMENT OF RISKS; RELEASE AND INDEMNIFICATION OF THE CITY.

- A. The Association understands and agrees that, due to the nature of the dynamics of storms, winds, currents and tides of the Atlantic Ocean, and the current severity of the erosion, there is no promise or guarantee from the City or any other person that the City's Work under the Permits will be successful in alleviating or eliminating erosion; continued, severe erosion may continue to occur because of natural causes during and after the administration of the Restoration Project per the Permits; a substantial portion or all of the sand placed on the beaches as part of the Restoration Project could be washed away by a major storm event or tide; and that the City's Work under the Permits and/or Additional Permits may be delayed, postponed or canceled because of permitting requirements, insufficient funding, acts of God, labor shortages, labor strikes, material shortages, or other factors beyond the reasonable control of City.
- B. The Association understands and agrees that any risk to the structural integrity of any building caused by the removal of erosion control measures, including, but not limited to, wave dissipation devices and sandbags, shall be borne by the owner of the affected building. The Association hereby releases the City and its officials, agents, employees, inspectors or advisers from any and all claims against City for property damage caused by the removal of such erosion control measures.
- C. The Association hereby releases the City and its officials, agents, employees, inspectors or advisers from any and all claims against City for property damage caused by erosion or the failure of the City's Work under the Permits to alleviate, eliminate or delay the erosion of Association its members' property. This release does not extend to any claims against the dredging contractor(s), the contractor(s) performing Erosion Mitigation Activities, or the engineer engaged by City in performance of the City's Work under the Permits.
- D. The Association hereby agrees to hold harmless and indemnify the City, its officials, agents, employees, inspectors or advisers against any loss or damage, including reasonable attorney's fees and expenses, incurred as a result of any claims against the City or its officials, agents, employees, inspectors or advisers for personal injury or property damages in connection with the City's Work under the Permits except to the extent that such loss is caused by any negligent or reckless act of the City or its officials, agents, employees, inspectors or advisers. This indemnification does not extend to any

claims against the dredging contractor(s), the contractor(s) performing Erosion Mitigation Activities, or the engineer engaged by City in performance of City's Work.

11. NOTICES. All notices, consents, approvals and requests required by any provision of this Agreement shall be in writing and shall be deemed to be properly given and received when personally delivered to the representatives of each party or when deposited in the United States mail, registered or certified, with return receipt requested, postage prepaid. All notices to the City of Isle of Palms shall be addressed to Mr. Douglas Kerr, City Administrator, 1207 Palm Blvd., Isle of Palms, SC 29451. Notices to any other party to this Agreement shall be mailed to the address on record with Charleston County or at such other address as the party may hereafter designate in writing to the City.

12. MISCELLANEOUS PROVISIONS.

A. Binding Agreement. The parties hereto respectively bind themselves and their successors and assigns with respect to all covenants, agreements and obligations contained in this Agreement. Any party may assign its rights under this Agreement upon written notice to all other parties of such assignment.

B. Governing Law and Venue. This Agreement shall be governed by and construed in accordance with the laws of the State of South Carolina, without regard to its choice of law principles. Any action arising under this Agreement shall be brought exclusively in the state courts located in Charleston County, South Carolina, and the Parties consent to the jurisdiction of such courts.~~This Agreement shall be construed according to and governed for all purposes by the law of the State of South Carolina.~~

C. Enforcement and Remedies. Subject to the Dispute Resolution section of this Agreement, if any party breaches this Agreement, the non-breaching party may pursue any and all remedies available at law or in equity, including specific performance and injunctive relief, and all such remedies shall be cumulative. In the event of any proceedings relating to or arising from this Agreement, the prevailing party shall be entitled to recover all of their expenses from the non-prevailing party, including, but not limited to attorneys' fees, costs, and expenses.

~~B.D.~~ Dispute Resolution. Except for claims seeking temporary, preliminary, or permanent injunctive or other equitable relief to prevent irreparable harm, the Parties shall participate in non-binding mediation as a condition precedent to filing any lawsuit or initiating any other formal legal proceeding arising out of or relating to this Agreement, its interpretation, performance, breach, or termination. The mediation shall be conducted in person in Charleston County, South Carolina, unless the Parties mutually agree in writing to conduct the mediation by videoconference or at another location. A Party seeking mediation shall provide written notice to the other Party of their desire to mediate the dispute. If the Parties are unable to agree upon a mediator within fifteen (15) days after the notice, the City and Association shall each propose a mediator, and the two proposed mediators shall select a mediator for the Parties. The

mediation shall occur within sixty (60) days after delivery of the notice, subject to the mediator's availability and any mutually agreeable and written extension between the Parties. The Parties shall share the mediator's fees and administrative costs equally, unless they agree otherwise in writing. Each Party shall bear its own attorneys' fees and costs incurred in connection with the mediation. Notwithstanding the foregoing, the Parties may mutually agree in writing to forego pre-suit mediation.

~~E.E.~~ No Joint Venture. This Agreement is not to be construed as creating, nor does it create, a joint venture or partnership between the parties for any purpose, or authorizing any party to act as agent for another party.

~~D.F.~~ Entire Agreement. This Agreement constitutes the entire agreement between the parties hereto. Any amendments hereto shall be in writing and signed by all parties hereto.

~~E.G.~~ Multiple Counterparts. This Agreement may be executed in any number of counterparts with the same effect as if all the signing parties had signed the same document. All counterparts shall be construed together and constitute the same instrument.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals, by and through the undersigned agents, as of the date stated above.

WITNESS:

\_\_\_\_\_

The City of Isle of Palms, SC

\_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

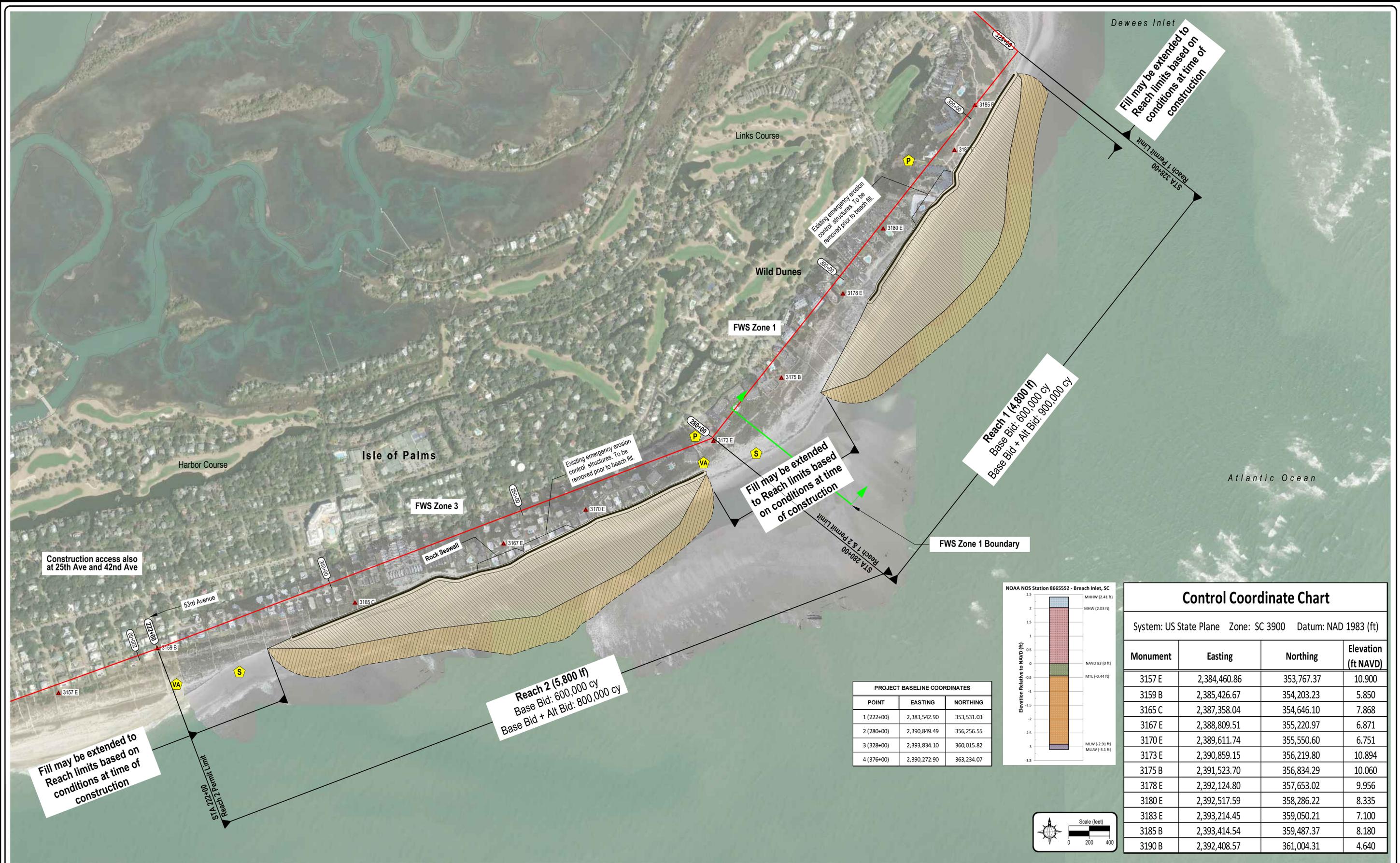
Wild Dunes Community Association, Inc.

\_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

EXHIBIT 1  
(ATTACH ENGINEER'S PLANS DATED FEBRUARY \_\_\_, 2026)



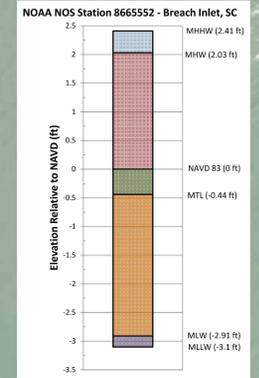
Fill may be extended to Reach limits based on conditions at time of construction

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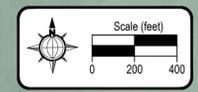
**Reach 1 (14,800 lf)**  
Base Bid: 600,000 cy  
Base Bid + Alt Bid: 900,000 cy

**Reach 2 (5,800 lf)**  
Base Bid: 600,000 cy  
Base Bid + Alt Bid: 800,000 cy



Control Coordinate Chart			
System: US State Plane Zone: SC 3900 Datum: NAD 1983 (ft)			
Monument	Easting	Northing	Elevation (ft NAVD)
3157 E	2,384,460.86	353,767.37	10.900
3159 B	2,385,426.67	354,203.23	5.850
3165 C	2,387,358.04	354,646.10	7.868
3167 E	2,388,809.51	355,220.97	6.871
3170 E	2,389,611.74	355,550.60	6.751
3173 E	2,390,859.15	356,219.80	10.894
3175 B	2,391,523.70	356,834.29	10.060
3178 E	2,392,124.80	357,653.02	9.956
3180 E	2,392,517.59	358,286.22	8.335
3183 E	2,393,214.45	359,050.21	7.100
3185 B	2,393,414.54	359,487.37	8.180
3190 B	2,392,408.57	361,004.31	4.640

PROJECT BASELINE COORDINATES		
POINT	EASTING	NORTHING
1 (222+00)	2,383,542.90	353,531.03
2 (280+00)	2,390,849.49	356,256.55
3 (328+00)	2,393,834.10	360,015.82
4 (376+00)	2,390,272.90	363,234.07



Survey Datum:  
Horizontal: SPCS NAD '83 (Feet) SC Zone 3900  
Vertical: NAVD 88 (Feet)  
Dates: 27 August 2025  
Coastal Science & Engineering, Inc via RTK GPS

**KEYNOTE**

- VA Vehicle Access
- S Staging Area
- P Daily Parking

**Key**

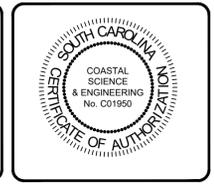
- Baseline
- Base Bid
- Alternative Bid
- Fill Dune @ +14' NAVD
- Fill Berm @ +6' to +7' NAVD
- Fill Slope @ 1V:18H



CLIENT:  
**CITY OF ISLE OF PALMS**  
1207 PALM BLVD.  
ISLE OF PALMS SC 29451

PROJECT:  
**ISLE OF PALMS**  
BEACH RESTORATION PROJECT

DRAWING TITLE:  
**REACH 1 & 2 PLAN MAP AND**  
SURVEY CONTROL



SCALE:	AS SHOWN	SHEET NO:	<b>03</b>
DATE:	18 Feb 2026		
DRAWN BY:	SF/TH		
APPROVED BY:			
PROJECT #:	2623		

EXHIBIT 2  
(ATTACH SHARING BASIS- 2025 SHORT TERM RENTAL AND ACCOMMODATIONS  
TAXES DECLARED REVENUE DATED FEBRUARY \_\_\_\_, 2026)

**City of Isle of Palms**

**Analysis of Beach Preservation Fee Fund Contribution Outside of Wild Dunes and Inside of Wild Dunes**

**2025 County Data**

Category	Outside of Wild Dunes		Wild Dunes		Total Number of Licenses and Gross Revenue	
	Number of Licenses	Gross Revenue	Number of Licenses	Gross Revenue		
<b>Grand Total</b>	817	95,523,764	906	84,246,540	1,723	179,770,304
<b>Total Percentage</b>	47%	53%	53%	47%	100%	100%
<b>Approx 1% of Gross Revenue</b>		955,238		842,465		1,797,703

**Notes:**

Total gross revenue was derived from Short-Term Rental (STR) licenses as reported in the STR license applications, and from hotels as indicated in the business license applications.

79 short-term rentals report no or zero gross income.

In 2024, the 119 commercial condominiums located outside of Wild Dunes were collectively licensed as two hotels under business licenses.

In 2025, an additional 38 lockout units were identified within Wild Dunes.

EXHIBIT 3  
(ATTACH COST SHARING EXAMPLE BASED DATED FEBRUARY \_\_, 2026)

**Isle of Palms Beach Renourishment Project 2026**

**Cost Estimates**

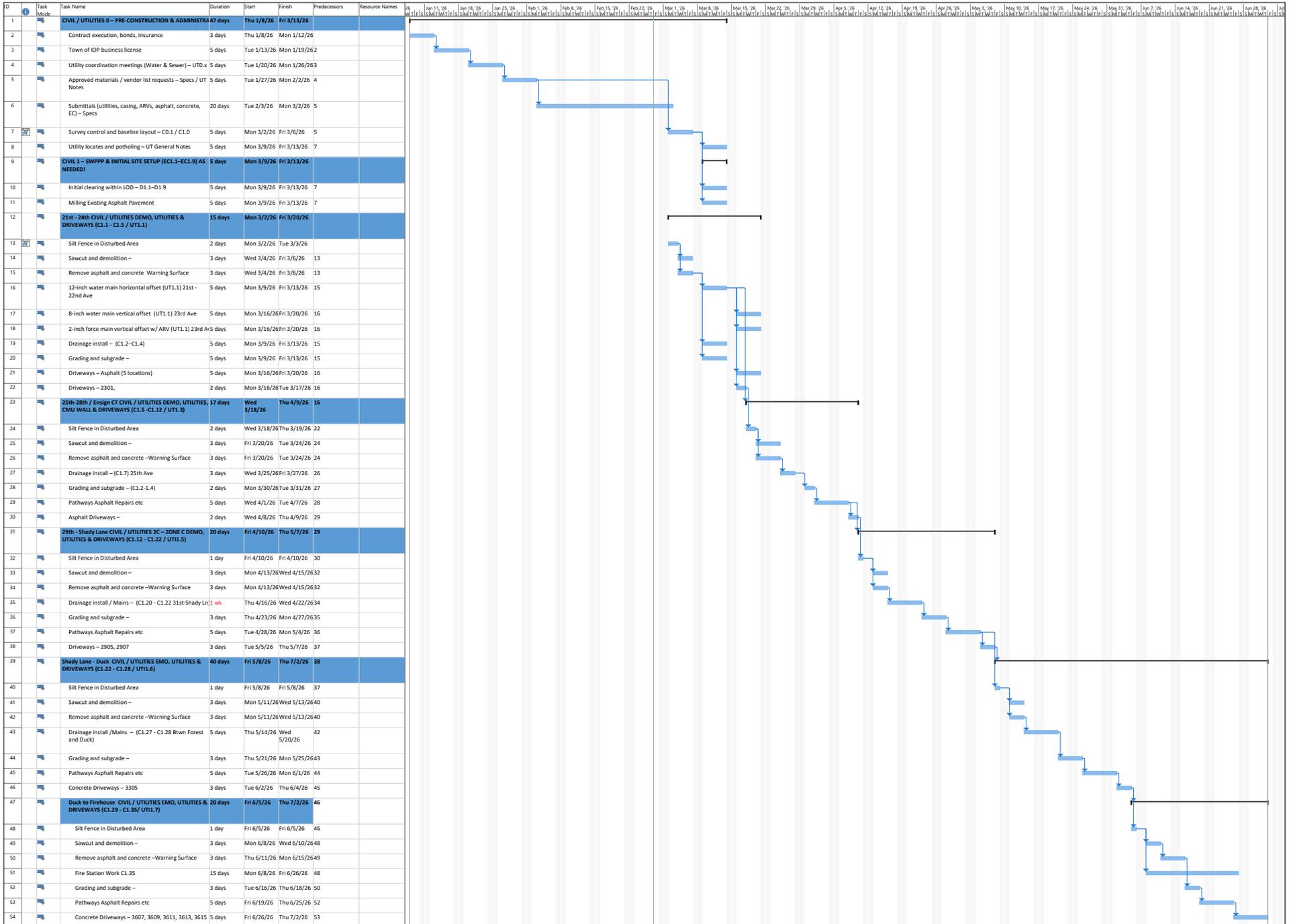
**Total Cost Allocation Summary**

Project Area	Plan	Allocated Cost	% of Total	Funding Responsibility
North /Wild Dunes	Reach 1 and Reach 2	\$21,977,265	68%	Shared ( WDCA + City)
South/Breach Inlet	Reach 3	\$10,342,243	32%	City-funded (100%)

<b>Project Variables</b>	<u>Inputs</u>	<u>Total Cost</u>	<u>Source/Notes</u>
Estimated Sand Cost Per Cubic Yard (CY)	\$15.00		Per CSE Estimate
North/WD Sand Volume (CY)	1,196,800	\$17,952,000	Per Healthy Beach Profile - FY 26 Volumes
South/Breach Inlet Sand Volume (CY)	563,200	\$8,448,000	Per Healthy Beach Profile - FY 26 Volumes
Dredging Mobilization Cost - Allocated Per CY	\$5,000,000	\$5,000,000	Per CSE Estimate - FY 26 Budget \$
<b>Sub Total - Cost/CY - Sand &amp; Mobilization Cost</b>		<b>\$17.84</b>	
Consultant (CSE) Project Cost	\$669,508	\$669,508	Per Approved NTE T&M Agreement - 10/28/25
Professional Service, Construction/Engineering Project Cost	\$100,000	\$100,000	Placeholder
Other/Misc.	\$150,000	\$150,000	Placeholder
Estimated Total Cost - North /South		<u><u>\$32,319,508</u></u>	
<b>Estimated Total Cost/CY Sand, Mobilization &amp; Soft Cost</b>		<b>\$18.36</b>	

Reach 3	Sand Volume (CY)	Total Cost Per CY (incl. soft cost)	Total Segment Cost
South/Breach Inlet	563,200	\$18.36	\$ 10,342,243

**Note: The City of Isle of Palms is responsible for 100% of the South/Breach Inlet project cost.**



O:\Projects\23-4617\_Isle of Palms Marina Dredging\Drawings\CAD\BID\Drawings\IOP Dredging Disposal Alternatives\_recover.dwg 1/17/21 2:11:26  
NOTE: THESE DRAWINGS AND DESIGNS ARE STRICTLY CONFIDENTIAL AND PROTECTED BY INTERNATIONAL COPYRIGHT LAW. DETAILS MUST NOT BE DISCLOSED, REPRODUCED OR COMMUNICATED TO A 3rd PARTY IN ANY FORM OR MANNER WITHOUT THE PRIOR WRITTEN APPROVAL OF APPLIED TECHNOLOGY & MANAGEMENT.

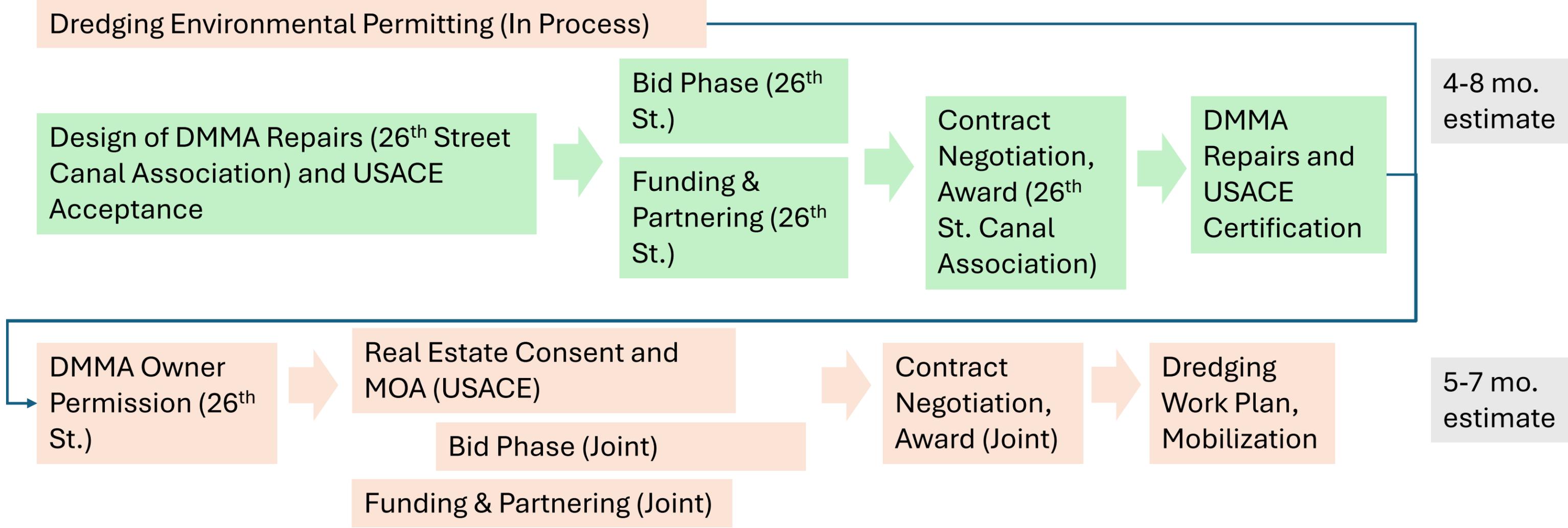


FIGURE 1. IOP MARINA MAINTENANCE DREDGING ALTERNATIVES  
ATLANTIC INTRACOASTAL WATERWAY & MORGAN CREEK CHANNEL  
CITY OF ISLE OF PALMS, SC  
02/11/2026

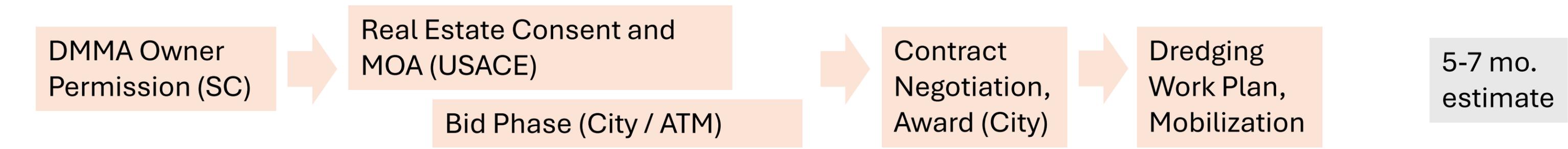


# Isle of Palms Marina Dredging: Overall Dredging Dependencies

## Option 1: Joint Project with Placement at Goat Island DMMA



## Option 2: City Project with Placement at IOP Connector DMMA



**Entry #:** 36 - Brycen Marshall DePass

**Status:** Submitted

**Submitted:** 1/12/2026 4:37 PM

**Name**

Brycen Marshall DePass

**Phone**

(843) 343-6877

**Email**

iopsurfllessons@gmail.com

**Business Name**

IOP Surf Lessons

**Business License Address**

1041 Planters Place, Mount Pleasant, South Carolina 29464

**Location where lessons will be provided**

26th Avenue

**I certify that I have completed an application for a business license through the City of Isle of Palms Building Department.**

Yes

**Copy of CPR Certification**



[CPRFACERT.pdf](#)  
0.2 MB



**Copy of First Aid Certification**



[CPRFACERT.pdf](#)  
0.2 MB



**Copy of Lifeguard Certification**



[CPRFACERT.pdf](#)  
0.2 MB



**Copy of Insurance Policy showing minimum coverage of at least \$1,000,000 and naming the City of Isle of Palms as an additional insured**



[MY 2026\\_policy.pdf](#)  
0.6 MB



[IOP\\_additional insured 2026\\_policy.pdf](#)  
1 MB



Please download the Surf Instructor Indemnification Agreement by [CLICKING HERE](#)

This needs to be signed by the surf instructor and two witnesses.



## Completed Surf Instructor Indemnification Agreement



INDEM AGREEMENT.pdf  
0.3 MB



I have read, understood, and agree to abide by the stipulations listed below:

- (a) Area where surf lessons are allowed shall be dictated by the current boundary restrictions stated in the City Ordinances.
- (b) At least one instructor attending each lesson must be lifeguard, CPR, and first aid certified, with current certifications on file with the city. There must be a first aid kit on site.
- (c) Each surf instructor provider must carry liability insurance of at least \$1,000,000 that names the City of Isle of Palms as an additional insured.
- (d) Surf instructions shall be limited to groups of four (4) or fewer students and at least one (1) instructor, with a maximum of twelve (12) students and three (3) instructors per day per provider.
- (e) Surf instruction shall not exceed more than two (2) hours per day per provider.
- (f) Surf instruction providers may not advertise on the beach. All signs, merchandise or other article that violate Article 7-SIGNS of the City's ordinances are prohibited.
- (g) Surf instruction providers may not solicit for students on the beach, beach accesses, public parking lots, or the Breach Inlet Bridge parking lot.
- (h) Surf instruction providers must indicate on the application the location where the lessons will be provided.
- (i) Surf instruction providers shall execute an indemnification agreement to be submitted with the application.
- (j) Failure to adhere to these standards will result in automatic revocation of permission to conduct surfing instruction on the beach by City Council.
- (k) City Council shall have the authority to limit the number of permissions issued for commercial surfing instruction on the beach.
- (l) Permission shall be granted for one (1) year which may be renewed annually upon application.

Signature

Date

1/12/2026

  
\_\_\_\_\_



# StarGuard Lifeguard Competency Assessment & Performance Record

**Certification Number:** 237927

**Expiration Date:** 06/28/2026

<b>Last name:</b> Depass	<b>First name:</b> Brycen	<b>Middle initial:</b> M
<b>Date of Birth:</b> 02/17/2004	<b>Email Address:</b> brycendepass@gmail.com	<b>Training Center Affiliation:</b> Town of Mount Pleasant

<b>Training Center of Record:</b> Town of Mount Pleasant	<b>Training Location:</b> R L Jones Center
<b>Date of Training:</b> 06/28/2025	<b>Training Format:</b> Blended
<b>Maximum Water Depth:</b> 8 feet or less   <b>Additional Options:</b> Depth: 8' Open Water: <input type="checkbox"/> Dispatch: <input type="checkbox"/> Oxygen Admin: <input checked="" type="checkbox"/>	

**STUDENT AGREEMENT:**

**Statement of Understanding:** I understand the training requirements for the StarGuard® course and/or any supplemental training module and have completed all course objectives. I understand that it is my responsibility to:

1. Obtain site-specific training at the facility where I work that includes orientation to emergency and operational procedures and practice with equipment
2. Maintain my vigilance, physical fitness (including vision performance), rescue, CPR and first aid skill levels;
3. Exhibit professional behavior (StarGuard® Best Practices) and maintain personal safety when in or around an aquatic environment

I understand that I may be photographed at any time when performing lifeguard duties; that competency assessment of my performance may be conducted at any time; that my image may be used in training or promotional materials produced by StarGuard ELITE. I understand that my competency must be assessed annually by an authorized StarGuard Lifeguard Instructor to renew and retain my StarGuard Lifeguard certification.

<b>Student Name:</b>	<b>Student Signature:</b>
Brycen Depass	

**INSTRUCTOR AGREEMENT:**

This individual has met the course requirements and demonstrated reasonable competency via written test and skill performance assessment and qualifies for completion certificates in:

- SGE StarGuard® Lifeguard
- Health & Safety Institute Basic Life Support (Professional Rescuer CPR with AED for Adults, Children, and Infants), Basic First Aid, Bloodborne Pathogens, and (if taught) Emergency Oxygen

This student's completion record will be maintained according to the Training Center Administrative Manual (TCAM) standards and guidelines. The student demonstrated competency in **8 feet or less** of water. Verification of performance in deeper water is the responsibility of the employer, based on site-specific needs.

<b>Lead Instructor Name:</b>	<b>Lead Instructor Signature:</b>
Joel Frampton	

**Note to the Employer:** This certification record documents the competency and skills performed by the student at the completion of the StarGuard® course. The Competency Assessment & Performance Record is provided for use by the employer. Official course records are maintained by the independent Training Center that conducted the course. Completion of a StarGuard® course does not guarantee future performance nor imply complete training for every circumstance. It is your responsibility as an employer to verify competency, provide site-specific training and supervision, and monitor job performance. To retain StarGuard® certification, skills must be assessed every year, using a new Competency Assessment & Performance Record for renewal.

*Required notice for lifeguards in New York: Meets NY State Department of Health Regulations*





**ADDITIONAL REMARKS SCHEDULE**

AGENCY Verify Insurance Services, LLC DBA Thimble Insurance Services		NAMED INSURED IOPsurflLessons 28 26th Ave, Isle of Palms, SC, 29451 iopsurfllessons@gmail.com	
POLICY NUMBER IBL-PKDPFLFFYC		EFFECTIVE DATE: 05/01/2026 12:00 AM EDT	
CARRIER National Specialty Insurance Company	NAIC CODE 22608		

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
 FORM NUMBER: Acord 25 FORM TITLE: Certificate of Liability Insurance

Description of Operations (con't)

Episodic Coverage (THSN CG 02 03 02 21) for policy number IBL-PKDPFLFFYC until 05/31/2027 11:59 PM EDT

STATE OF SOUTH CAROLINA)

COUNTY OF CHARLESTON)

THIS AGREEMENT ("Agreement") is made and entered into this January 24 day of 2026, by and between the City of Isle of Palms, S.C., a South Carolina municipal corporation ("City"), and Brycen DePass ("Instructor").

WHEREAS The Instructor was approved by City Council to operate a business on the public beach pursuant to Section 7-3-20(c) of the City Code; and

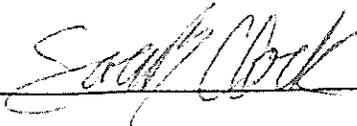
WHEREAS the parties hereto desire to enter into this Agreement to set forth the exact insurance and indemnification duties and obligations of the instructor to be able to provide services on the beach pursuant to the instructor's application and City Council's approval.

THEREFORE, in consideration of the mutual covenants and promises set forth herein, the instructor agrees as follows:

1. **INSURANCE.** The instructor agrees to maintain comprehensive general liability insurance coverage in an amount not less than \$1,000,000.00 that names the City of Isle of Palms as an additional insured.
2. **INDEMNIFICATION.** The Instructor agrees to hold harmless and Indemnify City and its officers, agents and employees from and against any loss or damage, including all reasonable attorney's fees and expenses, incurred as a result of any and all claims, demands, causes of action, suits, judgments, fines or penalties (including but not limited to all fees and expenses incurred as a result of death or injury to persons or for loss of or damage to property) arising out of or in connection with The Instructor's performance of the work under this Agreement.

WITNESS:

INSTRUCTOR:



(#1 as to the instructor)

By: Brycen DePass



(#2 as to the instructor)

Title: Owner

Entry #: 37 - Philip Antman      Status: Submitted      Submitted: 1/12/2026 7:20 PM

---

**Name**

Philip Antman

**Phone**

(843) 607-2209

**Email**

Philip.antman@gmail.com

**Business Name**

Salt Marsh Surf

**Business License Address**

1338 Ronald Lane, Charleston, South Carolina 29412

**Location where lessons will be provided**

21 avenue

**I certify that I have completed an application for a business license through the City of Isle of Palms Building Department.**

Yes

**Copy of CPR Certification**



[lifeguardcert2025.pdf](#)  
32.4 KB



**Copy of First Aid Certification**



[lifeguardcert2025.pdf](#)  
32.4 KB



**Copy of Lifeguard Certification**



[lifeguardcert2025.pdf](#)  
32.4 KB



**Copy of Insurance Policy showing minimum coverage of at least \$1,000,000 and naming the City of Isle of Palms as an additional insured**



[CityofIsleofPalms\\_Certificate\\_GL\\_Primary\\_Sport\\_AI\\_A-SP-SU-25-02-11-330680\\_352236.pdf](#)  
0.1 MB



**Please download the Surf Instructor Indemnification Agreement by [CLICKING HERE](#)**

**This needs to be signed by the surf instructor and two witnesses.**

**Completed Surf Instructor Indemnification Agreement**



[iop2025.pdf](#)  
50 KB



**I have read, understood, and agree to abide by the stipulations listed below:**

---

(a) Area where surf lessons are allowed shall be dictated by the current boundary restrictions stated in the City Ordinances.

(b) At least one instructor attending each lesson must be lifeguard, CPR, and first aid certified, with current certifications on file with the city. There must be a first aid kit on site.

(c) Each surf instructor provider must carry liability insurance of at least \$1,000,000 that names the City of Isle of Palms as an additional insured.

(d) Surf instructions shall be limited to groups of four (4) or fewer students and at least one (1) instructor, with a maximum of twelve (12) students and three (3) instructors per day per provider.

(e) Surf instruction shall not exceed more than two (2) hours per day per provider.

(f) Surf instruction providers may not advertise on the beach. All signs, merchandise or other article that violate Article 7-SIGNS of the City's ordinances are prohibited.

(g) Surf instruction providers may not solicit for students on the beach, beach accesses, public parking lots, or the Breach Inlet Bridge parking lot.

(h) Surf instruction providers must indicate on the application the location where the lessons will be provided.

(i) Surf instruction providers shall execute an indemnification agreement to be submitted with the application.

(j) Failure to adhere to these standards will result in automatic revocation of permission to conduct surfing instruction on the beach by City Council.

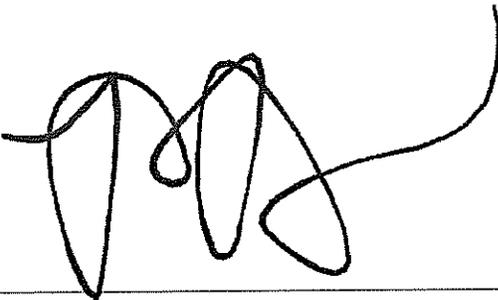
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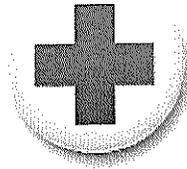
(l) Permission shall be granted for one (1) year which may be renewed annually upon application.

Signature

Date

1/12/2026

A handwritten signature in black ink, consisting of several loops and a long trailing line, positioned above a horizontal line.



**American Red Cross**  
Training Services

## Certificate of Completion

Philip Antman

has successfully completed requirements for

**Lifeguarding (Including Deep Water) with CPR/AED for Professional Rescuers and First Aid**

Date Completed: 1/30/2025

Valid Until: 1/30/2027

Conducted by: Business and Support Services Division Headquarters, U.S. Marine Corps (dba Marine Corps Community Services (MCCS))



To verify certificate, scan code or visit [redcross.org/digitalcertificate](https://redcross.org/digitalcertificate) and enter ID.

Learn and be inspired at [LifesavingAwards.org](https://LifesavingAwards.org)



01QA07P



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
04/09/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

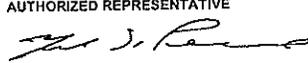
<b>PRODUCER</b> Sadler Insurance, div of Specialty Program Group, LLC 180 River Road, 2nd Floor, Summit, NJ, 07901	<b>CONTACT NAME:</b> PHONE (A/C, No, Ext): 800-622-7370 x 300      FAX (A/C No): 803-256-4017 E-MAIL ADDRESS: sport7@sadlerco.com														
	<b>PRODUCER CUSTOMER ID :</b> <table border="1"> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> <tr> <td>INSURER A : Accelerant Specialty Insurance Company</td> <td>16890</td> </tr> <tr> <td>INSURER B :</td> <td></td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Accelerant Specialty Insurance Company	16890	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :
INSURER(S) AFFORDING COVERAGE	NAIC #														
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INSURER B :															
INSURER C :															
INSURER D :															
INSURER E :															
INSURER F :															
<b>INSURED</b> Sports Marketing Program Management Inc. Philip Neal LLC dba Salt Marsh Surf Co.  1338 Ronald Lane Charleston, SC, 29412															

**COVERAGES**      **CERTIFICATE NUMBER: A-SP-SU-25-02-11-330680 352236**      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS								
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> INCLUDES ATHLETIC PARTICIPANTS  GENERAL AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	Y	N	S0019GL000001-04	04/09/2025	04/09/2026	EACH OCCURRENCE \$ 1,000,000.00 FIRE DAMAGE TO PREMISES RENTED (Any one premises) \$ 300,000.00 MED EXP (any one person) \$ 5,000.00 PERSONAL & ADV INJURY \$ 1,000,000.00 GENERAL AGGREGATE \$ 3,000,000.00 PRODUCTS - COMP/OP AGG \$ 2,000,000.00								
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> NON-OWNED AUTO <input type="checkbox"/> SCHEDULED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$								
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE  DEDUCTIBLE RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$ \$								
	<b>WORKERS COMPENSATION AND EMPLOYERS LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under SPECIAL PROVISIONS below		N/A				<table border="1"> <tr> <td>WC STATUTORY LIMITS</td> <td>OTHER</td> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td>\$</td> </tr> </table>	WC STATUTORY LIMITS	OTHER	E.L. EACH ACCIDENT	\$	E.L. DISEASE - EA EMPLOYEE	\$	E.L. DISEASE - POLICY LIMIT	\$
WC STATUTORY LIMITS	OTHER														
E.L. EACH ACCIDENT	\$														
E.L. DISEASE - EA EMPLOYEE	\$														
E.L. DISEASE - POLICY LIMIT	\$														
A	<b>OTHER</b> Abuse/Molestation	Y	N	S0019GL000001-04	04/09/2025	04/09/2026	Each Occurrence: \$ 25,000.00    Aggregate: \$ 50,000.00								

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 Liability Policy Deductible: \$0.00 Deductible for Bodily Injury and \$ 1000.00 per Property Damage Claim. ISO Occurrence form CG 00 01 04 13 and company's specific forms. Coverage for Participant Legal Liability requires that every participant signs a waiver/release. The certificate holder is named as Additional Insured with respect to (continued on next page)

<b>CERTIFICATE HOLDER</b> City of Isle of Palms 1207 Palm Blvd. Isle of Palms, SC, 29451	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  Mark Di Perno

AGENCY Sadler Insurance, div of Specialty Program Group, LLC		NAMED INSURED Philip Neal LLC dba Salt Marsh Surf Co.	
POLICY NUMBER S0019GL000001-04		1338 Ronald Lane Charleston, SC, 29412	
CARRIER Accelerant Specialty Insurance Company	NAIC CODE 16890	EFFECTIVE DATE: 04/09/2025	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
 FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance

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negligent acts or omissions of the Named Insured and only with respect to the Operations of the Insured during the coverage period.  
 RE: Registered Surfing participants: 04/09/2025 - 04/09/2026;

STATE OF SOUTH CAROLINA)

COUNTY OF CHARLESTON)

THIS AGREEMENT ("Agreement") is made and entered into this 14 day of 2026, by and between the City of Isle of Palms, S.C., a South Carolina municipal corporation ("City"), and Philip Antman ("Instructor").

WHEREAS The Instructor was approved by City Council to operate a business on the public beach pursuant to Section 7-3-20(c) of the City Code; and

WHEREAS the parties hereto desire to enter into this Agreement to set forth the exact insurance and indemnification duties and obligations of the instructor to be able to provide services on the beach pursuant to the instructor's application and City Council's approval.

THEREFORE, in consideration of the mutual covenants and promises set forth herein, the instructor agrees as follows:

1. INSURANCE. The instructor agrees to maintain comprehensive general liability insurance coverage in an amount not less than \$1,000,000.00 that names the City of Isle of Palms as an additional insured.
2. INDEMNIFICATION. The Instructor agrees to hold harmless and indemnify City and its officers, agents and employees from and against any loss or damage, including all reasonable attorney's fees and expenses, incurred as a result of any and all claims, demands, causes of action, suits, judgments, fines or penalties (including but not limited to all fees and expenses incurred as a result of death or injury to persons or for loss of or damage to property) arising out of or in connection with The Instructor's performance of the work under this Agreement.

WITNESS:

INSTRUCTOR:

Allie Disher

By: Philip Antman

(#1 as to the instructor)

Ben Steer

Title: Head Instructor: Owner

(#2 as to the instructor)

**Entry #:** 40 - Monica Mowers      **Status:** Submitted      **Submitted:** 1/19/2026 12:00 PM

**Name**

Monica Mowers

**Phone**

(843) 973-0078

**Email**

mbecerra18921@gmail.com

**Business Name**

Share the Stoke Surf School

**Business License Address**

304 Fleming Road, 304 Fleming Road, Charleston, South Carolina 29412

**Location where lessons will be provided**

beach path 34a

**I certify that I have completed an application for a business license through the City of Isle of Palms Building Department.**

Yes

**Copy of CPR Certification**

 [Monica Mowers.png](#)  
0.2 MB



**Copy of First Aid Certification**

 [Monica Mowers.png](#)  
0.2 MB



**Copy of Lifeguard Certification**

 [Monica Mowers.png](#)  
0.2 MB



**Copy of Insurance Policy showing minimum coverage of at least \$1,000,000 and naming the City of Isle of Palms as an additional insured**

 [A-SP-SI-26-01-16-361736.zip](#)  
2.7 MB



**Please download the Surf Instructor Indemnification Agreement by [CLICKING HERE](#)**

**This needs to be signed by the surf instructor and two witnesses.**

**Completed Surf Instructor Indemnification Agreement**

 [surf-indemnification-2026.PDF](#)  
39.2 KB



**I have read, understood, and agree to abide by the stipulations listed below:**

- (a) Area where surf lessons are allowed shall be dictated by the current boundary restrictions stated in the City Ordinances.
- (b) At least one instructor attending each lesson must be lifeguard, CPR, and first aid certified, with current certifications on file with the city. There must be a first aid kit on site.
- (c) Each surf instructor provider must carry liability insurance of at least \$1,000,000 that names the City of Isle of Palms as an additional insured.
- (d) Surf instructions shall be limited to groups of four (4) or fewer students and at least one (1) instructor, with a maximum of twelve (12) students and three (3) instructors per day per provider.
- (e) Surf instruction shall not exceed more than two (2) hours per day per provider.
- (f) Surf instruction providers may not advertise on the beach. All signs, merchandise or other article that violate Article 7-SIGNS of the City's ordinances are prohibited.
- (g) Surf instruction providers may not solicit for students on the beach, beach accesses, public parking lots, or the Breach Inlet Bridge parking lot.
- (h) Surf instruction providers must indicate on the application the location where the lessons will be provided.
- (i) Surf instruction providers shall execute an indemnification agreement to be submitted with the application.
- (j) Failure to adhere to these standards will result in automatic revocation of permission to conduct surfing instruction on the beach by City Council.
- (k) City Council shall have the authority to limit the number of permissions issued for commercial surfing instruction on the beach.
- (l) Permission shall be granted for one (1) year which may be renewed annually upon application.

Signature

Date

1/19/2026

*Monica Mowers*

---



[www.americanlifeguard.com](http://www.americanlifeguard.com)

The American Lifeguard Association® has trained over 250,000 individuals since 1990.

Our goal is to improve the quality and accessibility of Health & Safety

Member No: MONMOW101896



**Monica Mowers**

Date of Birth (mm/dd/yyyy) **10/18/1996**

Issue Date: 01/08/2025

American Lifeguard & Safety Training™

**Qualification**

**Date of Completion**

Professional Lifeguarding	01/08/2025
Shallow Water Lifeguarding	
Waterfront Lifeguarding	
Swimming Pool Operator	
CPR/AED for the Professional Rescuer	01/08/2025
Community First Aid	01/08/2025
Aquatic First Responder	

Certification issued by:  
American Lifeguard Assoc.  
8300 Boone Blvd.,  
5th Floor  
Vienna, VA 22182



For Verification go to:

[www.universalcertification.org](http://www.universalcertification.org)

Valid for 2 years with Employer's Model Aquatic Health Code compliance.



AGENCY SportsInsurance.com		NAMED INSURED Share The Stoke Surfboard Rentals	
POLICY NUMBER BESGLPTNV011501_170012_03		304 Fleming Road Charleston, SC, 29412	
CARRIER Texas Insurance Company	NAIC CODE 16543	EFFECTIVE DATE: 05/01/2026	

**ADDITIONAL REMARKS**

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
 FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance

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negligent acts or omissions of the Named Insured and only with respect to the Operations of the Insured during the coverage period.  
 RE: Registered Surfing participants: 05/01/2026 - 04/30/2027;

STATE OF SOUTH CAROLINA)

COUNTY OF CHARLESTON)

THIS AGREEMENT ("Agreement") is made and entered into this Feb. 5<sup>th</sup> day of 2026, by and between the City of Isle of Palms, S.C., a South Carolina municipal corporation ("City"), and Monica Powers ("Instructor").

WHEREAS The Instructor was approved by City Council to operate a business on the public beach pursuant to Section 7-3-20(c) of the City Code; and

WHEREAS the parties hereto desire to enter into this Agreement to set forth the exact insurance and indemnification duties and obligations of the instructor to be able to provide services on the beach pursuant to the instructor's application and City Council's approval.

THEREFORE, in consideration of the mutual covenants and promises set forth herein, the instructor agrees as follows:

1. **INSURANCE.** The instructor agrees to maintain comprehensive general liability insurance coverage in an amount not less than \$1,000,000.00 that names the City of Isle of Palms as an additional insured.
2. **INDEMNIFICATION.** The instructor agrees to hold harmless and indemnify City and its officers, agents and employees from and against any loss or damage, including all reasonable attorney's fees and expenses, incurred as a result of any and all claims, demands, causes of action, suits, judgments, fines or penalties (including but not limited to all fees and expenses incurred as a result of death or injury to persons or for loss of or damage to property) arising out of or in connection with The Instructor's performance of the work under this Agreement.

WITNESS:

INSTRUCTOR:

[Signature]  
(#1 as to the instructor)

By: Monica Powers

[Signature]  
(#2 as to the instructor)

Title: Owner

Entry #: 38 - Kai Peter Dilling

Status: Submitted

Submitted: 1/14/2026 2:17 PM

**Name**

Kai Peter Dilling

**Phone**

(843) 345-6765

**Email**

kai@solsurfers.net

**Business Name**

Sol Surfers Surf Camp, LLC

**Business License Address**

1170 Lazy Lane, Mt. Pleasant, South Carolina 29464

**Location where lessons will be provided**

27th Ave

**I certify that I have completed an application for a business license through the City of Isle of Palms Building Department.**

Yes

**Copy of CPR Certification**



[Red Cross Certificate Lifeguard 2025.pdf.pdf](#)  
32.3 KB



**Copy of First Aid Certification**



[Red Cross Certificate Lifeguard 2025.pdf.pdf](#)  
32.3 KB



**Copy of Lifeguard Certification**



[Red Cross Certificate Lifeguard 2025.pdf.pdf](#)  
32.3 KB



**Copy of Insurance Policy showing minimum coverage of at least \$1,000,000 and naming the City of Isle of Palms as an additional insured**



[Sol Surfers Surf Camp, LLC- CERTS.pdf](#)  
0.2 MB



Please download the Surf Instructor Indemnification Agreement by [CLICKING HERE](#)

This needs to be signed by the surf instructor and two witnesses.

**Completed Surf Instructor Indemnification Agreement**



[IOP SURF INDEMNIFICATION AGREEMENT.pdf](#)  
41.4 KB



I have read, understood, and agree to abide by the stipulations listed below:

- (a) Area where surf lessons are allowed shall be dictated by the current boundary restrictions stated in the City Ordinances.
- (b) At least one instructor attending each lesson must be lifeguard, CPR, and first aid certified, with current certifications on file with the city. There must be a first aid kit on site.
- (c) Each surf instructor provider must carry liability insurance of at least \$1,000,000 that names the City of Isle of Palms as an additional insured.
- (d) Surf instructions shall be limited to groups of four (4) or fewer students and at least one (1) instructor, with a maximum of twelve (12) students and three (3) instructors per day per provider.
- (e) Surf instruction shall not exceed more than two (2) hours per day per provider.
- (f) Surf instruction providers may not advertise on the beach. All signs, merchandise or other article that violate Article 7-SIGNS of the City's ordinances are prohibited.
- (g) Surf instruction providers may not solicit for students on the beach, beach accesses, public parking lots, or the Breach Inlet Bridge parking lot.
- (h) Surf instruction providers must indicate on the application the location where the lessons will be provided.
- (i) Surf instruction providers shall execute an indemnification agreement to be submitted with the application.
- (j) Failure to adhere to these standards will result in automatic revocation of permission to conduct surfing instruction on the beach by City Council.
- (k) City Council shall have the authority to limit the number of permissions issued for commercial surfing instruction on the beach.
- (l) Permission shall be granted for one (1) year which may be renewed annually upon application.

Signature

Date

1/14/2026



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**American Red Cross**  
Training Services

## Certificate of Completion

Kai Dilling

has successfully completed requirements for

**Lifeguarding (Including Deep Water) with CPR/AED for Professional Rescuers and First Aid**

Date Completed: 5/21/2025

Valid Until: 5/21/2027

Conducted by: Genesis Health Clubs - The Atlantic Club Manasquan



To verify certificate, scan code or visit [redcross.org/digitalcertificate](https://redcross.org/digitalcertificate) and enter ID.

Learn and be inspired at [LifesavingAwards.org](https://LifesavingAwards.org)



01UM364



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
05/12/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Frazier Insurance Agency, Inc. 1602 Rolling Hills Dr., Ste.104, Richmond, VA, 23229	<b>CONTACT NAME:</b> PHONE (A/C, No, Ext): 8047547610 E-MAIL ADDRESS: ifrazier@frazierinsurance.com PRODUCER CUSTOMERID :	FAX (A/C No): 8047547613
	<b>INSURER(S) AFFORDING COVERAGE</b>	
<b>INSURED</b> Sports Marketing Program Management Inc. Sol Surfers Surf Camp, LLC  1170 Lazy Lane Mount Pleasant, SC, 29464	INSURER A : Texas Insurance Company	16543
	INSURER B :	
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

**COVERAGES** **CERTIFICATE NUMBER: A-SP-SU-25-05-06-340768** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR TYPE	TYPE OF INSURANCE	ADOL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> INCLUDES ATHLETIC PARTICIPANTS  GENERAL AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	N	N	BESGLPTNV011301_170012_02	05/12/2025	12/01/2025	EACH OCCURRENCE \$ 1,000,000.00 FIRE DAMAGE TO PREMISES RENTED (Any one premises) \$ 300,000.00 MED EXP (any one person) \$ 5,000.00 PERSONAL & ADV INJURY \$ 1,000,000.00 GENERAL AGGREGATE \$ 3,000,000.00 PRODUCTS - COMP/OP AGG \$ 2,000,000.00 \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> NON-OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE  <b>DEDUCTIBLE RETENTION \$</b>						EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N <small>(Mandatory in NH)</small> If yes, describe under SPECIAL PROVISIONS below	N/A					WC STATUTORY LIMITS <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	<b>OTHER</b> Abuse/Molestation	N	N	BESGLPTNV011301_170012_02	05/12/2025	12/01/2025	Each Occurrence \$ 25,000.00 Aggregate \$ 50,000.00

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
Liability Policy Deductible: \$0.00 Deductible for Bodily Injury and \$ 1000.00 per Property Damage Claim. ISO Occurrence form CG 00 01 04 13 and company's specific forms. Coverage for Participant Legal Liability requires that every participant signs a waiver/release. RE. Registered Surfing participants: 06/02/2025 - 06/05/2025, 06/09/2025 - 06/13/2025, 06/16/2025 - 06/20/2025, 06/23/2025 - 06/27/2025, 06/30/2025 - 07/04/2(Continued next page)

<b>CERTIFICATE HOLDER</b> Sol Surfers Surf Camp, LLC  1170 Lazy Lane Mount Pleasant, SC, 29464	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  AUTHORIZED REPRESENTATIVE  Mark Di Perno
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# ADDITIONAL REMARKS SCHEDULE

Page 1 of 1

AGENCY Frazier Insurance Agency, Inc.		NAMED INSURED Sol Surfers Surf Camp, LLC	
POLICY NUMBER BESGLPTNV011301_170012_02		1170 Lazy Lane Mount Pleasant, SC, 29464	
CARRIER Texas Insurance Company	NAIC CODE 16543	EFFECTIVE DATE: 05/12/2025	

## ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
FORM NUMBER: 25      FORM TITLE: Certificate of Liability Insurance

2025, 07/07/2025 - 07/11/2025, 07/14/2025 - 07/18/2025, 07/21/2025 - 07/25/2025, 07/28/2025 - 08/01/2025, 08/04/2025 - 08/08/2025, 05/12/2025 - 12/01/2025;  
RE: Insured Facilities:



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
05/12/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> Frazier Insurance Agency, Inc. 1602 Rolling Hills Dr., Ste. 104, Richmond, VA, 23229	<b>CONTACT NAME:</b> PHONE (A/C, No. Ext): 8047547610      FAX (A/C No): 8047547613 E-MAIL ADDRESS: ifrazier@frazierinsurance.com														
	<b>PRODUCER CUSTOMER ID :</b> <table border="1"> <thead> <tr> <th>INSURER(S) AFFORDING COVERAGE</th> <th>NAIC #</th> </tr> </thead> <tbody> <tr> <td>INSURER A : Texas Insurance Company</td> <td>16543</td> </tr> <tr> <td>INSURER B :</td> <td></td> </tr> <tr> <td>INSURER C :</td> <td></td> </tr> <tr> <td>INSURER D :</td> <td></td> </tr> <tr> <td>INSURER E :</td> <td></td> </tr> <tr> <td>INSURER F :</td> <td></td> </tr> </tbody> </table>		INSURER(S) AFFORDING COVERAGE	NAIC #	INSURER A : Texas Insurance Company	16543	INSURER B :		INSURER C :		INSURER D :		INSURER E :		INSURER F :
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INSURER F :															
<b>INSURED</b> Sports Marketing Program Management Inc. Sol Surfers Surf Camp, LLC  1170 Lazy Lane Mount Pleasant, SC, 29464															

**COVERAGES**      **CERTIFICATE NUMBER: A-SP-SU-25-05-06-340768 381170**      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED, NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS								
A	<b>GENERAL LIABILITY</b> <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> INCLUDES ATHLETIC PARTICIPANTS  GENERAL AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC	Y	N	BESGLPTNV011301_170012_02	05/12/2025	12/01/2025	EACH OCCURRENCE \$ 1,000,000.00 FIRE DAMAGE TO PREMISES RENTED (Any one premises) \$ 300,000.00 MED EXP (any one person) \$ 5,000.00 PERSONAL & ADV INJURY \$ 1,000,000.00 GENERAL AGGREGATE \$ 3,000,000.00 PRODUCTS - COMPI/OP AGG \$ 2,000,000.00 \$								
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	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE  DEDUCTIBLE RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$ \$								
	<b>WORKERS COMPENSATION AND EMPLOYERS LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y/N (Mandatory In NH) If yes, describe under SPECIAL PROVISIONS below		N/A				<table border="1"> <thead> <tr> <th>WC STATUTORY LIMITS</th> <th>OTHER</th> </tr> </thead> <tbody> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td>\$</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td>\$</td> </tr> </tbody> </table>	WC STATUTORY LIMITS	OTHER	E.L. EACH ACCIDENT	\$	E.L. DISEASE - EA EMPLOYEE	\$	E.L. DISEASE - POLICY LIMIT	\$
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A	<b>OTHER</b> Abuse/Molestation	Y	N	BESGLPTNV011301_170012_02	05/12/2025	12/01/2025	Each Occurrence: \$ 25,000.00      Aggregate: \$ 50,000.00								

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
Liability Policy Deductible: \$0.00 Deductible for Bodily Injury and \$ 1000.00 per Property Damage Claim, ISO Occurrence form CG 00 01 04 13 and company's specific forms. Coverage for Participant Legal Liability requires that every participant signs a waiver/release. The certificate holder is named as Additional Insured with respect to (continued on next page)

<b>CERTIFICATE HOLDER</b> City of Isle of Palms 1207 Palm Blvd. Isle of Palms, SC, 29451	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  Mark Di Perno



STATE OF SOUTH CAROLINA)

COUNTY OF CHARLESTON)

THIS AGREEMENT ("Agreement") is made and entered into this FEB 9TH day of 2026, by and between the City of Isle of Palms, S.C., a South Carolina municipal corporation ("City"), and KAI DILLON ("Instructor").

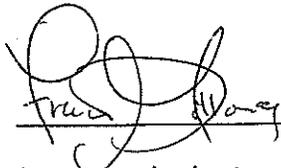
WHEREAS The Instructor was approved by City Council to operate a business on the public beach pursuant to Section 7-3-20(c) of the City Code; and

WHEREAS the parties hereto desire to enter into this Agreement to set forth the exact insurance and indemnification duties and obligations of the instructor to be able to provide services on the beach pursuant to the instructor's application and City Council's approval.

THEREFORE, in consideration of the mutual covenants and promises set forth herein, the instructor agrees as follows:

1. **INSURANCE.** The instructor agrees to maintain comprehensive general liability insurance coverage in an amount not less than \$1,000,000.00 that names the City of Isle of Palms as an additional insured.
2. **INDEMNIFICATION.** The Instructor agrees to hold harmless and indemnify City and its officers, agents and employees from and against any loss or damage, including all reasonable attorney's fees and expenses, incurred as a result of any and all claims, demands, causes of action, suits, judgments, fines or penalties (including but not limited to all fees and expenses incurred as a result of death or injury to persons or for loss of or damage to property) arising out of or in connection with The Instructor's performance of the work under this Agreement.

WITNESS:

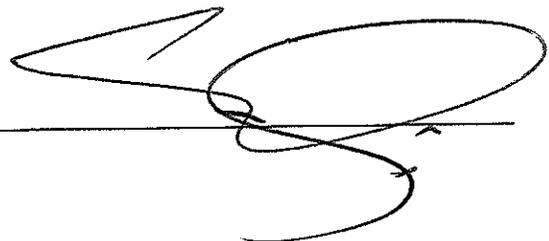
  
\_\_\_\_\_

(#1 as to the instructor)

  
\_\_\_\_\_

(#2 as to the instructor)

INSTRUCTOR:

By:   
\_\_\_\_\_

Title: OWNER  
\_\_\_\_\_

	G	H	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	BC	BD
1	<b>City of Isle of Palms, SC</b> Model Scenario 1 Public Works																		
2																			
3																			
4																			
5																			
6																			
7																			
8																		<b>NOTES</b>	
9	<b>General Fund - Expenditure</b>																		
10	<b>Salaries and Wages</b>																		
11	10-4610.5001	SALARIES & WAGES	694,068	721,909	721,909	27,841	824,874	102,965	866,117	909,423	954,894	1,002,639	1,052,771	1,105,409	1,160,680	1,218,714	1,279,650	SALARIES & WAGES	FY27 Budget 2.8% COLA and 3% merit pool for adjustments effective 1/1/2027. Long-term forecasts include an annual 5%.
12	10-4610.5002	OVERTIME WAGES	21,011	12,782	12,782	(8,229)	14,638	1,856	15,370	16,139	16,946	17,793	18,683	19,617	20,598	21,627	22,709	OVERTIME WAGES	Includes OT provision for beach cleanup as needed. Forecast increase is 2.5% per year
13	10-4610.5003	PART-TIME WAGES	27,489	27,906	27,906	417	31,802	3,896	33,392	35,062	36,815	38,656	40,589	42,618	44,749	46,987	49,336	PART-TIME WAGES	Part-time weekend restroom maintenance/attendant. 100% of wages and fringes covered by transfer in from Muni Atax fund.
14	10-4610.5004	FICA EXPENSE	55,470	58,339	58,339	2,869	66,656	8,317	69,988	73,488	77,162	81,020	85,071	89,325	93,791	98,481	103,405	FICA EXPENSE	FICA rate is 7.65%
15	10-4610.5005	RETIREMENT EXPENSE	126,597	136,359	136,359	9,762	155,813	19,454	163,604	171,784	180,373	189,392	198,862	208,805	219,245	230,207	241,718	RETIREMENT EXPENSE	SCRS employer contribution rates are 18.56%
16	10-4610.5006	GROUP HEALTH INSURANCE	123,430	134,102	134,102	10,672	133,709	(393)	140,394	147,414	154,785	162,524	170,650	179,183	188,142	197,549	207,426	GROUP HEALTH INSURANCE	Current PEBA rates & dependent elections plus 5% increase on 1/1/27. City of IOP specific experience modifier load factor is 5.7%.
17	10-4610.5007	WORKERS COMPENSATION	56,210	60,137	60,137	3,927	68,715	8,578	72,150	75,758	79,546	83,523	87,699	92,084	96,688	101,523	106,599	WORKERS COMPENSATION	Based on current SCMIT rates (including an experience modifier) and forecasted salaries.
18	<i>Total - Salaries and Wages</i>		1,104,275	1,151,534	1,151,534	47,259	1,296,206	144,672	1,361,017	1,429,068	1,500,521	1,575,547	1,654,324	1,737,041	1,823,893	1,915,087	2,010,842		
19	<b>Operating Expenses</b>																		
20	10-4620.5010	PRINT AND OFFICE SUPPLIES	551	1,000	500	(51)	500	-	505	510	515	520	526	531	536	541	547	PRINT AND OFFICE SUPPLIES	0
21	10-4620.5014	MEMBERSHIP AND DUES	-	500	500	500	500	-	505	510	515	520	526	531	536	541	547	MEMBERSHIP AND DUES	0
22	10-4620.5015	MEETINGS AND SEMINARS	241	500	500	259	500	-	505	510	515	520	526	531	536	541	547	MEETINGS AND SEMINARS	Attendance at stormwater managers meetings
23	10-4620.5016	VEHICLE, FUEL & OIL	85,079	90,000	92,000	6,921	93,840	1,840	94,778	95,726	96,683	97,650	98,627	99,613	100,609	101,615	102,631	VEHICLE, FUEL & OIL	Budget based on recent 12 months usage and an estimated \$3.00/gallon cost for marine-grade unleaded and \$3.70 gallon cost for diesel fuel per Southeastern Fuel.
24	10-4620.5017	VEHICLE MAINTENANCE	207,857	167,000	180,500	(27,357)	182,305	1,805	184,128	185,969	187,829	189,707	191,604	193,520	195,456	197,410	199,384	VEHICLE MAINTENANCE	Increased based on actual and includes new additions to the fleet including Skid steer, mini excavator, storm water truck, jet vac trailer, water down station and 2nd caterpillar debris operations.
25	10-4620.5020	ELECTRIC AND GAS	82,835	74,000	83,000	165	93,790	10,790	94,728	95,675	96,632	97,598	98,574	99,560	100,556	101,561	102,577	ELECTRIC AND GAS	Increased based on actual. Also include the street lights. Dominion Energy rate increase estimated at 13%.
26	10-4620.5021	TELEPHONE/CABLE	16,169	14,000	16,000	(169)	16,160	160	16,322	16,485	16,650	16,816	16,984	17,154	17,326	17,499	17,674	TELEPHONE/CABLE	0
27	10-4620.5022	WATER AND SEWER	3,782	3,000	6,350	2,568	6,414	64	6,478	6,542	6,608	6,674	6,741	6,808	6,876	6,945	7,014	WATER AND SEWER	Includes irrigation
28	10-4620.5024	IT EQUIP, SOFTWARE & SVCS	1,000	16,000	16,000	15,000	18,400	2,400	18,584	18,770	18,958	19,147	19,339	19,532	19,727	19,925	20,124	IT EQUIP, SOFTWARE & SVCS	Incls Public Wks timekeeping (4k), Fuel master (2k), Arc GIS mapping/drainage sys mgt (4.4k software and 3.3k annually), IWORQ maintenance management software (4k) and misc provision (.5k)
29	10-4620.5025	NON-CAPITAL TOOLS & EQUIPMENT	6,244	8,000	8,000	1,756	8,000	-	8,080	8,161	8,242	8,325	8,408	8,492	8,577	8,663	8,749	NON-CAPITAL TOOLS & EQUIPMENT	Provision for small (<\$5k) equipment as needed.
30	10-4620.5026	MAINT & SERVICE CONTRACTS	15,628	11,500	11,500	(4,128)	17,250	5,750	17,423	17,597	17,773	17,950	18,130	18,311	18,494	18,679	18,866	MAINT & SERVICE CONTRACTS	Includes extended monthly janitorial service and pest control.
31	10-4620.5027	MACHINE/EQUIPMENT REPAIR	194	4,000	6,000	5,806	6,000	-	6,060	6,121	6,182	6,244	6,306	6,369	6,433	6,497	6,562	MACHINE/EQUIPMENT REPAIR	Skid steer, Jet Vac, mini excavator, wash down station
32	10-4620.5041	UNIFORMS	14,898	15,500	15,500	602	15,655	155	15,812	15,970	16,129	16,291	16,454	16,618	16,784	16,952	17,122	UNIFORMS	Weekly uniform service + \$150/yr per employee for steel-toed boots and includes more frequent uniform replacements.
33	10-4620.5044	CLEANING/SANITARY SUPPLY	2,063	2,000	2,000	(63)	2,020	20	2,040	2,061	2,081	2,102	2,123	2,144	2,166	2,187	2,209	CLEANING/SANITARY SUPPLY	0
34	10-4620.5049	MEDICAL AND LAB	4,432	4,000	4,000	(432)	4,040	40	4,080	4,121	4,162	4,204	4,246	4,289	4,331	4,375	4,418	MEDICAL AND LAB	Cintas First Aid
35	10-4620.5054	STREET SIGNS	-	2,000	4,000	4,000	4,000	-	4,040	4,080	4,121	4,162	4,204	4,246	4,289	4,331	4,375	STREET SIGNS	Covers island wide street name signs only as needed.
36	10-4620.5062	INSURANCE	55,587	54,039	54,039	(1,548)	55,120	1,081	56,222	57,347	58,494	59,663	60,857	62,074	63,315	64,582	65,873	INSURANCE	Forecast 2% annual increase each year. Includes underground storage tank insurance on (2) fuel tanks.
37	10-4620.5063	RENT AND LEASES	1,167	1,000	1,000	(167)	1,010	10	1,020	1,030	1,041	1,051	1,062	1,072	1,083	1,094	1,105	RENT AND LEASES	Covers hydrogen and acetylene tanks for welding. Timeclock rental moved to IT account.
38	10-4620.5064	EMPLOYEE TRAINING	-	500	500	500	5,500	5,000	5,555	5,611	5,667	5,723	5,781	5,838	5,897	5,956	6,015	EMPLOYEE TRAINING	CDL driver Training course
39	10-4620.5065	PROFESSIONAL SERVICES	3,705	3,600	3,700	(5)	3,700	-	3,737	3,774	3,812	3,850	3,889	3,928	3,967	4,007	4,047	PROFESSIONAL SERVICES	DHEC and UST testing. Using Crompco for all 3 sites (Public Works, Marina and PSB). Includes annual testing and additional compliance monitoring. Increase based actual price increases.
40	10-4620.5066	TEMPORARY LABOR	248,194	248,000	260,000	11,806	262,600	2,600	265,226	267,878	270,557	273,263	275,995	278,755	281,543	284,358	287,202	TEMPORARY LABOR	Incls provision for additional services if needed, such as right-of-way maintenance, office help, Front Beach parking lot and compactor cleanup. Hourly rate \$22.68/hr. (\$35.63 CLD driver)



	G	H	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	BC	BD
2	<b>City of Isle of Palms, SC</b>																		
3	Model																		
4	Scenario 1																		
5	Recreation																		
6																			
7																			
8			Actual	Budget	Forecast	Increase/Decrease	Projected	Increase/Decrease	Projected	Projected									
8			2025	2026	FY2026	From Budget 2025	2027	From Forecast 2026	2028	2029	2030	2031	2032	2033	2034	2035	2036	<b>NOTES</b>	
9	<b>General Fund - Expenditure</b>																		
10	<b>Salaries and Wages</b>																		
11	10-4810.5001	SALARIES & WAGES	421,698	448,303	448,303	26,605	506,760	58,457	532,098	558,703	586,638	615,970	646,768	679,107	713,062	748,715	786,151	SALARIES & WAGES	FY26 Budget 2.8% COLA and 3% merit pool for adjustments effective 1/1/2027. Long-term forecasts include an annual 5%.
12	10-4810.5002	OVERTIME WAGES	2,180	2,714	2,714	534	3,065	351	3,218	3,379	3,548	3,725	3,911	4,107	4,312	4,528	4,754	OVERTIME WAGES	Forecast increase is 2.5% per year
13	10-4810.5003	PART-TIME WAGES	255,199	267,800	267,800	12,601	275,555	7,755	289,333	303,799	318,989	334,939	351,686	369,270	387,734	407,120	427,476	PART-TIME WAGES	Instructor pay = 70% of revenues generated from participant fees, so this line item is tied to
14	10-4810.5004	FICA EXPENSE	51,335	54,989	54,989	3,654	60,082	5,093	63,086	66,240	69,552	73,029	76,681	80,515	84,541	88,768	93,206	FICA EXPENSE	FICA rate is 7.65%
15	10-4810.5005	RETIREMENT EXPENSE	75,127	85,034	85,034	9,907	95,948	10,914	100,746	105,783	111,072	116,626	122,457	128,580	135,009	141,760	148,848	RETIREMENT EXPENSE	SCRS employer contribution rates are 18.56%
16	10-4810.5006	GROUP HEALTH INSURANCE	71,473	75,168	75,168	3,695	83,078	7,910	87,231	91,593	96,173	100,981	106,030	111,332	116,898	122,743	128,881	GROUP HEALTH INSURANCE	Current PEBA rates & dependent elections plus 5% increase on 1/1/27. City of IOP specific experience modifier load factor is 5.7%.
17	10-4810.5007	WORKERS COMPENSATION	24,506	20,371	20,371	(4,135)	22,256	1,885	23,369	24,537	25,764	27,053	28,405	29,825	31,317	32,882	34,527	WORKERS COMPENSATION	Based on current SCMIT rates (including an experience modifier) and forecasted salaries.
18		Total - Salaries and Wages	901,518	954,379	954,379	52,861	1,046,743	92,364	1,099,081	1,154,035	1,211,736	1,272,323	1,335,939	1,402,736	1,472,873	1,546,517	1,623,843		
19		Operating Expenses																	
20	10-4820.5010	PRINT AND OFFICE SUPPLIES	10,575	13,000	13,000	2,425	13,130	130	13,261	13,394	13,528	13,663	13,800	13,938	14,077	14,218	14,360	PRINT AND OFFICE SUPPLIES	Printing supplies and copier
21	10-4820.5014	MEMBERSHIP AND DUES	976	1,600	1,600	624	1,616	16	1,632	1,648	1,665	1,682	1,698	1,715	1,733	1,750	1,767	MEMBERSHIP AND DUES	0
22	10-4820.5015	MEETINGS AND SEMINARS	2,440	3,500	3,500	1,060	3,535	35	3,570	3,606	3,642	3,679	3,715	3,752	3,790	3,828	3,866	MEETINGS AND SEMINARS	Increased based on more staff attending conferences and CE
23	10-4820.5016	VEHICLE, FUEL & OIL	3,304	4,000	3,900	596	3,978	78	4,018	4,058	4,099	4,140	4,181	4,223	4,265	4,308	4,351	VEHICLE, FUEL & OIL	Budget based on recent 12 months usage and an estimated \$3.00/gallon cost for marine-grade unleaded and \$3.70 gallon cost for diesel fuel per Southeastern Fuel.
24	10-4820.5017	VEHICLE MAINTENANCE	911	2,000	2,000	1,089	2,020	20	2,040	2,061	2,081	2,102	2,123	2,144	2,166	2,187	2,209	VEHICLE MAINTENANCE	Three vehicles, general maintenance
25	10-4820.5020	ELECTRIC AND GAS	34,421	36,000	36,000	1,579	40,680	4,680	41,087	41,498	41,913	42,332	42,755	43,183	43,614	44,051	44,491	ELECTRIC AND GAS	Increased based on actual (Dominion Energy rate increase estimated at 13%)
26	10-4820.5021	TELEPHONE/CABLE	9,990	11,000	12,000	2,010	12,120	120	12,241	12,364	12,487	12,612	12,738	12,866	12,994	13,124	13,255	TELEPHONE/CABLE	0
27	10-4820.5022	WATER AND SEWER	6,045	5,000	6,000	(45)	6,060	60	6,121	6,182	6,244	6,306	6,369	6,433	6,497	6,562	6,628	WATER AND SEWER	0
28	10-4820.5024	IT EQUIP. SOFTWARE & SVCS	5,878	25,000	9,500	3,622	9,500	-	9,595	9,691	9,788	9,886	9,985	10,084	10,185	10,287	10,390	IT EQUIP. SOFTWARE & SVCS	Incls Rec Dept timekeeping (3k), hardware replacements (6k), and misc provision (.5k). Rec Trac software moved to debt service online registration, scheduling & communications modules (15k)
29	10-4820.5025	NON-CAPITAL TOOLS & EQUIPMENT	1,983	2,000	2,000	17	2,000	-	2,020	2,040	2,061	2,081	2,102	2,123	2,144	2,166	2,187	NON-CAPITAL TOOLS & EQUIPMENT	Provision for small (<\$5k) equipment as needed - does not include computer hardware that is now budgeted in new IT Equip. Software & Svcs account
30	10-4820.5026	MAINT & SERVICE CONTRACTS	36,336	46,000	48,000	11,664	48,000	-	48,480	48,965	49,454	49,949	50,448	50,953	51,462	51,977	52,497	MAINT & SERVICE CONTRACTS	Includes daily maintenance and turf and field supplies/equipment and including fire system monitoring.
31	10-4820.5027	MACHINE/EQUIPMENT REPAIR	2,500	2,500	2,500	-	2,525	25	2,550	2,576	2,602	2,628	2,654	2,680	2,707	2,734	2,762	MACHINE/EQUIPMENT REPAIR	0
32	10-4820.5041	UNIFORMS	912	1,950	1,950	1,038	1,970	20	1,989	2,009	2,029	2,049	2,070	2,091	2,112	2,133	2,154	UNIFORMS	0
33	10-4820.5044	CLEANING/SANITARY SUPPLY	7,995	8,000	8,000	5	8,080	80	8,161	8,242	8,325	8,408	8,492	8,577	8,663	8,749	8,837	CLEANING/SANITARY SUPPLY	0
34	10-4820.5049	MEDICAL AND LAB	330	1,000	750	420	758	8	765	773	780	788	796	804	812	820	828	MEDICAL AND LAB	First Aid supplies
35	10-4820.5062	INSURANCE	79,380	81,517	93,000	13,620	93,930	930	95,809	97,725	99,679	101,673	103,706	105,780	107,896	110,054	112,255	INSURANCE	Forecast 2% annual increase each year
36	10-4820.5063	RENT AND LEASES	2,201	2,500	2,850	649	2,850	-	2,879	2,907	2,936	2,966	2,995	3,025	3,056	3,086	3,117	RENT AND LEASES	Includes color copier rental and year round portable toilets.
37	10-4820.5064	EMPLOYEE TRAINING	2,447	2,500	2,500	53	2,500	-	2,525	2,550	2,576	2,602	2,628	2,654	2,680	2,707	2,734	EMPLOYEE TRAINING	0
38	10-4820.5065	PROFESSIONAL SERVICES	-	120	120	120	121	1	122	124	125	126	127	129	130	131	133	PROFESSIONAL SERVICES	Annual backflow tests
39	10-4820.5066	TEMPORARY LABOR	-	2,000	2,000	2,000	2,020	20	2,040	2,061	2,081	2,102	2,123	2,144	2,166	2,187	2,209	TEMPORARY LABOR	Added budget to address temporary staffing needs
40	10-4820.5079	MISC. & CONTINGENCY EXP	864	3,500	3,000	2,136	3,030	30	3,060	3,091	3,122	3,153	3,185	3,216	3,249	3,281	3,314	MISC. & CONTINGENCY EXP	0
41	10-4830.5088	5 & UNDER GROUPS	939	1,000	1,000	61	1,010	10	1,020	1,030	1,041	1,051	1,062	1,072	1,083	1,094	1,105	5 & UNDER GROUPS	Under 5 activities including additional toddlers programming.
42	10-4830.5091	PROGRAMS	6,961	10,500	10,500	3,539	8,085	(2,415)	8,166	8,248	8,330	8,413	8,497	8,582	8,668	8,755	8,842	PROGRAMS	Supplies for all youth and adult programming
43	10-4830.5092	SPECIAL ACTIVITIES/EVENTS	19,076	24,500	24,500	5,424	24,745	245	24,992	25,242	25,495	25,750	26,007	26,267	26,530	26,795	27,063	SPECIAL ACTIVITIES/EVENTS	Includes Doggie Day, Halloween, Ghostly Tide Tales
44	10-4830.5093	SUMMER CAMPS	12,102	15,500	15,500	3,398	15,500	-	15,655	15,812	15,970	16,129	16,291	16,454	16,618	16,784	16,952	SUMMER CAMPS	0
45	10-4830.5095	THEME ACTIVITIES	4,997	6,000	6,000	1,003	6,060	60	6,000	6,060	6,121	6,182	6,244	6,306	6,369	6,433	6,497	THEME ACTIVITIES	Includes Farmers Market and community offerings.
46	10-4830.5097	ADULT SPORTS	9,806	16,000	16,000	6,194	16,160	160	16,322	16,485	16,650	16,816	16,984	17,154	17,326	17,499	17,674	ADULT SPORTS	Increased official/umpires' rates and cost athletic equipment
47	10-4830.5098	YOUTH SPORTS	25,167	38,000	38,000	12,833	38,380	380	38,764	39,151	39,543	39,938	40,338	40,741	41,149	41,560	41,976	YOUTH SPORTS	Increased official/umpires' rates and cost athletic equipment
48	10-4830.5099	KEENAGERS	3,274	4,500	4,500	1,226	4,545	45	4,500	4,545	4,590	4,636	4,683	4,730	4,777	4,825	4,873	KEENAGERS	Keenagers programming
49	10-4820.5085	CAPITAL OUTLAY	-	12,723	-	-	-	-	-	-	-	-	-	-	-	-	-	CAPITAL OUTLAY	0



