Administration Committee
1:00 p.m., Tuesday, October 6, 2026
City Hall Council Chambers
1207 Palm Boulevard, Isle of Palms, SC

Public Comment:
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@isleofpalms.gov no later than 3:00 p.m. the day before the meeting. Citizens may also provide written public comment here: https://www.isleofpalms.gov/public-comment-form

Agenda

1. **Call to order and acknowledgement that the press and the public have been notified of the meeting in accordance with the Freedom of Information Act.**

2. **Citizen's Comments –** All comments have a time limit of three (3) minutes.

3. **Approval of previous meeting's minutes –** September 1, 2026

4. **Old Business**
   A. Update on Human Resources Manager position
   B. Update on Director of Building, Planning & Zoning job position
   C. Discussion and consideration on business license revenue assurance process/procedures
   D. Discussion of next steps on risk management and insurance review
   E. Update on interviews for Boards & Commissions vacancies
   F. Update on hosting and recodification of City Code

5. **New Business**
   A. Discussion of City's performance evaluation form
   B. Discussion of process for document/ordinance review and approval
   C. Discussion of potential policy for city staff use of artificial intelligence

6. **Miscellaneous-** next meeting Wednesday, November 4, 2026 at 1pm.

7. **Executive Session-** pursuant to SC Code Section 30-4-70(a)(1) to discuss Employee of the Year Award nominations. Upon returning to open session, the Committee may vote on any matter related to Executive Session.

8. **Adjournment**

Administration Committee Meeting
1:00pm, Tuesday, September 1, 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 Miller, Pierce, and Ward

   Staff Present: Administrator Kerr, Deputy Administrator Kuester, Director Hamilton, HR Officer Ladd

2. **Citizen's Comments – none**

3. **Approval of Previous meeting's minutes**

MOTION: Council Member Miller made a motion to approve the minutes of the August 4, 2026 meeting. Council Member Ward seconded the motion. The motion passed unanimously.

4. **Presentation – Robert Collins, Naomi Reed, and Bethany Pendley regarding insurance with the Municipal Association of South Carolina**

Representatives from the Municipal Association of South Carolina's insurance programs presented an overview addressing several questions from Council.

Regarding the factors currently driving workers' compensation and liability premiums, Mr. Collins identified several drivers, including adverse claims development (particularly law enforcement liability, where average claims exceed $60,000), higher-than-projected loss trends confirmed by actuarial review, increased reinsurance costs following a historically expensive hurricane season, medical inflation, "social inflation" (increased likelihood of claims against governmental entities), and growth in the City's insurable assets, vehicles, and payroll.

On the question of alternative rating options such as high-deductible plans, Mr. Collins reviewed the City's current deductibles ($5,000 across workers' comp, property, and liability lines) and potential savings at higher deductible levels. While reports show the highest deductible tiers ($500,000) yield the largest theoretical savings, he recommended against jumping there directly, suggesting a gradual step-up instead. For liability specifically, data showed $25,000 as the optimal deductible level, beyond which savings diminish.

Addressing loss-control programs and safety training that could help lower premiums, Ms. Pendley outlined available resources, including consultation and trend analysis, on-site training, the LocalGovU e-learning platform, model policy toolkits, grant funding (the City has received

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over $39,000 through SMIT/SMURF grants), and a liability hotline offering 10 free attorney consultation hours annually.

On steps to improve the MOD and risk-control recommendations for municipalities, Ms. Pendley explained that the experience modifier is based on the prior three years of claims and capped at ±25% change annually, and emphasized that preventing losses and maintaining strong claim documentation (to support legal defense) reduces both claim severity and the MOD over time — offering far greater savings than any training-related premium discount. She recommended a dedicated staff focus on safety and risk management.

Regarding whether current limits are appropriate or whether the City is over-insuring in any areas, staff advised, in response to a question about whether older vehicles and equipment still warrant comprehensive and collision coverage, that determining asset valuation and coverage appropriateness for vehicles and equipment is the City's own responsibility, though property appraisals (buildings valued over $10,000) are conducted by underwriting every three years. No independent asset-review service is offered by the loss-control team for this purpose.

Staff agreed to follow up by providing the City's asset appraisal and vehicle/equipment listings, and to schedule a loss-control review and potential claims-review session with MASC's team.

5. **Old Business**

A. **Update on Human Resources Manager position**

Administrator Kerr reported that a fourth candidate accepted the position and then rescinded that acceptance. The search will continue, but staff is also preparing to divide the main aspects of job until someone is permanently in the position. HR Officer Ladd will speak with Find Good People about outsourcing some of the functions that cannot be handled by current staff.

B. **Discussion of Director of Building, Planning & Zoning job description**

Committee members offered a few changes to the job description. Administrator Kerr will make the changes and present it to the Ways & Means Committee.

MOTION: Council Member Pierce made a motion to recommend the amended job description for the Director of Building, Planning, and Zoning to City Council for approval along with the necessary funds for Find Good People to begin the search to fill the position. Council Member Miller seconded the motion. The motion passed unanimously.

C. **Update on business license revenue assurance process/procedures**

Council Member Miller read aloud a social media post authored by Council Member Ward regarding the City's business license revenue assurance efforts, expressing concern that mischaracterizations left uncorrected could be taken as fact. The post characterized the City's proposed revenue assurance procedures as a step toward subjecting businesses and short-term rentals to random audits and government overreach, using language suggesting the City would be "knocking on doors" to audit residents' books.

Council Member Ward maintained that his statements were accurate and raised concerns throughout the discussion about the scope of documentation being considered for business license renewals and applications, as well as unease about the concept of auditing in general. He questioned the relevance of certain requested items, such as the NAICS code and federal ID number, given privacy and sensitivity concerns around that information, and raised concerns about how the process would account for filing extensions, disaster-related deadline extensions, and businesses without a completed tax return at the time of renewal. He also questioned the practical and legal weight of a CPA-provided letter as a verification method, asking about potential liability or negligence implications for CPAs and businesses if reported figures were later found inaccurate, and expressed concern about the city's ability to meaningfully verify self-reported figures.

Administrator Kerr and Director Hamilton clarified that no audit process is included in the current agenda item, which instead concerns proposed documentation requirements for business license issuance and renewal. Administrator Kerr explained that revenue assurance is being approached as a three-part effort: verification at the time of application, potential targeted audits, and internal data-tracking to flag reporting inconsistencies. He noted that Charleston County has offered to incorporate the City's business licenses into its existing audit process, which they characterized as a high-level review rather than an in-depth investigation, and emphasized that any further steps would require Council's approval and would proceed through the Committee, Ways and Means, and full Council review process. Director Hamilton noted that the draft document under review was intentionally broad, drawing from State code allowances, to give the Committee a full range of options to narrow down, with a goal of condensing the final requirement to a single page, modeled in part on the process used by the Town of Kiawah Island.

Additional concerns were raised regarding the Business License Office's current staffing capacity, given existing renewal-season workload and processing times of approximately two months, with worry that additional documentation requirements could further delay license issuance and exceed staff expertise in evaluating complex tax situations. Discussion also touched on the potential for process automation to help manage the additional workload, and a suggestion was made to review how the Town of Kiawah Island and other municipalities have structured similar processes before finalizing the City's approach. Staff agreed to bring the Kiawah Island documentation and process information back to the Committee for further review at the next meeting.

E. **Update on Risk Management and insurance review**

Director Hamilton said the marina dock insurance policy is up for renewal September 1st and consists of a primary policy and an excess policy, since the primary coverage cannot fully accommodate the dock's total value. She reported that increasing the "all other perils" deductible from $10,000 to $50,000 would yield an annual savings of $10,853, which staff recommended and the Committee accepted. For the wind, hail, and flood deductible, she presented several tiered options relative to the properties' combined replacement value of approximately $4 million (covering three docks valued at $2.5 million, $500,000, and $1.2 million, respectively).

Council Member Pierce asked for a clearer breakdown of the cost-per-dollar-of-coverage tradeoff at each tier, noting that some increments cost roughly 10 cents per additional dollar of coverage, while others reflected a much higher cost relative to the additional risk assumed. He requested that future presentations include columns showing asset value, coverage retained, and cost per dollar of coverage to make these tradeoffs easier to evaluate. After discussion, the Committee agreed to leave the wind, hail, and flood deductible at its current 5% of insured value with a $250,000 minimum for this renewal cycle and concluded that higher tiers exposed the City to too much additional risk relative to the incremental premium savings.

Administrator Kerr noted that any future decision to accept higher deductibles and greater risk in exchange for premium savings should be paired with a corresponding increase in funding to the City's disaster recovery fund, effectively self-insuring against the added exposure. He indicated that developing such a comprehensive risk-and-savings philosophy would likely take about a year to fully implement, and proposed continuing to study further deductible increases ahead of the next renewal cycle while offsetting any additional risk with reserve contributions. The Committee agreed to proceed with the recommended $50,000 all-other-perils deductible and to maintain the current wind, hail, and flood deductible structure for this renewal period.

5. **New Business**

Discussion of Boards and Commissions Vacancies

Administrator Kerr said the few openings coming in 2027 will be posted on the City’s website and social media channels. Applications will be reviewed at the October meeting.

6. **Miscellaneous Business**

The next meeting of the Administration Committee will be held on Tuesday, October 6, 2026 at 1pm.

7. **Adjournment**

Council Member Ward made a motion to adjourn, and Council Member Miller seconded the motion. The meeting was adjourned at approximately 2:26pm.

Respectfully submitted,

Nicole DeNeane
City Clerk

TOWN OF KIAWAH ISLAND
FINANCE DEPARTMENT

4475 Betsy Kerrison Parkway
Kiawah Island South Carolina 29455
Phone (843) 768-9166
businesslicenses@kiawahisland.gov

BUSINESS LICENSE CHECKLIST – REQUIRED DOCUMENTATION

UPON APPROVAL, THE BUSINESS LICENSE WILL BE ISSUED

This is a complete list of all required documentation.

***** NOTE: Not all of these requirements will apply to every situation.***

- **Copy of SC Retail License - if applicable- SC Dept. of Revenue-www.dor.sc.gov**

- **Copy of IRS EIN Confirmation Letter-if applicable-** *If your ownership type is LLC, partnership, or corporation, you will be required to upload a copy of your IRS EIN Confirmation Letter that will verify the EIN that you put on your company's contact page. If you cannot provide this letter, then we will accept a signed letter from your company's CPA confirming the EIN or your company's tax return showing the EIN (You can redact Income information if you do not wish to show it).* **A w9 *form is unacceptable*.**

- **Copy of SCDA Retail Food Permit - if applicable-anyone selling or preparing food for the public in South Carolina, like restaurants, grocery stores, food trucks, delis, bakeries, and caterers**

- **Copy of PBW (On Premises Beer/Wine license) - if applicable-for businesses who sell beer and wine**

- **Copy of PLB (On Premises liquor/Beer License)- if applicable-for businesses who sell liquor and beer**

- **If you are a licensed SC LLR contractor or subcontractor, then you will need to upload current copies of your company's SC commercial, residential, or specialty contractor license and the driver's license of the person listed as the qualifier for your SC LLR contractor license.**

- **Acceptable Income Verifications Documents for New License Applications:**

  1. Contract or Job Proposal with price
  2. Signed letter from the business owner or a corporate officer stating what they will be doing on Kiawah and the job cost

- **Acceptable Income Verifications Documents for Renewal License Applications:**
  1. **Profit and Loss statement (If your P/L statement shows all your company's income, then you need to provide a breakdown of what you are reporting to other jurisdictions)**
  2. **Federal or state income tax return (If the return shows all your company's income, then you need to provide a breakdown of what you are reporting to other jurisdictions)**
  3. **1099s that show total Kiawah gross receipts (If your 1099 includes any income earned from working outside of Kiawah, then you need to provide a breakdown of what you are reporting to other jurisdictions)**
  4. **Reports from the company's finance software that show Kiawah gross receipts**
  5. **Contracts for Kiawah projects or sales with prices**
  6. **South Carolina state sales tax returns that show what income and taxes were reported for Kiawah**
  7. **Signed letter from the company's CPA stating the company's Kiawah gross receipts and that they acknowledge it is correct**
  8. **Notarized letter from the business owner or a corporate officer stating the company's Kiawah gross receipts and that they acknowledge it is correct**
  9. **VRBO or Airbnb rental revenue reports**

April 23, 2024

Mr. Robert C. Collins
Underwriting Manager
South Carolina Municipal Insurance and Risk Financing Fund
1411 Gervais Street
Columbia, SC 29211

Dear Mr. Collins:

Our firm has performed onsite inspections and valuation services for **Isle of Palms,** one of your program's insured entities. We are pleased to submit our restricted appraisal report for certain property of interest to the South Carolina Municipal Insurance and Risk Financing Fund (hereafter "SCMIRF"), a municipal risk pool operating in the state of South Carolina.

I. Purpose/Intended Use:

The sole purpose of our appraisal was to express our opinion of the Replacement Cost for insurance purposes. This report and the opinions of value expressed herein should be utilized for no other purpose. The intended use of the appraisal is to provide value conclusions that will assist SCMIRF in its effort to maintain proper and supportable insurance to value, insurance placement, proof of loss documentation, and collection of important underwriting data as it relates to their property insurance reporting requirements. Neither this report nor its contents are to be referenced in any public documentation or redistributed to any third party without the express written consent of HCA Asset Management, LLC. The information contained in the reports are specific to your needs as the intended user and HCA is not responsible for any unauthorized use.

The submitted reports are "restricted appraisal reports" and are prepared under USPAP Standards Rule 8-2(b); i-xii and Advisory Opinion 38 (updated as of the current edition). The criterion for this type of report has been achieved in the certificate letter of the report. Individualized detailed valuation backup will be provided upon request of the client or in the event of any future judicial proceedings. The rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without additional information contained in the appraiser's work file.

> **Replacement Cost (RC)** is the cost to construct or replace, at one time, an entire building of equal quality and utility. Modern materials and current methods, designs, and layouts are used for replacement. Replacement Cost does not take into consideration improvements necessary to conform to changes in building codes, demolition, debris removal, site accessibility or site work, reuse of building components or services, overtime, bonuses for labor, soft costs, extraordinary fees, premiums for materials, or other contingencies. For insurance purposes, the prices used for labor, materials, overhead, profit and fees are those in effect as of the date of our appraisal.

It is important to review this definition as stated in the current insurance policy language for accuracy and consistency. In the event of a partial loss, the amount of loss may be based on repair and renovation costs that are proportionately higher than the provided values for entire property, as defined herein.

Exclusion is a provision in an insurance contract describing property or types of property not covered by the contract. Typical exclusions segregated from our valuation conclusions are as follows: 1) Site Preparation; 2) Footings and Foundations (below the lowest occupied level); and, 3) Underground Portions of Plumbing.

II. Scope and Methodology:

HCA has conducted a field inventory of certain property owned by the insured, as designated by SCMIRF. For each building, HCA has provided a detailed Building Report. A complete listing of properties appraised by our staff is included with the Summary & Detail Report formats accompanying this letter.

Our valuation report includes:
- Buildings / Structures (includes Process Equipment totals)
- Moveable Machinery & Equipment/Contents (based on modeling/tally techniques)
- Insurable Property in the Open/Inland Marine items (Included in Building Values, except where specifically noted)

Excluded from the scope of our service were the following:
- Land/Landscaping
- Licensed Vehicles
- Mobile Property (unlicensed rolling stock)
- Infrastructure assets
- Intangible assets
- Property in the open scheduled separately, or not typically covered by insurance
- Consumable supplies and spare parts; inventory items not included in project scope
- Leased property and personal property of others
- Architectural drawings and records

Buildings/Structures:
Each building subject to our appraisal (refer to proposal) has been physically inspected. Square footage for each building was generated based on a review blueprints, by physically measuring each building or by using existing documentation (i.e. CAD information; as-built plans, facilities information) and then verifying the data provided. Major construction components and building elements were identified and valued as part of the overall structure. Building plans/notes and photographs were prepared for each site to become part of our proof of loss documentation, in addition to assisting with the valuation efforts.

Furniture, Machinery and Moveable Equipment:
This category is often referred to as "Personal Property" or "Contents" in the insurance industry. HCA did not perform a detailed physical inventory of machinery and equipment assets. For insurance purposes, contents were either tallied and grouped by building to develop reasonable estimates of Replacement Cost, or the costs have been "modeled" based on similar properties previously appraised by our staff (estimated based on a standard cost per square foot). For larger, newly constructed locations, contents may also have been estimated based on a combination of original cost documentation provided by the Entity. Based on the accepted scope of our engagement, these results should not be used for more detailed proof-of-loss documentation.
Note: Process Equipment located in treatment structures is represented in the reported Building Valuations; with break-out values shown on our Detail Report pages.

Insurable Property In The Open (Inland Marine Items):
At small water/wastewater pump station locations appraised, our staff recorded and valued insurable property in the open (PITO), also classified by SCMIRF as Inland Marine. Items such as lighting and fencing were valued, and the resulting values have been included with the building value. Note: Inland Marine items scheduled separately were not included as part of the appraisal process, except where specifically noted. In the case where Inland Marine items were appraised or added, the appraised value is reported separately in the summary section.

III. Three Approaches to Value:

The appraisal industry supports three recognized approaches to value (Cost, Sales Comparison and Income Approaches). As stated under USPAP Standards Rule 7.4, the appraiser has considered each approach to value and has decided which were applicable to the current project scope and intended use. The three approaches, as defined by the American Society of Appraisers are:

> **Cost Approach** – This approach is based on the proposition that the informed purchaser would pay no more for a property than the cost of producing a substitute property with the same utility as the subject property. It considers that the maximum value of a property to a knowledgeable buyer would be the amount currently required to construct or purchase a new asset of equal utility. When the subject asset is not new, the current cost new for the subject must be adjusted for all forms of depreciation and obsolescence as of the effective date of the appraisal. **For Insurance Appraisal purposes, this is the most appropriate approach to valuing assets, and the one utilized by our staff for this engagement.**
>
> **Sales Comparison Approach** – This approach involves the comparison of comparable recent sales (or offerings) of similar assets to the subject. If the comparable sales are not exactly like the subject, adjustments must be made to the price of the comparable sales (or offerings). The adjustments may be either up or down in order to estimate what the comparable would have sold for if it had the same characteristics as the subject. This approach leads to an indication of the most probable selling price for the assets being appraised.

Income Approach – This approach considers value in relation to the present worth of future benefits derived from ownership and is usually measured through the capitalization of a specific level of income.

The most reliable data available for the type of assets included in the scope of our appraisal includes historical cost and replacement cost information. Sources for this information include, but are not limited to client historical costs, purchase orders, recent contracts, files, databases, past inventories, manufacturers' suggested retail price lists, manufacturers price quotes, bluebooks, industry price guides and retail equipment catalogs. It has been established that the Cost Approach is the most relative and appropriate for insurance purposes. For this reason, we decided to employ the Cost Approach.

IV. Additional Risk Modeling Data

As part of our inspection and report our staff has prepared our estimates for the following: a) Flood Zone b) Elevation and c) Quake Zone. To provide this information we have utilized subscription-based resources for specific location data based on GPS coordinate readings obtained by our staff while in the field. We have not performed a detailed engineering mapping service, and do not certify the data provided; however, we feel confident that the data provided by the mapping service is a reasonable determination of these risks which may allow the intended user to identify specific property characteristics/locations that may warrant further research.

V. Summary

The appraisal report includes the following documents:

- This letter and attached Certification, summarizing our procedures and methodology;
- Tables indicating the coding and physical addresses for the locations inspected and valued;
- The attached appraisal reports (summary and detail) outlining our findings;
- A statement outlining our appraisal assumptions and conditions that limit use of the appraisal.

Exclusions have been calculated according to our experience with property that is typically excluded for insurance purposes. We accept no responsibility of liability for the excluded property. It is our recommendation that you consult with your insurance representatives so that these figures may be compared to those in your current coverage. It is recommended that a new inspection be conducted every five to seven years to meet current insurance appraisal standards.

For insurance purposes it is our opinion that the effective date as of February 27, 2024, the estimates of value are as follows:

	Replacement Cost (net of exclusions)
Buildings (Including Process Equipment):	$44,369,000
Contents:	$3,636,900
Total for Locations Appraised:	**$48,005,900**

VI. Appraisal Certification

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct. I have not knowingly misrepresented any facts or information that would have an impact on my calculations or conclusions of value.
- The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within a three year period immediately preceding acceptance of this assignment. Exceptions to this statement are those properties appraised by HCA Asset Management staff over the course of the current appraisal cycle, as individually selected by SCMIRF (see supplied property selection database for identification of the properties falling under this exception).
- I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest with respect to the parties involved.
- I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- I have made a personal inspection of the properties that are the subject of this report (where applicable under the scope of services).
- Analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice (updated as of the current edition).
- No one provided significant property appraisal assistance to the person signing this certification.

Respectfully Submitted,
HCA Asset Management, LLC



Salvatore Guerrieri
Responsible Appraiser

VII. Assumptions & Limiting Conditions

1. It is assumed that the utilization of the improvements is within the boundaries or property lines of the property described and that there is no encroachment or trespass unless noted in the report. No survey has been offered or ordered in connection with the service.
2. Building areas discussed have been calculated in accordance with standards developed by the American Institute of Architects as included in AIA Document D101 "Methods of Calculating Areas and Volumes of Buildings".
3. It is assumed that there are no hidden or unapparent conditions of the property, subsoil, or structures that render them more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies that may be required to discover them.
4. All engineering and architecture utilized by our staff is assumed to be correct.
5. We have assumed that the property is free from insect infestation, dry rot, and fungus growth. The mechanical systems, heating system, piping, plumbing, and other building service equipment have not been specifically tested, but are assumed to be in good working order and adequate for the buildings, unless specifically cited otherwise.
6. It is assumed that all applicable zoning and land use regulations have been complied with, unless nonconformity has been stated, defined, and considered in the appraisal report.
7. It is assumed that all required licenses, certificates of occupancy, consents, or other legislative or administrative authority from any local, state, or national government or private entity or organization have been, or can be obtained or renewed for any use on which the value estimate contained in this report is based.
8. It is assumed that there is full compliance with all applicable federal, state, and local environmental regulations and laws unless noncompliance is stated, defined, and considered in the appraisal report.
9. It is assumed that there are no hazardous substances on the subject property or on surrounding properties that would potentially adversely affect the value of the subject property. The analyses and value conclusions in this appraisal report are null and void should any such hazardous materials be discovered. We possess no expertise or qualifications for identifying hazardous materials. We assume no responsibility for investigating or arranging for competent engineering studies of the property to identify such hazardous materials.
10. The information furnished by others is believed to be reliable and has been confirmed with public records or a knowledgeable party when possible. However, no warranty is given for its accuracy.
11. All assets shown on any data files, maps, blueprints or inventory lists provided by the client are assumed to be owned, operated, and maintained by the client with no shared interest by another entity. No land surveys, title searches, or legal determination of ownership has been conducted.

12. Any blueprints, maps or plans provided to HCA are assumed to be "as-built".
13. Our appraisal is valid only for the function, which is stated herein. Any other use of, or reliance upon this report by you or third parties is invalid.
14. If physical inspection of the property was made, the inspection was conducted by appraisers familiar with general real property and building construction. HCA is not responsible for the structural integrity of the property or its conformity to building construction code requirements or safety concerns.
15. No person other than those identified (and the Client) had any significant professional input on the valuation process. Unless previously stated, no subcontractors or outsourcing were utilized in the derivation of the values provided in the report.
16. HCA reserves the right to make adjustments to our opinions of value as deemed necessary.
17. Property areas, dimensions, and descriptions used in this analysis have not been verified in all cases. This information has been provided for identification purposes only and are not to be used for any other purpose including legal documentation.
18. Possession of this report or any copies does not carry any right of redistribution or publication. No portion of this report may be shared with any third parties through prospectus, advertising, public publication, news, or any other means of communication (including email/internet) without the prior written consent of HCA Asset Management, LLC.

We have acted as an independent contractor and have no personal interest, either present or contemplated, in the subject property. We certify that no fee received, or to be received, or the employment of our services, is in any way contingent upon the opinion reported. HCA will maintain and house copies of our work file, all relative correspondence, and the final reports and database(s) for a period not less than five years after preparation or at least two years after final disposition of any judicial proceeding in which the appraiser provided testimony related to the assignment, whichever period expires last. This policy is outlined in accordance with the American Society of Appraisers and the Uniform Standards of Professional Appraisal Practice (USPAP).

NATURAL DISASTER DISCLAIMER

Recovery and reconstruction from widespread natural disasters such as pandemic, hurricane, earthquake, tornado, wildfire or flood often create abnormal shortages of labor and materials typically resulting in significant price increases compared to conditions prior to the event. These increases, while temporary, may last for a year or more before returning to normal market conditions.

The values as reported herein are estimated based on normal market conditions and are considered appropriate the stated purpose of this report (insurance coverage). Some or all of the estimated values as reported herein may be inadequate for reconstruction or repair in periods after a widespread natural disaster.

Location Table

Entity	Site	Address	Building	Pg. Ref.
1034	Isle of Palms			
	02 RECREATION CENTER	24 28TH AVE, ISLE OF PALMS, SC 29451		
			004 RECREATION CENTER	1
			005 SOFTBALL FIELD DUGOUTS AND SCOREBOARD	2
			006 BASEBALL FIELD DUGOUT SCOREBOARD	3
			007 SOCCER FIELD SCOREBOARD	4
			008 TENNIS COURTS	5
			009 PICNIC SHELTER	6
			010 BASKETBALL COURTS	7
	03 BOAT RAMP ON HAMLIN CREEK AT BREACH INLET	103 PALM BLVD, ISLE OF PALMS, SC 29451		
			060 CONCRETE BOAT RAMP BREACH INLET	8
	04 PUBLIC RESTROOM	1118 OCEAN BLVD, ISLE OF PALMS, SC 29451		
			013 PUBLIC RESTROOM	9
			ADD01 BOARDWALK	10
	05 CITY HALL / BUILDING DEPARTMENT	1207 PALM BOULEVARD, ISLE OF PALMS, SC 29451		
			014 CITY HALL and BUILDING DEPARTMENT	11
			065 CITY HALL GENERATOR	12
	08 PUBLIC WORKS BLDG	1301 PALM BLV, ISLE OF PALMS, SC 29451		
			018 PUBLIC WORKS BUILDING	13
			019 PUBLIC WORKS FUEL FACILITY	14
			068 PUBLIC WORKS VEHICLE WASH FACILITY	15
			072 PUBLIC WORKS GENERATOR	16

Location Table

Entity	Site	Address	Building	Pg. Ref.
1034	Isle of Palms			
	09 MUNICIPAL PARKING LOT ATTENDANT SHELTER	CORNER OF PAVILION AND OCEAN BLVD, ISLE OF PALMS, SC 29451		
			020 MUNICIPAL PARKING LOT ATTENDANT SHELTER	17
	10 MARINA RESTAURANT	80 41ST AVE, ISLE OF PALMS, SC 29451		
			021 MARINA RESTAURANT	18
	11 MARINA CONVENIENCE STORE	50 41ST AVENUE, ISLE OF PALMS, SC 29451		
			024 MARINA CONVENIENCE STORE	19
			025 MARINA CONVENIENCE STORE GENERATOR	20
			028 MARINA AUTO FUELING	21
			029 MARINA BOAT FUELING	22
			039 MARINA BOAT RAMP & BULKHEAD	23
			066 CONVENIENCE STORE FUELING DISPENSERS	24
	12 PUBLIC SAFETY BUILDING	30 JC LONG BLVD, ISLE OF PALMS, SC 29451		
			040 PUBLIC SAFETY BUILDING	25
	22 Fire Station #2	44 41ST AVENUE, ISLE OF PALMS, SC 29451		
			038 FIRE STATION #2	26

Insurance Summary Report - RCV

SC Municipal Ins Risk Financing Fund 2024 - SCMIRF 2024

Isle of Palms

As of Date: 2/27/2024

			Year Built	ISO Class	No. Of Stories	Square Footage	Replacement Cost (RC) Building (Less Exclusions)	Contents	Property In The Open	Total
SITE: 02	**RECREATION CENTER**									
BLDG: 004	**RECREATION CENTER** 24 28TH AVE ISLE OF PALMS, SC 29451		1980	4	1	24,001	$9,350,400	$600,100	$0	$9,950,500
BLDG: 005	**SOFTBALL FIELD DUGOUTS AND SCOREBOARD** 24 28TH AVE ISLE OF PALMS, SC 29451		2000	4	1	160	$28,500	$0	$0	$28,500
BLDG: 006	**BASEBALL FIELD DUGOUT SCOREBOARD** 24 28TH AVE ISLE OF PALMS, SC 29451		2000	3	1	360	$45,400	$0	$0	$45,400
BLDG: 007	**SOCCER FIELD SCOREBOARD** 24 28TH AVE ISLE OF PALMS, SC 29451		2004	0	1	0	$17,600	$0	$0	$17,600
BLDG: 008	**TENNIS COURTS** 24 28TH AVE ISLE OF PALMS, SC 29451		2004	6	1	12,960	$151,100	$0	$0	$151,100
BLDG: 009	**PICNIC SHELTER** 24 28TH AVE ISLE OF PALMS, SC 29451		2004	1	1	800	$51,800	$0	$0	$51,800
BLDG: 010	**BASKETBALL COURTS** 24 28TH AVE ISLE OF PALMS, SC 29451		2004	6	1	10,530	$149,600	$0	$0	$149,600
		Site Totals:					**$9,794,400**	**$600,100**	**$0**	**$10,394,500**
SITE: 03	**BOAT RAMP ON HAMLIN CREEK AT BREACH INLET**									
BLDG: 060	**CONCRETE BOAT RAMP BREACH INLET** 103 PALM BLVD		2000	6	1	600	$134,600	$0	$0	$134,600

Insurance Summary Report - RCV

SC Municipal Ins Risk Financing Fund 2024 - SCMIRF 2024

Isle of Palms

As of Date: 2/27/2024

							Replacement Cost (RC)			
				Year Built	ISO Class	No. Of Stories	Square Footage	Building (Less Exclusions)	Contents	Property In The Open	Total
SITE:	**03**	**BOAT RAMP ON HAMLIN CREEK AT BREACH INLET**									
			ISLE OF PALMS, SC 29451								
			Site Totals:					**$134,600**	**$0**	**$0**	**$134,600**
SITE:	**04**	**PUBLIC RESTROOM**									
	BLDG:	**013**	**PUBLIC RESTROOM** 1118 OCEAN BLVD ISLE OF PALMS, SC 29451	1985	2	1	1,680	$728,300	$21,000	$0	$749,300
	BLDG:	**ADD01**	**BOARDWALK** 1118 OCEAN BLVD ISLE OF PALMS, SC 29451	2002	1	1	1,300	$304,400	$0	$0	$304,400
			Site Totals:					**$1,032,700**	**$21,000**	**$0**	**$1,053,700**
SITE:	**05**	**CITY HALL / BUILDING DEPARTMENT**									
	BLDG:	**014**	**CITY HALL and BUILDING DEPARTMENT** 1207 PALM BOULEVARD ISLE OF PALMS, SC 29451	1990	1	2	8,130	$2,685,400	$365,900	$0	$3,051,300
	BLDG:	**065**	**CITY HALL GENERATOR** 1207 PALM BOULEVARD ISLE OF PALMS, SC 29451	2014	3	1	0	$158,300	$0	$0	$158,300
			Site Totals:					**$2,843,700**	**$365,900**	**$0**	**$3,209,600**
SITE:	**08**	**PUBLIC WORKS BLDG**									
	BLDG:	**018**	**PUBLIC WORKS BUILDING** 1301 PALM BLV ISLE OF PALMS, SC 29451	1991	3	1	4,100	$746,900	$147,600	$0	$894,500

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SC Municipal Ins Risk Financing Fund 2024 - SCMIRF 2024

Isle of Palms

As of Date: 2/27/2024

			Year Built	ISO Class	No. Of Stories	Square Footage	Replacement Cost (RC) Building (Less Exclusions)	Contents	Property In The Open	Total
SITE: 08	**PUBLIC WORKS BLDG**									
BLDG: 019	**PUBLIC WORKS FUEL FACILITY** 1301 PALM BLV ISLE OF PALMS, SC 29451		2019	3	1	960	$131,100	$0	$0	$131,100
BLDG: 068	**PUBLIC WORKS VEHICLE WASH FACILITY** BEHIND 1301 PALM BLV ISLE OF PALMS, SC 29451		2016	3	1	200	$142,300	$79,500	$0	$221,800
BLDG: 072	**PUBLIC WORKS GENERATOR** BEHIND 1301 PALM BLVD ISLE OF PALMS, SC 29451		2020	3	1	0	$95,000	$0	$0	$95,000
		Site Totals:					**$1,115,300**	**$227,100**	**$0**	**$1,342,400**
SITE: 09	**MUNICIPAL PARKING LOT ATTENDANT SHELTER**									
BLDG: 020	**MUNICIPAL PARKING LOT ATTENDANT SHELTER** CORNER OF PAVILION AND OCEAN BLVD ISLE OF PALMS, SC 29451		1990	1	1	168	$14,500	$10,000	$0	$24,500
		Site Totals:					**$14,500**	**$10,000**	**$0**	**$24,500**
SITE: 10	**MARINA RESTAURANT**									
BLDG: 021	**MARINA RESTAURANT** 80 41ST AVE ISLE OF PALMS, SC 29451		1985	1	2	5,539	$2,385,500	$0	$0	$2,385,500
		Site Totals:					**$2,385,500**	**$0**	**$0**	**$2,385,500**
SITE: 11	**MARINA CONVENIENCE STORE**									
BLDG: 024	**MARINA CONVENIENCE STORE** 50 41ST AVENUE		1985	1	1	6,538	$1,882,300	$0	$0	$1,882,300

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SC Municipal Ins Risk Financing Fund 2024 - SCMIRF 2024

Isle of Palms

As of Date: 2/27/2024

			Year Built	ISO Class	No. Of Stories	Square Footage	Replacement Cost (RC) Building (Less Exclusions)	Contents	Property In The Open	Total
SITE: 11		**MARINA CONVENIENCE STORE**								
		ISLE OF PALMS, SC 29451								
	BLDG: 025	**MARINA CONVENIENCE STORE GENERATOR** 50 41ST AVENUE ISLE OF PALMS, SC 29451	1990	3	1	0	$79,300	$0	$0	$79,300
	BLDG: 028	**MARINA AUTO FUELING** 50 41ST AVENUE ISLE OF PALMS, SC 29451	2004	6	1	1,462	$655,000	$0	$0	$655,000
	BLDG: 029	**MARINA BOAT FUELING** 50 41ST AVENUE ISLE OF PALMS, SC 29451	1995	1	1	396	$853,800	$12,000	$0	$865,800
	BLDG: 039	**MARINA BOAT RAMP & BULKHEAD** 50 41ST AVENUE ISLE OF PALMS, SC 29451	2000	6	1	2,350	$5,135,900	$0	$0	$5,135,900
	BLDG: 066	**CONVENIENCE STORE FUELING DISPENSERS** 50 41ST AVENUE ISLE OF PALMS, SC 29451		0		0	$0	$0	$0	$0
				Site Totals:			**$8,606,300**	**$12,000**	**$0**	**$8,618,300**
SITE: 12		**PUBLIC SAFETY BUILDING**								
	BLDG: 040	**PUBLIC SAFETY BUILDING** 30 JC LONG BLVD ISLE OF PALMS, SC 29451	2009	4	3	30,061	$11,986,900	$1,676,800	$0	$13,663,700
				Site Totals:			**$11,986,900**	**$1,676,800**	**$0**	**$13,663,700**
SITE: 22		**Fire Station #2**								
	BLDG: 038	**FIRE STATION #2** 44 41ST AVENUE	2007	4	3	15,889	$6,455,100	$724,000	$0	$7,179,100

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SC Municipal Ins Risk Financing Fund 2024 - SCMIRF 2024

Isle of Palms

As of Date: 2/27/2024

			Year Built	ISO Class	No. Of Stories	Square Footage	Replacement Cost (RC) Building (Less Exclusions)	Contents	Property In The Open	Total
SITE:	**22**	**Fire Station #2**								
		ISLE OF PALMS, SC 29451								
						Site Totals:	**$6,455,100**	**$724,000**	**$0**	**$7,179,100**
						Report Totals:	**$44,369,000**	**$3,636,900**	**$0**	**$48,005,900**

ENTITY:	1034	Isle of Palms
SITE:	02	RECREATION CENTER
BUILDING:	004	RECREATION CENTER
ADDRESS:		24 28TH AVE ISLE OF PALMS, SC 29451
OCCUPANCY:		COMMUNITY CENTERS

FIRE PROTECTION AND SAFETY:
AUTO FIRE PROTECTION/ALARM SYS.
EMERGENCY BACK-UP GENERATOR
EMERGENCY LIGHTING
EXIT LIGHTING
INTRUSION SYSTEM
MANUAL FIRE ALARM PULL STATIONS
SECURITY CAMERAS
SPRINKLER SYSTEM

SPRINKLERED (YES-% OR NO): 100%

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: CONCRETE BLOCK - DECORATIVE

ROOFING: METAL - STANDING SEAM

PARTITION WALLS: CONCRETE BLOCK

CEILING: DRYWALL

BUILDING SERVICES:
ELECTRIC
HEATING / AC-HEAT PUMP
HVAC - ROOFTOP PACKAGE UNITS
PLUMBING

FLOORING: RUBBERIZED FLOORING

BUILDING FEATURES:
BUILT-IN CABINETS & SHELVING
COVERED ENTRANCE WAY
EXHAUST HOODS-KITCHEN
MEZZANINE
RAILINGS

ISO CONSTRUCTION CLASS:	MASONRY NONCOMBUST.
FRAMING:	STEEL
DATE OF CONSTRUCTION:	1980
ADDITIONS (YES-YR. OR NO):	2004
RENOVATIONS (YES-YR OR NO):	2004, 2023
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	24,001 / NO
ELEVATION (FT):	8
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.70804' W79° 46.57466'



BUILDING

REPLACEMENT COST NEW (RC):	$9,632,200
EXCLUSION AMOUNT:	$281,800
RC MINUS EXCLUSIONS:	$9,350,400
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$600,100
EDP:	$0
PERSONAL PROPERTY TOTAL:	$600,100

BUILDING NOTES: **SINGLE STORY, MASONRY NONCOMBUSTIBLE, COMMUNITY RECREATION CENTER FEATURES 250KW BACKUP GENERATOR (NEW IN 2023). BUILDING INCLUDES BASKETBALL COURT, LOBBY, GROUP EXERCISE/EVENT ROOMS & ADMINISTRATIVE AREAS. CONTENTS INCLUDE RECREATION EQUIPMENT, OFFICE FURNITURE/EQUIPMENT, GROUNDS EQUIPMENT & MISCELLANEOUS STORAGE.**

ENTITY:	1034	Isle of Palms
SITE:	02	RECREATION CENTER
BUILDING:	005	SOFTBALL FIELD DUGOUTS AND SCOREBOARD
ADDRESS:		24 28TH AVE ISLE OF PALMS, SC 29451
OCCUPANCY:		ATHLETIC FACILITY

FIRE PROTECTION AND SAFETY: NONE

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE FOOTING

EXTERIOR WALLS: CONCRETE BLOCK

ROOFING: METAL

PARTITION WALLS: NONE

CEILING: NONE/EXPOSED DECK

BUILDING SERVICES: ELECTRIC

FLOORING: NONE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	MASONRY NONCOMBUST.
FRAMING:	STEEL
DATE OF CONSTRUCTION:	2000
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	160 / NO
ELEVATION (FT):	7
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.64136' W79° 46.61450'



BUILDING

REPLACEMENT COST NEW (RC):	$29,000
EXCLUSION AMOUNT:	$500
RC MINUS EXCLUSIONS:	$28,500
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: STRUCTURE FEATURES INCLUDE: 2 MASONRY NONCOMBUSTIBLE DUGOUTS AND 1 ELECTRONIC SCOREBOARD.

ENTITY:	1034	Isle of Palms
SITE:	02	RECREATION CENTER
BUILDING:	006	BASEBALL FIELD DUGOUT SCOREBOARD
ADDRESS:		24 28TH AVE ISLE OF PALMS, SC 29451
OCCUPANCY:		ATHLETIC FACILITY

FIRE PROTECTION AND SAFETY: NOT APPLICABLE

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE FOOTING

EXTERIOR WALLS: NONE

ROOFING: METAL

PARTITION WALLS: NONE

CEILING: NONE/EXPOSED DECK

BUILDING SERVICES: ELECTRIC

FLOORING: NONE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	NONCOMBUSTIBLE
FRAMING:	STEEL
DATE OF CONSTRUCTION:	2000
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	360 / NO
ELEVATION (FT):	7
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.70133' W79° 46.66226'



BUILDING

REPLACEMENT COST NEW (RC):	$45,900
EXCLUSION AMOUNT:	$500
RC MINUS EXCLUSIONS:	$45,400
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: STRUCTURE FEATURES INCLUDE: 2 NONCOMBUSTIBLE STEEL DUGOUTS WITH OPEN CONSTRUCTION AND 1 ELECTRONIC SCOREBOARD.

ENTITY:	1034	Isle of Palms
SITE:	02	RECREATION CENTER
BUILDING:	007	SOCCER FIELD SCOREBOARD
ADDRESS:		24 28TH AVE ISLE OF PALMS, SC 29451
OCCUPANCY:		PROPERTY IN THE OPEN

FIRE PROTECTION AND SAFETY: NOT APPLICABLE

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE FOOTING

EXTERIOR WALLS: NOT APPLICABLE

ROOFING: NOT APPLICABLE

PARTITION WALLS: NOT APPLICABLE

CEILING: NOT APPLICABLE

BUILDING SERVICES: ELECTRIC

FLOORING: NOT APPLICABLE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	NOT APPLICABLE
FRAMING:	NOT APPLICABLE
DATE OF CONSTRUCTION:	2004
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	0 / NO
ELEVATION (FT):	6
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.64820' W79° 46.52927'



BUILDING

REPLACEMENT COST NEW (RC):	$17,600
EXCLUSION AMOUNT:	$0
RC MINUS EXCLUSIONS:	$17,600
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: **VALUE INCLUDES: SOCCER FIELD SCOREBOARD.**

ENTITY:	1034	Isle of Palms
SITE:	02	RECREATION CENTER
BUILDING:	008	TENNIS COURTS
ADDRESS:		24 28TH AVE ISLE OF PALMS, SC 29451
OCCUPANCY:		PARK FACILITY

FIRE PROTECTION AND SAFETY: NOT APPLICABLE

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: NOT APPLICABLE

ROOFING: NOT APPLICABLE

PARTITION WALLS: NOT APPLICABLE

CEILING: NOT APPLICABLE

BUILDING SERVICES: NONE

FLOORING: NOT APPLICABLE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	FIRE RESISTIVE
FRAMING:	REINFORCED CONCRETE
DATE OF CONSTRUCTION:	2004
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2018
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	12,960 / NO
ELEVATION (FT):	7
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.64935' W79° 46.58026'



BUILDING

REPLACEMENT COST NEW (RC):	$152,700
EXCLUSION AMOUNT:	$1,600
RC MINUS EXCLUSIONS:	$151,100
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: STRUCTURE FEATURES INCLUDE: PAINTED ASPHALT TENNIS COURT. ALL ANCILLARY EQUIPMENT ASSOCIATED WITH STRUCTURE HAS BEEN EXCLUDED. PICKLE BALL LINES ADDED IN 2018.

ENTITY:	1034	Isle of Palms
SITE:	02	RECREATION CENTER
BUILDING:	009	PICNIC SHELTER
ADDRESS:		24 28TH AVE ISLE OF PALMS, SC 29451
OCCUPANCY:		PAVILION - OPEN

FIRE PROTECTION AND SAFETY: NONE

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: NONE

ROOFING: METAL - STANDING SEAM

PARTITION WALLS: NONE

CEILING: NONE/EXPOSED DECK

BUILDING SERVICES: ELECTRIC

FLOORING: CONCRETE SLAB

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	FRAME / COMBUSTIBLE
FRAMING:	WOOD
DATE OF CONSTRUCTION:	2004
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	800 / NO
ELEVATION (FT):	6
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.67890' W79° 46.54998'



BUILDING

REPLACEMENT COST NEW (RC):	$52,400
EXCLUSION AMOUNT:	$600
RC MINUS EXCLUSIONS:	$51,800
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: **WOOD FRAMED OPEN-SIDED PARK PAVILION.**

ENTITY:	1034	Isle of Palms
SITE:	02	RECREATION CENTER
BUILDING:	010	BASKETBALL COURTS
ADDRESS:		24 28TH AVE ISLE OF PALMS, SC 29451
OCCUPANCY:		ATHLETIC FACILITY

FIRE PROTECTION AND SAFETY: NOT APPLICABLE

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: UNIQUE - SEE NARRATIVE BELOW

EXTERIOR WALLS: NOT APPLICABLE

ROOFING: NOT APPLICABLE

PARTITION WALLS: NOT APPLICABLE

CEILING: NOT APPLICABLE

BUILDING SERVICES: NONE

FLOORING: NOT APPLICABLE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	FIRE RESISTIVE
FRAMING:	REINFORCED CONCRETE
DATE OF CONSTRUCTION:	2004
ADDITIONS (YES-YR. OR NO):	2023
RENOVATIONS (YES-YR OR NO):	2023
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	10,530 / NO
ELEVATION (FT):	6
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.64291' W79° 46.59801'



BUILDING

REPLACEMENT COST NEW (RC):	$151,200
EXCLUSION AMOUNT:	$1,600
RC MINUS EXCLUSIONS:	$149,600
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: STRUCTURE FEATURES INCLUDE: PAINTED ASPHALT BASKETBALL COURT & 2 PAINTED ASPHALT PICKLE BALL COURTS. COURTS WERE RECONFIGURED & PICKLE BALL COURTS WERE ADDED IN 2023.

ENTITY:	1034	Isle of Palms
SITE:	03	BOAT RAMP ON HAMLIN CREEK AT BREACH INLET
BUILDING:	060	CONCRETE BOAT RAMP BREACH INLET
ADDRESS:		103 PALM BLVD ISLE OF PALMS, SC 29451
OCCUPANCY:		PARK FACILITY

FIRE PROTECTION AND SAFETY:	NOT APPLICABLE
SPRINKLERED (YES-% OR NO):	NO
FOUNDATION:	CONCRETE SLAB
EXTERIOR WALLS:	NOT APPLICABLE
ROOFING:	NOT APPLICABLE
PARTITION WALLS:	NOT APPLICABLE
CEILING:	NOT APPLICABLE
BUILDING SERVICES:	NONE
FLOORING:	NOT APPLICABLE
BUILDING FEATURES:	UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	FIRE RESISTIVE
FRAMING:	REINFORCED CONCRETE
DATE OF CONSTRUCTION:	2000
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	600 / NO
ELEVATION (FT):	6
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 46.66590' W79° 48.59271'



BUILDING

REPLACEMENT COST NEW (RC):	$138,500
EXCLUSION AMOUNT:	$3,900
RC MINUS EXCLUSIONS:	$134,600
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: **VALUE INCLUDES: CONCRETE BOAT RAMP APPROXIMATELY 50' LONG WITH GATE AND BOLLARDS.**

ENTITY:	1034	Isle of Palms
SITE:	04	PUBLIC RESTROOM
BUILDING:	013	PUBLIC RESTROOM
ADDRESS:		1118 OCEAN BLVD ISLE OF PALMS, SC 29451
OCCUPANCY:		RESTROOMS

FIRE PROTECTION AND SAFETY: FIRE EXTINGUISHERS
SECURITY CAMERAS

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: CONCRETE BLOCK

ROOFING: METAL - STANDING SEAM

PARTITION WALLS: CONCRETE BLOCK

CEILING: WOOD

BUILDING SERVICES: ELECTRIC
PLUMBING
VENTILATION

FLOORING: CONCRETE/W SEALER

BUILDING FEATURES: COVERED ENTRANCE WAY

ISO CONSTRUCTION CLASS:	JOISTED MASONRY
FRAMING:	JOISTED MASONRY
DATE OF CONSTRUCTION:	1985
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2018
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	1,680 / NO
ELEVATION (FT):	11
FLOOD ZONE:	AO
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.08949' W79° 47.33784'



BUILDING

REPLACEMENT COST NEW (RC):	$766,700
EXCLUSION AMOUNT:	$38,400
RC MINUS EXCLUSIONS:	$728,300
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$21,000
EDP:	$0
PERSONAL PROPERTY TOTAL:	$21,000

BUILDING NOTES: SINGLE STORY, JOISTED MASONRY RESTROOM BUILDING WITH SMALL OFFICE/MAINTENANCE AREA INCLUDES 2 RESTROOMS AND OPEN AIR TRUSS SYSTEM. CONTENTS INCLUDE OFFICE FURNITURE, EQUIPMENT & MISCELLANEOUS STORAGE. IN 2018, THE EXTERIOR PAINT MURAL AND TRIM WERE REFRESHED.

ENTITY:	1034	Isle of Palms
SITE:	04	PUBLIC RESTROOM
BUILDING:	ADD01	BOARDWALK
ADDRESS:		1118 OCEAN BLVD ISLE OF PALMS, SC 29451
OCCUPANCY:		DOCK / WHARF / PIER

FIRE PROTECTION AND SAFETY: NONE

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: RAISED WOOD

EXTERIOR WALLS: NOT APPLICABLE

ROOFING: NOT APPLICABLE

PARTITION WALLS: NOT APPLICABLE

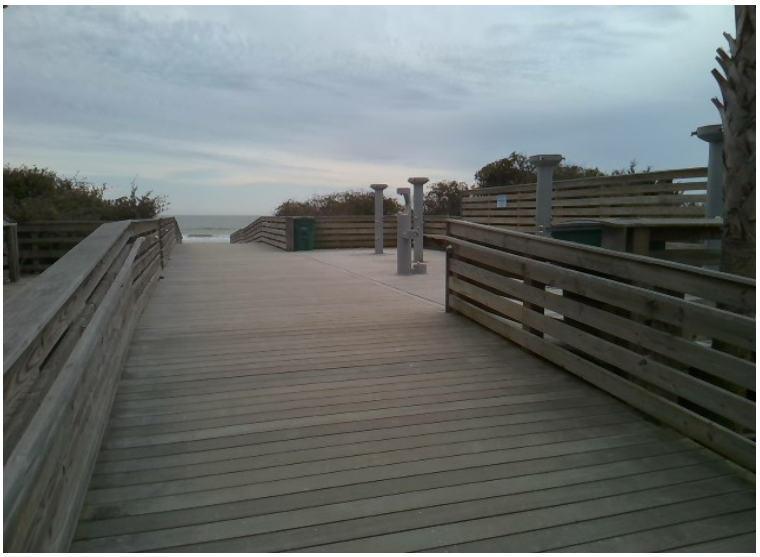
CEILING: NOT APPLICABLE

BUILDING SERVICES: ELECTRIC
PLUMBING

FLOORING: WOOD

BUILDING FEATURES: BUILT-IN SEATING
RAILINGS

ISO CONSTRUCTION CLASS:	FRAME / COMBUSTIBLE
FRAMING:	WOOD
DATE OF CONSTRUCTION:	2002
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2018
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	1,300 / NO
ELEVATION (FT):	11
FLOOD ZONE:	VE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.08180' W79° 47.33236'



BUILDING

REPLACEMENT COST NEW (RC):	$307,500
EXCLUSION AMOUNT:	$3,100
RC MINUS EXCLUSIONS:	$304,400
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: STRUCTURE VALUE INCLUDES WOODEN BOARDWALK WITH RAMP ENTRY & EXIT, HANDRAILS & BUILT-IN SEATING AREA. ANCILLARY FEATURES INCLUDED ON INLAND MARINE POLICY (SHOWERS, DRINKING FOUNTAIN). PLATFORM AREA EXTENDED TO ADD BUILT-IN SEATING IN 2018.

ENTITY:	1034	Isle of Palms
SITE:	05	CITY HALL / BUILDING DEPARTMENT
BUILDING:	014	CITY HALL and BUILDING DEPARTMENT
ADDRESS:		1207 PALM BOULEVARD ISLE OF PALMS, SC 29451
OCCUPANCY:		CITY HALL

FIRE PROTECTION AND SAFETY: EMERGENCY LIGHTING
EXIT LIGHTING
FIRE EXTINGUISHERS
INTRUSION SYSTEM
SECURITY CAMERAS

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: RAISED WOOD

EXTERIOR WALLS: WOOD SIDING

ROOFING: ASPHALT SHINGLE

PARTITION WALLS: DRYWALL ON STUD

CEILING: ACOUSTICAL TILE

BUILDING SERVICES: AIRCONDITIONING-CENTRAL
ELECTRIC
HEATING - FORCED WARM AIR
PLUMBING

FLOORING: CARPETING

BUILDING FEATURES: BUILT-IN CABINETS & SHELVING
COVERED ENTRANCE WAY
ELEVATOR-PASSENGER
RAILINGS

ISO CONSTRUCTION CLASS:	FRAME / COMBUSTIBLE
FRAMING:	WOOD
DATE OF CONSTRUCTION:	1990
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2022
NUMBER OF STORIES:	2
GROSS/BASEMENT SF:	8,130 / NO
ELEVATION (FT):	12
FLOOD ZONE:	X500
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.27579' W79° 47.34335'



BUILDING

REPLACEMENT COST NEW (RC):	$2,764,600
EXCLUSION AMOUNT:	$79,200
RC MINUS EXCLUSIONS:	$2,685,400
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$365,900
EDP:	$0
PERSONAL PROPERTY TOTAL:	$365,900

BUILDING NOTES: TWO STORY, WOOD FRAME COMBUSTIBLE CITY HALL BUILDING WITH GABLE ROOF, COVERED EXTERIOR STAIRCASES, HURRICANE SHUTTERS. BUILDING INCLUDES ADMINISTRATIVE OFFICES, COUNCIL CHAMBERS, LOBBY AREAS & RESTROOMS. CONTENTS INCLUDE: OFFICE FURNITURE/EQUIPMENT AND MISCELLANEOUS STORAGE. HVAC UPDATED IN 2022.

ENTITY:	1034	Isle of Palms
SITE:	05	CITY HALL / BUILDING DEPARTMENT
BUILDING:	065	CITY HALL GENERATOR
ADDRESS:		1207 PALM BOULEVARD ISLE OF PALMS, SC 29451
OCCUPANCY:		GENERATOR

FIRE PROTECTION AND SAFETY: EMERGENCY BACK-UP GENERATOR

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: METAL SIDING ON STUD/GIRT

ROOFING: METAL

PARTITION WALLS: NONE

CEILING: NONE/EXPOSED DECK

BUILDING SERVICES: ELECTRIC

FLOORING: NONE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	NONCOMBUSTIBLE
FRAMING:	STEEL
DATE OF CONSTRUCTION:	2014
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	0 / NO
ELEVATION (FT):	10
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.28065' W79° 47.35494'



BUILDING

REPLACEMENT COST NEW (RC):	$158,300
EXCLUSION AMOUNT:	$0
RC MINUS EXCLUSIONS:	$158,300
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: **175KW CUMMINS DIESEL EMERGENCY BACKUP GENERATOR INCLUDES FUEL TANK STAND & ELEVATED CONCRETE PAD.**

ENTITY:	1034	Isle of Palms
SITE:	08	PUBLIC WORKS BLDG
BUILDING:	018	PUBLIC WORKS BUILDING
ADDRESS:		1301 PALM BLV ISLE OF PALMS, SC 29451
OCCUPANCY:		PUBLIC WORKS BUILDING

FIRE PROTECTION AND SAFETY: FIRE EXTINGUISHERS

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: METAL SIDING ON CMU

ROOFING: METAL

PARTITION WALLS: METAL PANEL ON STUD/GIRT

CEILING: NONE/EXPOSED DECK

BUILDING SERVICES: AIRCONDITIONING-CENTRAL
ELECTRIC
HEATING - FORCED WARM AIR
PLUMBING
VENTILATION

FLOORING: CONCRETE/W SEALER

BUILDING FEATURES: AUTOMATIC DOOR OPENERS
BUILT-IN CABINETS & SHELVING
OVERHEAD/BAY DOORS

ISO CONSTRUCTION CLASS:	NONCOMBUSTIBLE
FRAMING:	STEEL
DATE OF CONSTRUCTION:	1991
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2019
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	4,100 / NO
ELEVATION (FT):	10
FLOOD ZONE:	X500
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.32599' W79° 47.30070'



BUILDING

REPLACEMENT COST NEW (RC):	$770,000
EXCLUSION AMOUNT:	$23,100
RC MINUS EXCLUSIONS:	$746,900
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$147,600
EDP:	$0
PERSONAL PROPERTY TOTAL:	$147,600

BUILDING NOTES: SINGLE STORY, STEEL CONSTRUCTION, MAINTENANCE BUILDING WITH SMALL OFFICE AREA, RESTROOM AND SHOP/VEHICLE SPACE. CONTENTS INCLUDE: OFFICE FURNITURE/EQUIPMENT, TOOLS/SHOP EQUIPMENT AND MISCELLANEOUS PARTS. 2019 RENOVATION INCLUDES: INTERIOR RENOVATIONS, ROOF REPAIRS, LIGHTING & EXTERIOR PAINT. NEW WATER HEATER IN 2023.

ENTITY:	1034	Isle of Palms
SITE:	08	PUBLIC WORKS BLDG
BUILDING:	019	PUBLIC WORKS FUEL FACILITY
ADDRESS:		1301 PALM BLV ISLE OF PALMS, SC 29451
OCCUPANCY:		GAS UTILITIES

FIRE PROTECTION AND SAFETY: FIRE EXTINGUISHERS

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: NONE

ROOFING: METAL

PARTITION WALLS: NONE

CEILING: METAL PANEL

BUILDING SERVICES: ELECTRIC
PLUMBING

FLOORING: CONCRETE SLAB

BUILDING FEATURES: CANOPY

ISO CONSTRUCTION CLASS:	NONCOMBUSTIBLE
FRAMING:	STEEL
DATE OF CONSTRUCTION:	2019
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	960 / NO
ELEVATION (FT):	9
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.31913' W79° 47.30155'



BUILDING

REPLACEMENT COST NEW (RC):	$132,500
EXCLUSION AMOUNT:	$1,400
RC MINUS EXCLUSIONS:	$131,100
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: STRUCTURE FEATURES INCLUDE: STEEL CANOPY WITH EXPOSED METAL ROOFING, FUEL DISPENSER WITH 2 HANDLES, CARD READER AND WATER/AIR ACCESS POINT. 2- 10,000 GALLON TANKS AND UNDERGROUND PUMPS EXCLUDED FROM APPRAISAL - ALL EQUIPMENT BELOW GRADE.

ENTITY:	1034	Isle of Palms
SITE:	08	PUBLIC WORKS BLDG
BUILDING:	068	PUBLIC WORKS VEHICLE WASH FACILITY
ADDRESS:		BEHIND 1301 PALM BLV ISLE OF PALMS, SC 29451
OCCUPANCY:		PUBLIC WORKS BUILDING

FIRE PROTECTION AND SAFETY: FIRE EXTINGUISHERS

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: NONE

ROOFING: METAL

PARTITION WALLS: NONE

CEILING: NONE/EXPOSED DECK

BUILDING SERVICES: ELECTRIC
PLUMBING

FLOORING: CONCRETE SLAB

BUILDING FEATURES: CANOPY
UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	NONCOMBUSTIBLE
FRAMING:	STEEL
DATE OF CONSTRUCTION:	2016
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	200 / NO
ELEVATION (FT):	8
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.34018' W79° 47.32760'



BUILDING

REPLACEMENT COST NEW (RC):	$145,700
EXCLUSION AMOUNT:	$3,400
RC MINUS EXCLUSIONS:	$142,300
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$79,500
EDP:	$0
PERSONAL PROPERTY TOTAL:	$79,500

BUILDING NOTES: STRUCTURE VALUE INCLUDES SINGLE STORY NONCOMBUSTIBLE CONTROL BUILDING & ADJACENT OPEN-SIDED STEEL VEHICLE WASH CANOPY. CONTENTS INCLUDE: PUMP CONTROLS, 1- 25HP PUMP, 1- 3HP PUMP, 1- 20 GALLON HOT DOG COMPRESSOR & 1- 500 GALLON CHEMICAL TANK WITH DISPENSING SYSTEM.

ENTITY:	1034	Isle of Palms
SITE:	08	PUBLIC WORKS BLDG
BUILDING:	072	PUBLIC WORKS GENERATOR
ADDRESS:		BEHIND 1301 PALM BLVD ISLE OF PALMS, SC 29451
OCCUPANCY:		GENERATOR

FIRE PROTECTION AND SAFETY: EMERGENCY BACK-UP GENERATOR

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE BLOCK

EXTERIOR WALLS: METAL SIDING ON STUD/GIRT

ROOFING: METAL

PARTITION WALLS: NOT APPLICABLE

CEILING: NOT APPLICABLE

BUILDING SERVICES: ELECTRIC

FLOORING: NOT APPLICABLE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	NONCOMBUSTIBLE
FRAMING:	STEEL
DATE OF CONSTRUCTION:	2020
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	0 / NO
ELEVATION (FT):	11
FLOOD ZONE:	X500
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.32765' W79° 47.29516'



BUILDING

REPLACEMENT COST NEW (RC):	$95,100
EXCLUSION AMOUNT:	$100
RC MINUS EXCLUSIONS:	$95,000
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: STRUCTURE VALUE INCLUDES 60KW BACKUP GENERATOR FUEL TANK STAND & ELEVATED CONCRETE FOUNDATION.

ENTITY:	1034	Isle of Palms
SITE:	09	MUNICIPAL PARKING LOT ATTENDANT SHELTER
BUILDING:	020	MUNICIPAL PARKING LOT ATTENDANT SHELTER
ADDRESS:		CORNER OF PAVILION AND OCEAN BLVD ISLE OF PALMS, SC 29451
OCCUPANCY:		STORAGE BLDG/SHED

FIRE PROTECTION AND SAFETY: FIRE EXTINGUISHERS

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: WOOD SIDING

ROOFING: ASPHALT SHINGLE

PARTITION WALLS: NONE

CEILING: NONE/EXPOSED DECK

BUILDING SERVICES: ELECTRIC

FLOORING: CONCRETE SLAB

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	FRAME / COMBUSTIBLE
FRAMING:	WOOD
DATE OF CONSTRUCTION:	1990
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	168 / NO
ELEVATION (FT):	8
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.18212' W79° 47.28717'



BUILDING

REPLACEMENT COST NEW (RC):	$14,800
EXCLUSION AMOUNT:	$300
RC MINUS EXCLUSIONS:	$14,500
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$10,000
EDP:	$0
PERSONAL PROPERTY TOTAL:	$10,000

BUILDING NOTES: **SINGLE STORY COMBUSTIBLE WOOD FRAMED PARKING LOT SHELTER UTILIZED AS POLICE/TRAFFIC STORAGE. CONTENTS INCLUDE 100 TRAFFIC CONES, 75 ROADWAY SIGNS OF DIFFERENT VARIETIES & 30 BARRICADES.**

ENTITY:	1034	Isle of Palms
SITE:	10	MARINA RESTAURANT
BUILDING:	021	MARINA RESTAURANT
ADDRESS:		80 41ST AVE ISLE OF PALMS, SC 29451
OCCUPANCY:		RESTAURANT

FIRE PROTECTION AND SAFETY: AUTO FIRE PROTECTION/ALARM SYS.
EMERGENCY LIGHTING
EXIT LIGHTING
FIRE EXTINGUISHERS
MANUAL FIRE ALARM PULL STATIONS
SECURITY CAMERAS
SPRINKLER SYSTEM

SPRINKLERED (YES-% OR NO): 100%

FOUNDATION: RAISED WOOD

EXTERIOR WALLS: WOOD SIDING

ROOFING: METAL - STANDING SEAM

PARTITION WALLS: WOOD PANELING ON STUD

CEILING: DRYWALL

BUILDING SERVICES: AIRCONDITIONING-CENTRAL
ELECTRIC
HVAC - ROOFTOP PACKAGE UNITS
PLUMBING

FLOORING: WOOD

BUILDING FEATURES: BUILT-IN CABINETS & SHELVING
CANOPY

ISO CONSTRUCTION CLASS:	FRAME / COMBUSTIBLE
FRAMING:	WOOD
DATE OF CONSTRUCTION:	1985
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2022
NUMBER OF STORIES:	2
GROSS/BASEMENT SF:	5,539 / NO
ELEVATION (FT):	6
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 48.34258' W79° 45.60186'



BUILDING

REPLACEMENT COST NEW (RC):	$2,456,900
EXCLUSION AMOUNT:	$71,400
RC MINUS EXCLUSIONS:	$2,385,500
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: TWO STORY WOOD FRAME COMBUSTIBLE RESTAURANT FEATURES OUTDOOR WRAPAROUND DECK, MULTI-LEVEL OUTDOOR BAR & HANDICAP RAMP. BUILDING INCLUDES MULTIPLE DINING AREAS, KITCHEN, PREP STATIONS, WAIT STATION & RESTROOMS. THE CONTENTS ARE NOT OWNED BY THE CITY OF ISLE OF PALMS, THEY ARE OWNED BY THE RESTAURANT OWNERS AND ARE EXCLUDED FROM THIS VALUATION. THE RESTAURANT UNDERWENT A FULL RENOVATION IN 2022.

ENTITY:	1034	Isle of Palms
SITE:	11	MARINA CONVENIENCE STORE
BUILDING:	024	MARINA CONVENIENCE STORE
ADDRESS:		50 41ST AVENUE ISLE OF PALMS, SC 29451
OCCUPANCY:		RETAIL STORE

FIRE PROTECTION AND SAFETY: EMERGENCY LIGHTING
EXIT LIGHTING
FIRE EXTINGUISHERS
SECURITY CAMERAS
SPRINKLER SYSTEM

SPRINKLERED (YES-% OR NO): 100%

FOUNDATION: RAISED WOOD

EXTERIOR WALLS: WOOD SIDING

ROOFING: METAL - STANDING SEAM

PARTITION WALLS: WOOD PANELING ON STUD

CEILING: WOOD

BUILDING SERVICES: AIRCONDITIONING-CENTRAL
ELECTRIC
HEATING - FORCED WARM AIR
PLUMBING

FLOORING: VINYL - SHEET

BUILDING FEATURES: BUILT-IN CABINETS & SHELVING
COVERED ENTRANCE WAY
WALK-IN COOLER
WALK-IN FREEZER

ISO CONSTRUCTION CLASS:	FRAME / COMBUSTIBLE
FRAMING:	WOOD
DATE OF CONSTRUCTION:	1985
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2015, 2022
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	6,538 / NO
ELEVATION (FT):	6
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 48.30837' W79° 45.58982'



BUILDING

REPLACEMENT COST NEW (RC):	$1,931,200
EXCLUSION AMOUNT:	$48,900
RC MINUS EXCLUSIONS:	$1,882,300
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: SINGLE STORY, WOOD CONSTRUCTION, CONVENIENCE STORE WITH WATERFRONT CONSTRUCTION, PORCH AREAS, DELI, RETAIL SPACE, OFFICE, WALKING COOLER WITH GLASS DOORS, KAYAK RENTAL AREA, SMALL OFFICE AND STOCK AREAS. CONTENTS OWNED/INSURED BY THIRD PARTY LESSEE AND ARE EXCLUDED FROM THIS APPRAISAL. INTERIOR RENOVATION TOOK PLACE AROUND 2015 & EXTERIOR RENOVATION TOOK PLACE AROUND 2022.

ENTITY:	1034	Isle of Palms
SITE:	11	MARINA CONVENIENCE STORE
BUILDING:	025	MARINA CONVENIENCE STORE GENERATOR
ADDRESS:		50 41ST AVENUE ISLE OF PALMS, SC 29451
OCCUPANCY:		GENERATOR

FIRE PROTECTION AND SAFETY: EMERGENCY BACK-UP GENERATOR

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: NOT APPLICABLE

ROOFING: NOT APPLICABLE

PARTITION WALLS: NONE

CEILING: NONE/EXPOSED DECK

BUILDING SERVICES: ELECTRIC

FLOORING: NONE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	NONCOMBUSTIBLE
FRAMING:	STEEL
DATE OF CONSTRUCTION:	1990
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	0 / NO
ELEVATION (FT):	3
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 48.31964' W79° 45.58929'



BUILDING

REPLACEMENT COST NEW (RC):	$79,300
EXCLUSION AMOUNT:	$0
RC MINUS EXCLUSIONS:	$79,300
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: 110KW BACKUP GENERATOR INSIDE EXTERIOR CANOPY OF CONVENIENCE STORE. NO ENCLOSURE OR TANK IS INCLUDED WITH GENERATOR VALUATION.

ENTITY:	1034	Isle of Palms
SITE:	11	MARINA CONVENIENCE STORE
BUILDING:	028	MARINA AUTO FUELING
ADDRESS:		50 41ST AVENUE ISLE OF PALMS, SC 29451
OCCUPANCY:		GAS UTILITIES

FIRE PROTECTION AND SAFETY: FIRE EXTINGUISHERS

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: NOT APPLICABLE

EXTERIOR WALLS: NOT APPLICABLE

ROOFING: NOT APPLICABLE

PARTITION WALLS: NOT APPLICABLE

CEILING: NOT APPLICABLE

BUILDING SERVICES: ELECTRIC
PLUMBING

FLOORING: NOT APPLICABLE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	FIRE RESISTIVE
FRAMING:	REINFORCED CONCRETE
DATE OF CONSTRUCTION:	2004
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2018
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	1,462 / NO
ELEVATION (FT):	6
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 48.30042' W79° 45.60357'



BUILDING

REPLACEMENT COST NEW (RC):	$655,500
EXCLUSION AMOUNT:	$500
RC MINUS EXCLUSIONS:	$655,000
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: MARINA AUTO FUELING STATION INCLUDES 1- DOUBLE SIDED PUMP DISPENSER & 4- UNDERGROUND FUEL TANKS. IN 2018, NEW TANKS WERE INSTALLED IN-GROUND & NEW SLAB POURED, THE OLD FUEL DISPENSER WAS KEPT AND IS STILL IN USE.

ENTITY:	1034	Isle of Palms
SITE:	11	MARINA CONVENIENCE STORE
BUILDING:	029	MARINA BOAT FUELING
ADDRESS:		50 41ST AVENUE ISLE OF PALMS, SC 29451
OCCUPANCY:		GAS UTILITIES

FIRE PROTECTION AND SAFETY: FIRE EXTINGUISHERS

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: UNIQUE - SEE NARRATIVE BELOW

EXTERIOR WALLS: WOOD SIDING

ROOFING: METAL

PARTITION WALLS: NONE

CEILING: DRYWALL

BUILDING SERVICES: AIRCONDITIONING-UNIT
ELECTRIC
HEATING - UNIT
PLUMBING

FLOORING: WOOD

BUILDING FEATURES: COVERED ENTRANCE WAY

ISO CONSTRUCTION CLASS:	FRAME / COMBUSTIBLE
FRAMING:	WOOD
DATE OF CONSTRUCTION:	1995
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2022
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	396 / NO
ELEVATION (FT):	-5
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 48.30751' W79° 45.54894'



BUILDING

REPLACEMENT COST NEW (RC):	$853,800
EXCLUSION AMOUNT:	$0
RC MINUS EXCLUSIONS:	$853,800
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$12,000
EDP:	$0
PERSONAL PROPERTY TOTAL:	$12,000

BUILDING NOTES: STRUCTURE FEATURES INCLUDE BOAT RENTAL & FUELING OFFICE, FLOATING WOOD DECK WITH CONCRETE PILINGS & 4-SINGLE SIDED FUEL PUMPS. FUEL STORAGE TANKS ARE INCLUDED WITH 1034-11-028. FUEL DOCK & OFFICE BUILDING UNDERWENT A FULL RENOVATION IN 2022.

ENTITY:	1034	Isle of Palms
SITE:	11	MARINA CONVENIENCE STORE
BUILDING:	039	MARINA BOAT RAMP & BULKHEAD
ADDRESS:		50 41ST AVENUE ISLE OF PALMS, SC 29451
OCCUPANCY:		PARK FACILITY

FIRE PROTECTION AND SAFETY: NOT APPLICABLE

SPRINKLERED (YES-% OR NO): NO

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: NOT APPLICABLE

ROOFING: NOT APPLICABLE

PARTITION WALLS: NOT APPLICABLE

CEILING: NOT APPLICABLE

BUILDING SERVICES: NONE

FLOORING: NOT APPLICABLE

BUILDING FEATURES: UNIQUE - SEE NARRATIVE BELOW

ISO CONSTRUCTION CLASS:	FIRE RESISTIVE
FRAMING:	REINFORCED CONCRETE
DATE OF CONSTRUCTION:	2000
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2020
NUMBER OF STORIES:	1
GROSS/BASEMENT SF:	2,350 / NO
ELEVATION (FT):	5
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 48.32099' W79° 45.59513'



BUILDING

REPLACEMENT COST NEW (RC):	$5,145,800
EXCLUSION AMOUNT:	$9,900
RC MINUS EXCLUSIONS:	$5,135,900
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: STRUCTURE FEATURES INCLUDE: CONCRETE BOAT RAMP (APPROXIMATELY 50' LONG), STEEL/CONCRETE BULKHEADS AROUND MARINA STORE AND RESTAURANT LOT (APPROXIMATELY 1113 LF), (2) FLOATING DOCKS AND RAILINGS. FUELING DOCK/SLIPS INCLUDED WITH 1034-11-029 - MARINA BOAT FUELING. IN 2020 THE BULKHEAD WAS RE-COATED.

ENTITY:	1034	Isle of Palms
SITE:	11	MARINA CONVENIENCE STORE
BUILDING:	066	CONVENIENCE STORE FUELING DISPENSERS
ADDRESS:		50 41ST AVENUE ISLE OF PALMS, SC 29451
OCCUPANCY:		NOT APPLICABLE

FIRE PROTECTION AND SAFETY:

SPRINKLERED (YES-% OR NO): NO

FOUNDATION:

EXTERIOR WALLS:

ROOFING:

PARTITION WALLS:

CEILING:

BUILDING SERVICES:

FLOORING:

BUILDING FEATURES:

ISO CONSTRUCTION CLASS:	NOT APPLICABLE
FRAMING:	NOT APPLICABLE
DATE OF CONSTRUCTION:	
ADDITIONS (YES-YR. OR NO):	
RENOVATIONS (YES-YR OR NO):	
NUMBER OF STORIES:	
GROSS/BASEMENT SF:	0 / NO
ELEVATION (FT):	
FLOOD ZONE:	
QUAKE ZONE:	
LATITUDE/LONGITUDE:	

No Image Available

BUILDING

REPLACEMENT COST NEW (RC):	$0
EXCLUSION AMOUNT:	$0
RC MINUS EXCLUSIONS:	$0
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$0
EDP:	$0
PERSONAL PROPERTY TOTAL:	$0

BUILDING NOTES: DID NOT APPRAISE, BUILDING IS A DUPLICATE OF 1034-11-028 MARINA AUTO FUELING.

ENTITY:	1034	Isle of Palms
SITE:	12	PUBLIC SAFETY BUILDING
BUILDING:	040	PUBLIC SAFETY BUILDING
ADDRESS:		30 JC LONG BLVD ISLE OF PALMS, SC 29451
OCCUPANCY:		FIRE DEPARTMENT

FIRE PROTECTION AND SAFETY:
AUTO FIRE PROTECTION/ALARM SYS.
EMERGENCY BACK-UP GENERATOR
EMERGENCY LIGHTING
EXIT LIGHTING
FIRE EXTINGUISHERS
INTRUSION SYSTEM
MANUAL FIRE ALARM PULL STATIONS
SECURITY CAMERAS
SPRINKLER SYSTEM 100%

SPRINKLERED (YES-% OR NO):

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: CEMENT PLASTER ON CMU

ROOFING: METAL - STANDING SEAM

PARTITION WALLS: DRYWALL ON STUD

CEILING: ACOUSTICAL TILE

BUILDING SERVICES:
AIRCONDITIONING-CENTRAL
ELECTRIC
HEATING - FORCED WARM AIR
HVAC - ROOFTOP PACKAGE UNITS
PLUMBING

FLOORING: CONCRETE/W SEALER

BUILDING FEATURES:
AUTOMATIC DOOR OPENERS
BUILT-IN CABINETS & SHELVING
COVERED ENTRANCE WAY
COVERED WALKWAY
ELEVATOR-PASSENGER
OVERHEAD/BAY DOORS
RAILINGS

ISO CONSTRUCTION CLASS:	MASONRY NONCOMBUST.
FRAMING:	STEEL
DATE OF CONSTRUCTION:	2009
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	2020
NUMBER OF STORIES:	3
GROSS/BASEMENT SF:	30,061 / NO
ELEVATION (FT):	15
FLOOD ZONE:	X500
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 47.18460' W79° 47.36280'



BUILDING

REPLACEMENT COST NEW (RC):	$12,339,000
EXCLUSION AMOUNT:	$352,100
RC MINUS EXCLUSIONS:	$11,986,900
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$1,676,800
EDP:	$0
PERSONAL PROPERTY TOTAL:	$1,676,800

BUILDING NOTES: **3 STORY, MASONRY NONCOMBUSTIBLE, PUBLIC SAFETY BUILDING WITH FIRE DEPT., POLICE STATION & ADMIN OFFICES. FEATURES INCLUDE: FIRE TRAINING TOWER, 250KW BACKUP GENERATOR (ROOFTOP MOUNTED) & 130MPH WIND RATING, MISSILE D RATED WINDOWS. BUILDING INCLUDES EMERGENCY OPERATIONS CENTER, APPARATUS BAYS & BUNK/LIVING QUARTERS. CONTENTS INCLUDE: TURNOUT GEAR, OFFICE FURNITURE/EQUIPMENT, SCBA REFILLING STATION, COMMUNICATION EQPMT, FIRE & POLICE EQPMT, FITNESS EQPMT AND STORAGE. ROOF RE-COATED, NEW HVAC UNITS AND NEW GENERATOR IN 2020.**

ENTITY:	1034	Isle of Palms
SITE:	22	Fire Station #2
BUILDING:	038	FIRE STATION #2
ADDRESS:		44 41ST AVENUE ISLE OF PALMS, SC 29451
OCCUPANCY:		FIRE DEPARTMENT

FIRE PROTECTION AND SAFETY:
AUTO FIRE PROTECTION/ALARM SYS.
EMERGENCY BACK-UP GENERATOR
EMERGENCY LIGHTING
EXIT LIGHTING
FIRE EXTINGUISHERS
INTRUSION SYSTEM
MANUAL FIRE ALARM PULL STATIONS
SECURITY CAMERAS
SPRINKLER SYSTEM 100%

SPRINKLERED (YES-% OR NO):

FOUNDATION: CONCRETE SLAB

EXTERIOR WALLS: CEMENT BOARD SIDING ON STUDS

ROOFING: METAL - STANDING SEAM

PARTITION WALLS: DRYWALL ON STUD

CEILING: ACOUSTICAL TILE

BUILDING SERVICES:
AIRCONDITIONING-CENTRAL
ELECTRIC
HEATING - FORCED WARM AIR
PLUMBING
VENTILATION

FLOORING: CONCRETE/W SEALER

BUILDING FEATURES:
AUTOMATIC DOOR OPENERS
BUILT-IN CABINETS & SHELVING
COVERED ENTRANCE WAY
ELEVATOR-PASSENGER
OVERHEAD/BAY DOORS

ISO CONSTRUCTION CLASS:	MASONRY NONCOMBUST.
FRAMING:	STEEL
DATE OF CONSTRUCTION:	2007
ADDITIONS (YES-YR. OR NO):	0
RENOVATIONS (YES-YR OR NO):	0
NUMBER OF STORIES:	3
GROSS/BASEMENT SF:	15,889 / NO
ELEVATION (FT):	6
FLOOD ZONE:	AE
QUAKE ZONE:	Low
LATITUDE/LONGITUDE:	N32° 48.24691' W79° 45.62698'



BUILDING

REPLACEMENT COST NEW (RC):	$6,648,500
EXCLUSION AMOUNT:	$193,400
RC MINUS EXCLUSIONS:	$6,455,100
PROPERTY IN THE OPEN:	$0

PERSONAL PROPERTY:

CONTENT VALUE:	$724,000
EDP:	$0
PERSONAL PROPERTY TOTAL:	$724,000

BUILDING NOTES: **3 STORY, MASONRY NONCOMBUSTIBLE, FIRE STATION WITH APPARATUS BAY, OFFICE/ADMINISTRATIVE AREA, TRAINING ROOM, FITNESS ROOM, BUNK ROOMS, KITCHEN, DAY ROOM AND MECHANICAL SPACE. CONTENTS INCLUDE: TURNOUT GEAR (11 SETS), AIR TANK REFILLING STATION, TRAINING FURNITURE, LIVING FURNITURE, COMMUNICATION EQUIPMENT, MISCELLANEOUS STORAGE AND FIRE EQUIPMENT. FITNESS ROOM & EQUIPMENT ADDED IN 2023.**

City of Isle of Palms, SC

Insurance Expense Summary by Fund

FY2026

Type	Renewal Date	Vendors	Capital Projects Fund	Fire Department 1% Fund	General Fund	Marina Enterprise Fund	Municipal Accomodations Fund	State Accomodations Fund	Grand Total
Flood Insurance -Public Safety Building	8/21/2027	AMERICAN BANKERS INSURANCE FLOOD			8,002.00				8,002.00
Damage Recovery	-	DAMAGE RECOVERY			1,474.21				1,474.21
Insurance Reimbursement	-	INSURANCE REIMBURSEMENT			(16,105.28)				(16,105.28)
Marina Dock and Excess Dock Coverage	9/1/2027	MARITIME INSURANCE INT'L., INC.	49,832.72			223,371.68			273,204.40
EMS Professional Liability Coverage	06/13/2027 & 10/1/2027	NFP PROPERTY & CASUALTY SEVICES, IN			10,348.80				10,348.80
Property, Inland Marine & Auto Liability Coverage	1/1/2027	SC MUNI INSURANCE & RISK FINANCING			526,032.91	40,774.66	2,550.48	4,961.14	574,319.19
Worker's Compensation Insurance	1/1/2027	SC MUNICIPAL INSURANCE TRUST			424,108.72				424,108.72
Health Insurance	7/1/2027	SC PEBA HEALTH INSURANCE			1,170,391.82				1,170,391.82
Supplement Insurance -Fire Department 1%	10/1/2026	Supplement Insurance -Fire Department 1%		1,550.84					1,550.84
Worker's Compensation Insurance	-	WORKERS COMPENSATION CREDIT			(15,548.98)				(15,548.98)
WRIGHT NATIONAL FLOOD INS. CO.	9/2/2027	WRIGHT NATIONAL FLOOD INS. CO.			36,269.00			4,277.00	40,546.00
		Grand Total	**49,832.72**	**1,550.84**	**2,144,973.20**	**264,146.34**	**2,550.48**	**9,238.14**	**2,472,291.72**

City of Isle of Pams
Insurance Deductible Recommendation

Proposed Change

Coverage / Measure	Current	Proposed	Potential Net Savings
General deductible	$5,000		
Law Enforcement Liability	$5,000	$5,000*	
Worker's Compensation - 5-year potential net savings	$5,000	$25,000	$44,865
Property, Equipment, APD - 5-year potential net savings	$5,000	$25,000	$88,115
Liability - 5-year potential net savings	$5,000	$25,000	$21,969
Combined 5-year potential net savings	**-**	**-**	**$154,950**
Average annual potential net savings	**-**	**-**	**Approximately $30,990**

** Law Enforcement Liability has a mandatory $5,000 deductible and would remain at that level.*

Staff recommend increasing the City's general insurance deductible from $5,000 to $25,000 for applicable coverages, while maintaining the mandatory $5,000 deductible for Law Enforcement Liability based on the City's five-year claims history and the deductible analysis provided.

The analysis indicates that a $25,000 deductible provides a favorable balance between reducing insurance costs and limiting the City's financial exposure when claims occur. At the $25,000 deductible level, the three analyses estimate combined potential net savings of approximately $154,950 over five years, or approximately $31,000 per year on average, based on historical claims experience.

Deductible Analytics Dashboard

Program Year: 2027-2028 City of Isle of Palms Coverage: Workers Compensation

Deductible Level	Deductible Credit	Premium	Deductible Credit Amount	Average Annual Deductible Costs 5 Yr	Potential Net Savings 5 Yr
$0	0.00%	$335,887.64	$0.00	-$19.91	$19.91
$1,000	5.70%	$335,887.64	$19,145.60	$6,122.89	$13,022.71
$2,500	9.10%	$335,887.64	$30,565.78	$10,575.31	$19,990.46
$5,000	**12.90%**	**$335,887.64**	**$43,329.51**	**$16,178.85**	**$27,150.66**
$10,000	18.20%	$335,887.64	$61,131.55	$26,908.62	$34,222.93
$15,000	22.70%	$335,887.64	$76,246.49	$36,908.62	$39,337.87
$25,000	**30.30%**	**$335,887.64**	**$101,773.96**	**$56,908.62**	**$44,865.34**
$50,000	41.60%	$335,887.64	$139,729.26	$102,756.11	$36,973.15
$75,000	49.20%	$335,887.64	$165,256.72	$144,225.34	$21,031.38
$100,000	53.70%	$335,887.64	$180,371.66	$166,076.06	$14,295.61
$200,000	64.30%	$335,887.64	$215,975.75	$216,801.86	-$826.11
$300,000	69.60%	$335,887.64	$233,777.80	$240,353.64	-$6,575.84
$400,000	72.60%	$335,887.64	$243,854.43	$240,353.64	$3,500.79
$500,000	74.10%	$335,887.64	$248,892.74	$240,353.64	$8,539.11

Current Deductible Level **Recommended Deductible Level for 5 Year**

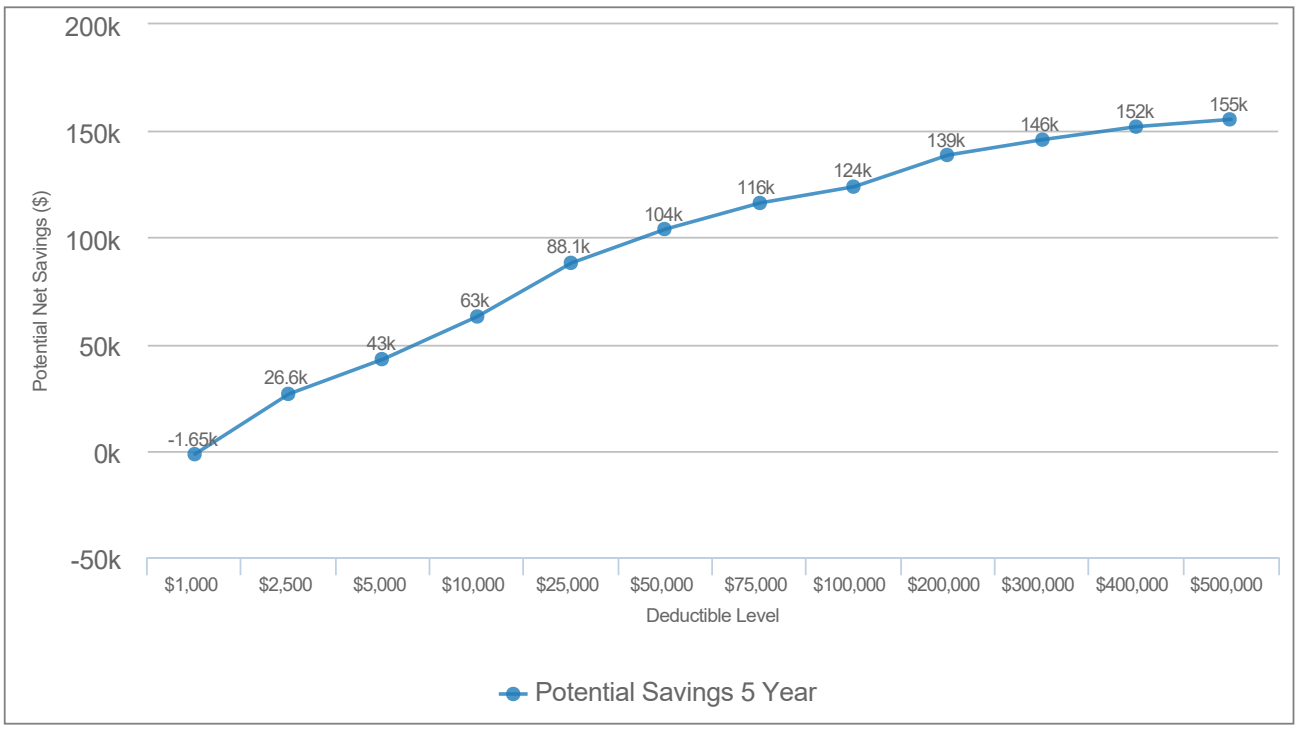


Deductible Analytics Dashboard

Program Year: 2026-2027 City of Isle of Palms Coverage: Property, Equipment, APD

Deductible Level	Premium	Deductible Credit Amount	Average Annual Deductible Costs 5 Yr	Potential Net Savings 5 Yr
$1,000	$433,698.22	$0.00	$1,646.57	-$1,646.57
$2,500	$433,698.22	$30,089.89	$3,446.57	$26,643.33
$5,000	**$433,698.22**	**$49,167.85**	**$6,217.21**	**$42,950.65**
$10,000	$433,698.22	$71,657.64	$8,700.14	$62,957.49
$25,000	$433,698.22	$99,814.85	$11,700.14	$88,114.71
$50,000	$433,698.22	$117,536.81	$13,549.87	$103,986.94
$75,000	$433,698.22	$129,766.53	$13,549.87	$116,216.66
$100,000	$433,698.22	$137,428.22	$13,549.87	$123,878.34
$200,000	$433,698.22	$152,289.48	$13,549.87	$138,739.61
$300,000	$433,698.22	$159,489.06	$13,549.87	$145,939.19
$400,000	$433,698.22	$165,590.19	$13,549.87	$152,040.32
$500,000	**$433,698.22**	**$169,002.02**	**$13,549.87**	**$155,452.15**

Current Deductible Level **Recommended Deductible Level for 5 Year**

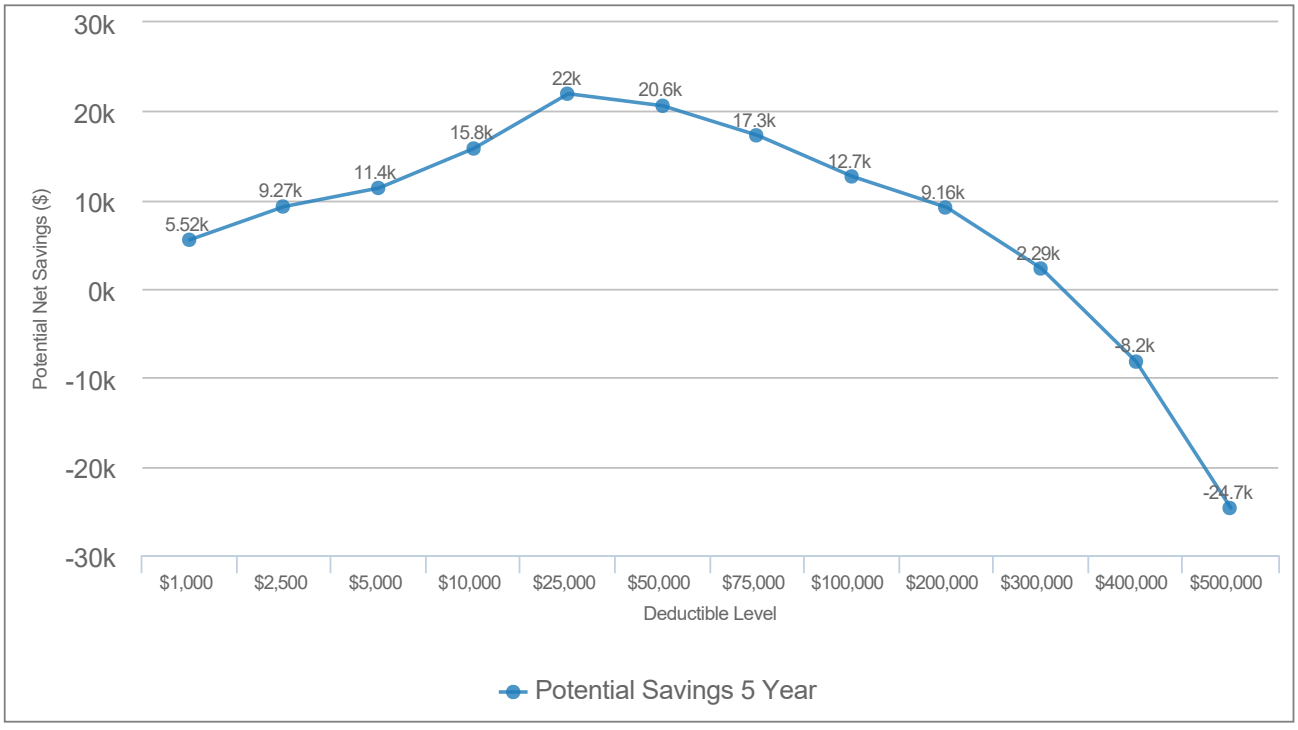


Deductible Analytics Dashboard

Program Year: 2026-2027 City of Isle of Palms Coverage: Liability

Deductible Level	Premium	Deductible Credit Amount	Average Annual Deductible Costs 5 Yr	Potential Net Savings 5 Yr
$1,000	$237,823.08	$9,821.50	$4,301.44	$5,520.06
$2,500	$237,823.08	$19,302.32	$10,034.77	$9,267.55
$5,000	$237,823.08	$29,664.69	$18,307.55	$11,357.14
$10,000	$237,823.08	$47,166.26	$31,366.79	$15,799.47
$25,000	$237,823.08	$80,276.84	$58,308.05	$21,968.79
$50,000	$237,823.08	$105,464.01	$84,855.86	$20,608.14
$75,000	$237,823.08	$122,138.21	$104,855.86	$17,282.34
$100,000	$237,823.08	$130,699.84	$118,043.66	$12,656.17
$200,000	$237,823.08	$148,201.41	$139,043.66	$9,157.74
$300,000	$237,823.08	$161,330.35	$159,043.66	$2,286.68
$400,000	$237,823.08	$170,843.27	$179,043.66	-$8,200.39
$500,000	$237,823.08	$174,361.95	$199,043.66	-$24,681.72

Current Deductible Level Recommended Deductible Level for 5 Year



DEDUCTIBLE RESOLUTION

Be It Resolved that the governing board of the City / Town of Isle of Palms (Name of Municipality)

during its regular meeting on (Date) authorized the City / Town of (Name of Municipality)

to assume a claim deductible with the South Carolina Municipal Insurance and Risk Financing Fund.

WHEREAS, the City/Town of Isle of Palms (Name of Municipality) is a member of the South

Carolina Municipal Insurance and Risk Financing Fund; and

WHEREAS, the Council of the City/Town of Isle of Palms (Name of Municipality) believes it is in the City / Town's

best interest to share in the risk of paying claims made against the City / Town in exchange for a reduction in the contribution cost of property and casualty insurance coverages.

NOW, THEREFORE, BE IT RESOLVED by the Council duly assembled:

Section 1. The City/Town of Isle of Palms (Name of Municipality) hereby agrees to assume

deductibles as shown below for each and every claim which may be filed against it and for which there is an obligation to pay in accordance with the coverage provided by the South Carolina Municipal Insurance and Risk Financing Fund.

Change the deductible for General Liability / Auto Liability / Public Officials Liability / Law Enforcement Liability to

Change the deductible for Property / Auto Physical Damage / Inland Marine to

Section 2. We further acknowledge responsibility for filing all claims with the Claims Administrator for the South Carolina Municipal Insurance and Risk Financing Fund who will adjust the claim(s) on behalf of the City / Town and for paying all deductible invoices on a monthly basis as costs are incurred until such time as the maximum deductible amount is satisfied.

Section 3. We further acknowledge that the deductible includes all claims cost, including but not limited to legal expenses, and is inclusive in the South Carolina Municipal Insurance and Risk Financing Fund's Self-Insured Retention (SIR) for reinsurance purposes.

Section 4. Should the City/Town of Isle of Palms (Name of Municipality) decide to withdraw from membership in the South Carolina Municipal Insurance and Risk Financing Fund at some future date, we acknowledge responsibility to pay the City/Town's deductible for all claims arising out of the period of time coverage was in effect until such time as the City/Town's obligation to pay as been satisfied or the claim file is closed.

Section 5. This resolution shall become effective upon approval by the Council, as attested below, and it is agreed that the deductibles requested above shall become effective at the beginning of the South Carolina Municipal Insurance and Risk Financing Fund's next plan year and shall remain in effect until a duly authorized change is made or we have withdrawn from membership in the Fund.

Approved this day of 20

(Print Name) (Signed Name) (Date)

SCMIT
South Carolina Municipal Insurance Trust

1411 Gervais Street | PO Box 12109 | Columbia, SC 29211
803.799.9574 | masc.sc

SCMIT DEDUCTIBLE RESOLUTION

TO AUTHORIZE THE CITY/TOWN OF ISLE OF PALMS TO ASSUME A CLAIM DEDUCTIBLE WITH THE SOUTH CAROLINA MUNICIPAL INSURANCE TRUST WORKERS' COMPENSATION FUND.

WHEREAS, the City/Town of ISLE OF PALMS is a member of the South Carolina Municipal Insurance Trust; and

WHEREAS, the Council of the City/Town of ISLE OF PALMS believes it is in the City/Town's best interest to share in the risk of paying workers' compensation claims in exchange for a reduction in the premium cost of workers' compensation coverage.

NOW, THEREFORE, BE IT RESOLVED by the Council duly assembled:

Section 1. The City/Town of ISLE OF PALMS hereby agrees to assume a deductible as shown below for each and every workers' compensation claim which may be filed and for which there is an obligation to pay in accordance with the Workers' Compensation Statutes of the State of South Carolina.

Coverage Type	Amount of Deductible
Workers' Compensation	

Section 2. We further acknowledge responsibility for filing all claims with the Claims Administrator for the South Carolina Municipal Insurance Trust who will adjust the claim(s) on behalf of the City/Town and for paying all deductible invoices on a monthly basis as costs are incurred until such time as the maximum deductible amount is satisfied.

Section 3. We further acknowledge that the deductible includes all claims cost, including but not limited to legal expenses, and is inclusive in the South Carolina Municipal Insurance Trust's Self-Insured Retention (SIR) for reinsurance purposes.

Section 4. Should the City/Town of decide to discontinue its participation in the South Carolina Municipal Insurance Trust at some future date, we acknowledge responsibility to pay our deductible for all claims arising out of the period of time coverage was in effect until such time as our obligation to pay as been satisfied or the claim file is closed.

Section 5. This resolution shall become effective upon approval by the Council, as attested below, and it is agreed that the deductible requested above shall become effective at the beginning of the South Carolina Municipal Insurance Trust's next plan year and shall remain in effect until a duly authorized change is made or we have discontinued our participation in the Trust.

Approved this day of Isle of Palms 20

(Print Name) (Signed Name) (Date)

Applicant Name	Position Sought	Address	Occupation and Title	Business or Employer Name	Are you a resident of the Isle of Palms?	How many years have you lived in the Isle of Palms?	State your interest in serving on this Board or Commission.	Have you ever served on a board or commission for the City of Isle of Palms or another local government?	If yes, please provide information about that service	Have you served as an elected official of local govt?	Please list community and volunteer activities you may be involved in.	Are you currently in a position of responsibility in an organization or board that has received or is seeking funding from the City of Isle of Palms? If yes, list
Chip Bottone	Planning Commission	27 Seagrass Lane, Isle of Palms, South Carolina 29451	Semi Retired	Torkington Partners	Yes	6	We are full time residents of IOP. I have always been involved in public and private organizations. I have a strong strategic, operational planning and finance background that I think would be helpful to IOP. Our community has numerous opportunities and challenges that I would like to contribute to achieve the optimal outcome.	No		No	Special Olympics, Helping people with Disabilities (Natably Chairman), Wild Dunes (HOA Brd., LRP Comm.), CEO/Board Member/Chairmen of several Public and Private Co's.	No
Ted McKnight	Accommodations Tax Advisory Committee	2 Shad Row, Isle of Palms 29451	Retired lawyer	Clinton County, PA	Yes	18	I have rented on the IOP for 16 years, and I had short term rentals of my house for 7 years. In addition, my years of service on BOZA heightened my awareness of issues facing the lodging industry.	Yes	BOZA	Yes	CCSC; Bliss Spiritual Co-op	No
Debbie Jones	Planning Commission	813 Ocean Boulevard, Isle of Palms, South Carolina 29451	Retired-former property manager	Formerly worked for Dunes Properties	Yes	47	As a resident who worked here and raised our three sons here, I am interested in serving on a committee to help keep this a good place to live.I have been retired for over a decade, so don't have a resume to submit. My job experience was a property manager for six years with Dunes Properties, and then joined my husband when he started his business, JNB Communications, doing contract work with Bell South until we retired.	No		No	Former Cub Scout leader and PTA event organizer at Sullivans Island elementary school.	No

CITY OF ISLE OF PALMS
EMPLOYEE PERFORMANCE EVALUATION

Personnel Information

Employee's Name _____ Employee Number _____

Job Title _____ Department _____

Period Covered _____ To _____ Date of Evaluation _____

Immediate Supervisor _____ Department Supervisor _____

Evaluation Type: Select One Other Review _____

Evaluation Instructions

This form is designed to allow the supervisor evaluate the employee's performance over the specified period. Each of the areas should be discussed and the employee given suggestions for improving his performance. The following categories are used to rank an employee's performance:

5	Excellent	Employee's performance consistently exceeds expectations of his/her position.
4	Very Good	Employee's performance meets and occasionally exceeds expectations of his/her position.
3	Satisfactory	Employee's performance meets expectations of his/her position.
2	Conditional	Employee's performance is below the expectations of his/her position.
1	Warning	Employee's performance does not meet the minimum acceptable level for his/her position.

1. Position Knowledge

Degree to which the employee understands essential functions of the position. Also degree to which the employee utilizes other resources effectively to gain knowledge needed for the position.

Ranking

Comments:

2. Work Quality

Accuracy, neatness, effective completion of assignments, and attention to detail.

Ranking

Comments:

3. Productivity

Volume of work completed and effective use of resources to make best use of time.

Ranking

Comments:

4. Teamwork

Willingness to work with others and considers coworkers ideas. Ability to get along with coworkers and treat them with respect.

Ranking

Comments:

5. Dependability

Degree to which the employee can be relied upon to follow instructions, complete assigned tasks, and attend meetings.

Ranking

Comments:

6. Judgment

Degree to which the employee uses sound reasoning to make decisions and has necessary information for making the decisions.

Ranking

Comments:

7. Initiative

Willingness to accept responsibility independently. Eagerness to learn and use new methods to accomplish tasks.

Ranking

Comments:

8. Appearance, Safety and Use of Equipment

Keeps work area clean and organized, maintains appropriate appearance for the job. Follows safety rules and procedures in the use of machinery and equipment and takes responsibility for the safety of others.

Ranking

Comments:

9. Attendance

Consider number of absences,tardiness or leaving early, use of annual and sick leave in accordance with the policies of the City of Isle of Palms.

Ranking

Comments:

10. Interaction With Citizens

Deals effectively with the citizens of the community, providing a positive outlook for the City in its public relations with the citizenry.

Ranking

Comments:

11. Other Factors

Overall ranking for employee considering all the factors above and any other relevant information.

Ranking

Comments:

Overall Rating

Total of all Factors divided by total number of Factors

0 Total of Factors 0.00 Average Factor Rating

Goals

1

2

3

Employee's Comments

Signatures I have reviewed this document and discussed the contents with my supervisor. My signature means that I have been advised of my performanc status and does not necessarily imply that I agree with the evaluation.

Employee Signature Date

Immediate Supervisor Signature Date

Department Supervisor Signature Date

CITY OF ISLE OF PALMS
SUPERVISOR PERFORMANCE EVALUATION

Personnel Information

Employee's Name _____ Employee Number _____

Job Title _____ Department _____

Period Covered _____ To _____ Date of Evaluation _____

Immediate Supervisor _____ Department Supervisor _____

Evaluation Type Select One Other Review _____

Evaluation Instructions

This form is designed to allow the supervisor evaluate the employee's performance over the specified period. Each of the areas should be discussed and the employee given suggestions for improving his performance. The following categories are used to rank an employee's performance:

5	Excellent	Employee's performance consistently exceeds expectations of his/her position.
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3	Satisfactory	Employee's performance meets expectations of his/her position.
2	Conditional	Employee's performance is below the expectations of his/her position.
1	Warning	Employee's performance does not meet the minimum acceptable level for his/her position.

1. Position Knowledge

Degree to which the employee understands essential functions of the position. Also degree to which the employee utilizes other resources effectively to gain knowledge needed for the position.

Ranking

Comments:

2. Work Quality

Accuracy, neatness, effective completion of assignments, and attention to detail.

Ranking

Comments:

3. Productivity

Volume of work completed and effective use of resources to make best use of time.

Ranking

Comments:

4. Teamwork

Willingness to work with others and considers coworkers ideas. Ability to get along with coworkers and treat them with respect.

Ranking

Comments:

5. Dependability

Degree to which the employee can be relied upon to follow instructions, complete assigned tasks, and attend meetings.

Ranking

Comments:

6. Judgment

Degree to which the employee uses sound reasoning to make decisions and has necessary information for making the decisions.

Ranking

Comments:

7. Initiative

Willingness to accept responsibility independently. Eagerness to learn and use new methods to accomplish tasks.

Ranking

Comments:

8. Appearance, Safety and Use of Equipment

Keeps work area clean and organized, maintains appropriate appearance for the job. Follows safety rules and procedures in the use of machinery and equipment and takes responsibility for the safety of others.

Ranking

Comments:

9. Attendance

Consider number of absences,tardiness or leaving early, use of annual and sick leave in accordance with the policies of the City of Isle of Palms.

Ranking

Comments:

10. Interaction With Citizens

Deals effectively with the citizens of the community, providing a positive outlook for the City in its public relations with the citizenry.

Ranking

Comments:

11. Other Factors

Any other relevant information and a general assessment of factors above.

Ranking

Comments:

Supervisory Factors

12. Leadership

Consider how well the employee demonstrates effective supervisory abilities; gains respect and cooperation; inspires and motivates subordinates; directs work group toward common goal.

Ranking

Comments:

13. Delegation

How well does the employee demonstate the ability to direct others in accomplishing work; effectively select and motivate staff; define assignments; oversee the work of subordinates.

Ranking

Comments:

14. Planning and Organization

Consider how well the employee plans and organizes work; coordinates with others; and establishes appropriate priorities; anticipates future needs; carries out assignments.

Ranking

Comments:

15. Administration

How well does the employee perform day-to-day administrative tasks; manage time; administer policies and implement procedures; maintain appropriate contact with supervisor and utilize funds, staff or equipment.

Ranking

Comments:

16. Personnel Management

Consider how well the employee serves as a role model; provides guidance and opportunities to their staff for the their development; resolves work-related problems; assists subordinates in accomplishing their work related objectives. Does the employee evaluate subordinates in a clear, concise, accurate, and timely manner and make useful suggestions for improvement?

Ranking

Comments:

Overall Rating

Total of all Factors divided by total number of Factors

0 Total of Factors

0.00 Average Factor Rating

Goals

1

2

3

Employee's Comments

Signatures I have reviewed this document and discussed the contents with my supervisor. My signature means that I have been advised of my performanc status and does not necessarily imply that I agree with the evaluation.

Employee Signature — Date

Immediate Supervisor Signature — Date

Department Supervisor Signature — Date

Should Municipalities Have AI Policies

Thought Paper | City of Isle of Palms | 2026

The question. Should a municipality adopt explicit rules for its own AI use, or rely on existing technology, confidentiality, and employee-conduct requirements? AI can help staff research issues and synthesize large amounts of information. The challenge is preserving those benefits while controlling what information enters a tool and how its output influences public business.

The case for a policy. Written rules give employees a common answer about approved tools, protected information, human review, and responsibility for mistakes. They can support useful experimentation by making permitted uses clear, reduce inconsistent departmental practices, and establish who approves new capabilities. For residents, a workable policy can demonstrate that staff remain accountable for public decisions and communications.

The costs of a policy. Drafting, training, approvals, and updates consume staff time. Rules tied to particular products can become obsolete quickly. Excessive restrictions may discourage useful work or push use into personal accounts. A policy can also create false confidence: publication alone does not secure a tool, verify an answer, or ensure compliance. Requirements must be practical enough to follow and supervise.

The case for proceeding without a separate policy. Existing rules may already address confidentiality, purchasing, records, and professional conduct. Applying them through brief guidance can avoid duplication and allow flexibility as AI becomes embedded in ordinary software. The weakness is ambiguity: employees may not recognize when uploading a document exposes information or when an automated output needs review. Having no AI-specific direction leaves those judgments uneven and makes expectations harder to explain after an incident.

A position for discussion. For IOP, a short, adaptable policy appears more useful than silence or a blanket ban. It could stand alone or supplement existing technology rules. Focus on approved tools and accounts, prohibited information, human accountability, and an approval route for automation; support it with training and IT review. The central test is whether it helps employees use AI productively while protecting the City—not how many pages it contains.

Regional examples. Salisbury, NC, emphasizes practical employee guidance: protect sensitive information, verify outputs, and keep humans responsible for City work. Columbus, GA (2025), emphasizes IT control: only approved tools may access City devices and networks, with safeguards for sensitive data and human oversight of consequential actions. Tamarac, FL (2024; revised 2025), emphasizes responsible adoption through privacy, fairness, transparency, employee training, and continuing oversight. Mount Pleasant, SC, takes a narrower communications approach: staff review AI-assisted media, and misleading content and deepfakes are prohibited. Its published usage statement is not a comprehensive employee AI policy. Together, these examples show employee-guidance, technology-control, and public-trust approaches. [1–4]

Sources (official materials, reviewed 2026):

[1] Salisbury • [2] Columbus policy • [3] Tamarac policy • [4] Mount Pleasant