



**Administration Committee
1:00 p.m., Tuesday, September 1, 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 duly 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** – August 4, 202
- 4. Presenter-** Robert Collins, MASC insurance representative
- 5. Old Business**
 - A. Update on Human Resources Manager position
 - B. Discussion of Director of Building, Planning & Zoning job description
 - C. Update on business license revenue assurance process/procedures
 - D. Update on risk management and insurance review
- 6. New Business-** Discussion of Boards and Commissions vacancies
- 7. Miscellaneous-** next meeting: Tuesday, October 6, 2026 at 1pm.
- 8. Adjournment**



**Administration Committee Meeting
1:00pm, Tuesday, August 4, 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

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 July 7, 2026 meeting. Council Member Ward seconded the motion. The motion passed unanimously.

4. Old Business

A. Update on Human Resources Manager position

Administrator Kerr reported that an offer of employment has been made to a candidate for this position. There is a second candidate should the negotiations with the first one fall through. He has been pleased with the work from Find Good People.

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

Administrator Kerr said the latest draft of this job description includes added leadership language, project management skills, and civil engineering capability.

Council Member Miller suggested downplaying the civil engineering piece in case that would keep people from applying. She also suggested adding information regarding the Comprehensive Plan.

Council Member Pierce suggested adding minimum educational requirements, a preferred level of experience, and "quantifiable dimensions." He would like to ask City Council to consider funding a search via Find Good People for this position.

A final review of the job description will be held at the September meeting.

C. Discussion and consideration of procurement/purchasing procedures

Council Member Pierce noted the changes since the previous meeting, including splitting out 1 and 2 in the exceptions in Section B, changing “shall” to “may” in 3, and in Section 1-10-8, adding “for a period of up to 5 years unless a longer timer is determined to be in the best interest of the City by a majority of Council.”

MOTION: Council Member Miller made a motion to recommend the amended procurement/purchasing procedures to the Ways & Means Committee for consideration. Council Member Pierce seconded the motion. The motion passed unanimously.

D. Update on business license revenue assurance process/procedures

Director Hamilton shared that the Business License Department “assures us that because their reported gross revenues are lower doesn’t necessarily mean that someone is not reporting or reporting incorrectly. It could mean that there is less business.”

She requested guidance from the Committee regarding the documentation they would like to collect from business license holders related to revenue assurance and when the collection of this information should start. She shared a list of possible documentation that could be requested or required.

Council Member Pierce suggested the request for additional documentation should start as soon as City Council approves the new procedure.

Director Hamilton reported that one company they thought did not have a business license does have a license, but it was “reported under one business instead of two separate businesses.” More details will follow at the Ways & Means Committee meeting.

Administrator Kerr said that he needs to better understand the time requirements related to this new documentation and how it will affect a staff that is already stretched thin during the business license renewal period. He will bring further considerations in September.

The business license audit procedure will also be discussed then.

E. Update on Risk Management and insurance review

Director Hamilton reported that staff has begun pruning insurance costs, resulting in \$19,000 in savings so far. She will continue to review where more savings could be realized. Further direction from City Council is needed regarding increasing deductibles.

A representative from the South Carolina Municipal Insurance Risk & Financing Fund will participate via Zoom at the next meeting to answer Committee member questions.

5. New Business

Discussion and consideration of bids for recodification of City Code

Administrator Kerr said only one bid, from the current provider, was received for the recodification work. He said the bid did not include hosting the City Code, which is likely why

they only received one bid. Committee members agreed to expanding the scope to include hosting and putting the project out to bid again.

6. Miscellaneous Business

The next meeting of the Administration Committee will be held on Tuesday, September 1, 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 1:50pm.

Respectfully submitted,

Nicole DeNeane
City Clerk

From: [Debra Hamilton](#)
To: [Robert Collins](#)
Cc: [Douglas Kerr](#); [Sean Kuester](#); [Josh Ulys](#)
Subject: Re: Insurance Meeting
Date: Wednesday, August 12, 2026 5:05:11 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[image006.png](#)
[image007.png](#)
[Outlook-A blue cir.png](#)
[Outlook-A logo of .png](#)

Hi Robert

Thank you for your willingness help the city navigate through the current insurance policies. I will get the link for the meeting sent to you this week on a calendar invite.

In an effort to save on the cost of insurance from both workers comp and liability Insurance, it would be helpful if you could provide the committee with the following information:

1. What factors are currently driving both workers' comp and liability premiums?
2. Are there alternative rating options like high-deductible plans that could reduce cost?
3. You sent us a schedule of the claims for the city, how do our claims compare to other municipalities?
4. What loss-control programs or safety trainings, if any, will help lower the premiums?
5. What steps can we take to improve our MOD over the next few years or what risk-control recommendations do you have specific to municipalities?
6. Are our current limits appropriate, or are we over-insuring in any areas?
7. What changes have other municipalities made recently to reduce cost?

I'm sure other questions will be asked but this is a great place to start.

Josh, can you please send the meeting invite for the Admin Committee meeting for September 1.

Regards,

Debra

Debra A. Hamilton
Finance Director
City of Isle of Palms
1207 Palms Blvd.
Isle of Palms, SC 29451
Office: (843) 886-6428

To submit service requests or sign up for city text alerts:
Text “Hello” to (877) 607-6467

Connect with IOP!



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 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: 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





Position Description

To perform this job successfully, an individual must be able to perform the essential job functions satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the primary job functions herein described. Since every duty associated with this position may not be described herein, employees may be required to perform duties not specifically spelled out in the job description, but which may be reasonably considered to be incidental in the performing of their duties just as though they were actually written out in this job description.

Job Title:	Director of Building Department
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Department: Building

Pay Grade: G100

FLSA Status: Exempt

JOB SUMMARY

The Director of Building Department oversees the full spectrum of development-related regulatory services in a coastal municipality, including building inspections, zoning administration, business licensing, and short-term rental regulation.

ESSENTIAL JOB FUNCTIONS:

- **Department Leadership** —Supervises all staff members with daily operations of the Building Department; develops strategic goals, policies, and performance standards.
- **Zoning Oversight** — Interprets and enforces zoning ordinances; reviews development proposals; advises planning boards and elected officials.
- **Building Code Administration** — Ensures compliance with state and local building codes; supervises plan review, permitting, and inspections.
- **Business Licensing Management** — Oversees issuance, renewal, and enforcement of 3000 business licenses; coordinates with police, fire, and finance departments.
- **Short-Term Rental Regulation** — Manages permitting, compliance monitoring, occupancy limits, and enforcement actions for STR properties.
- **Coastal Resilience Compliance** — Ensures adherence to floodplain regulations, FEMA requirements, and coastal construction standards.
- **Comprehensive Plan** — Leads and coordinates implementation of the Comprehensive Plan, ensuring alignment with long-term community goals; evaluates progress, recommends policy updates, and collaborates with relevant city departments.
- **Budget & Resource Management** — Prepares and administers departmental \$865,089 budget to include \$5,341,122 in revenue from business licenses, permits, short-term rentals and tree replacement; manages contracts and technology systems.
- **Public Communication** — Serves as primary contact for residents, contractors, and businesses; provides guidance on codes, processes, and appeals.
- **Interdepartmental Coordination** — Works with planning, public safety, legal, and public works on cross-functional issues.
- **Enforcement & Compliance** — Oversees investigations, citations, hearings, and corrective actions.

- Planning Commission- Attend, review, prepares presentations, and recommends action on ordinances and issues.
- Performs other duties as assigned.

MINIMUM REQUIREMENTS TO PERFORM WORK:

- Bachelor of Arts or Bachelor of Science degree in Land Use Planning, Urban or Regional Planning,
- At least five (5) years experience in land use regulation and enforcement, or closely related field.
- At least two (2) years supervisory experience or equivalent experience and training sufficient to fulfill position requirements.
- Background in civil engineering or related disciplines is beneficial but not required.
- Aspirational certification such as AIC (American Institute of Constructors) is preferred but not required.

Knowledge, Skills and Abilities:

- Knowledge of government office practices and services
- Knowledge of the principles, practices and regulations pertaining to zoning land use.
- Skill in the use of oral and written communication;
- Skill in data processing;
- Skill in being well organized;
- Skills in using monitoring software;
- Ability to operate a motor vehicle;
- Ability to manage multiple tasks in a detailed and effective manner; and
- Ability to establish good working relationships with relevant state and county officials, citizens, contractors, developers, other personnel and anyone interacting with the department.

PHYSICAL DEMANDS:

This position does not require strenuous or stressful physical demands as the position is primarily sedentary. However, employees in sedentary positions are still expected to occasionally exert force through lifting, carrying, pulling, or pushing objects during the course of employment, usually no more than 10 pounds. The applicant should generally have the ability to sit, stand, balance, bend, use hands, feet and arms for the purpose of speaking, talking, moving and interacting with others. In addition, this position will be required to do site inspections and applicants will need to be able to physically handle the site inspections. Applicants with physical limitations are still encouraged to apply and the city will consider reasonable accommodation to see if the applicant can still perform the job.

WORK ENVIRONMENT:

Work is typically performed in an indoor environment.

The City of Isle of Palms has the right to revise this position description at any time, and does not represent in any way a contract of employment.

Employee Signature

Date

Supervisor (or HR) Signature

Date

Background in civil engineering or related disciplines is beneficial but not required.
Aspirational certification such as AIC (American Institute of Constructors) is preferred but not required.

CITY OF ISLE OF PALMS South Carolina



Mayor:
Phillip Pounds

City Council:
John Bogosian
Ashley Carroll
David Cohen
Katie Miars
Bev Miller
Scott Pierce
Rusty Streetman
Jimmy Ward

CITY OF ISLE OF PALMS

BUSINESS LICENSE APPLICATION & RENEWAL DOCUMENTATION CHECKLIST

The following documentation may be required before the City of Isle of Palms can issue or renew a business license. **Not every requirement applies to every business.** Additional documentation may be requested when necessary to verify ownership, business activity, location, gross receipts, or compliance with applicable City and State requirements.

Business License Year: May 1 through April 30

Renewal Deadline: April 30

1. BUSINESS INFORMATION & IDENTITY

- ☐ **Completed Standardized Business License Application accepted by the City of Isle of Palms**
- ☐ **Legal business name and DBA/trade name**, if applicable
- ☐ **Physical business address and mailing address**
- ☐ **Business owner's name and contact information**
- ☐ **Business telephone number and email address**
- ☐ **NAICS code/business activity description**
- ☐ **Federal EIN verification**, if applicable

For an LLC, partnership, corporation, or other entity using an EIN, provide one of the following:

- IRS EIN Confirmation Letter;
- Federal or state tax return showing the EIN; or
- Signed letter from the company's CPA confirming the EIN.

Income and other confidential information unrelated to verification may be redacted.

EIN or taxpayer identification documentation may be requested when necessary to verify the taxpayer's identity or reconcile City records.

- ☐ **Government-issued photo identification**, when needed to verify the applicant, owner, responsible party, or license qualifier
- ☐ **Secretary of State registration/status**, if applicable to the business entity

2. SOUTH CAROLINA LICENSES & PERMITS

Provide current copies when applicable:

- ☐ **South Carolina Retail License** – for businesses required to collect South Carolina sales tax
- ☐ **South Carolina Department of Agriculture Retail Food Establishment Permit** or other applicable food-service permit
- ☐ **South Carolina Alcoholic Beverage License** for businesses selling beer, wine, or liquor
- ☐ **South Carolina professional or occupational license**, when the activity is regulated by the State
- ☐ **Other state or federal permits/licenses applicable to the business activity**

3. CONTRACTORS & SUBCONTRACTORS

Contractors and subcontractors performing work within the City must provide, as applicable:

- ☐ Current **South Carolina LLR Commercial Contractor License**
- ☐ Current **South Carolina Residential Builder/Contractor License**
- ☐ Current **Specialty Contractor License**
- ☐ Identification of the license qualifier, if necessary to verify the applicable contractor license.
- ☐ Description/address of the Isle of Palms project, if requested
- ☐ Contract, proposal, permit, or other documentation supporting the amount of business performed within Isle of Palms, when needed to verify gross receipts

4. GROSS RECEIPTS VERIFICATION — RENEWALS

Businesses must report gross income in accordance with S.C. Code § 6-1-400. The City may request supporting documentation when necessary to verify reported gross income.

Acceptable documentation may include one of the following:

- ☐ Profit and Loss Statement
- ☐ Federal or South Carolina income tax return
- ☐ Accounting or financial software reports
- ☐ General ledger or sales reports
- ☐ 1099 forms
- ☐ Contracts, invoices, or project reports showing Isle of Palms activity
- ☐ South Carolina sales tax returns or supporting sales reports
- ☐ Rental management statements
- ☐ Airbnb, VRBO, or other rental-platform revenue reports, when applicable
- ☐ Signed statement from the company's CPA verifying Isle of Palms gross receipts
- ☐ Notarized statement from the business owner or authorized corporate officer verifying Isle of Palms gross receipts
- ☐ Other documentation acceptable to the City that independently supports reported gross receipts

Businesses Operating in Multiple Jurisdictions

For purposes of determining gross income subject to the City of Isle of Palms business license tax:

- **Businesses domiciled within the City of Isle of Palms:** Report gross income in accordance with South Carolina business license law. Gross income may be adjusted for income earned in another taxing jurisdiction when the business has paid a business license tax on that income to the other jurisdiction and the income is fully reported to the City of Isle of Palms.
- **Businesses domiciled outside the City of Isle of Palms:** Report gross income attributable to business conducted within the City of Isle of Palms.

Supporting documentation may include financial reports, contracts, invoices, tax records, or other records sufficient to verify the reported amount.

The City may request supporting documentation showing the allocation of gross income among jurisdictions and/or evidence of business license taxes paid to another taxing jurisdiction.

5. BUSINESSES WITH A PHYSICAL LOCATION ON ISLE OF PALMS

When applicable, provide or verify:

- ☐ Street address and unit/suite number
- ☐ Property owner's authorization or executed lease, if requested
- ☐ Zoning approval for the proposed business activity
- ☐ Certificate of Occupancy or other required Building Department approval
- ☐ Required fire inspection/approval, if applicable
- ☐ Sign permit, if applicable
- ☐ Other permits required for the specific use or location

A business license should not be interpreted as approval of a use that does not comply with applicable zoning, building, fire, or other City requirements.

6. SHORT-TERM RENTALS

Short-term rental properties are subject to additional City of Isle of Palms requirements. Before issuing or renewing the applicable license, verify:

- ☐ Property address and owner information
- ☐ Applicable short-term rental eligibility and zoning requirements
- ☐ Required short-term rental application/renewal information
- ☐ Current owner telephone and email information
- ☐ Current property manager information, if applicable
- ☐ Current 24-hour local/responsible contact information
- ☐ Required acknowledgment of applicable City short-term rental regulations

- ☐ Gross rental receipts for the preceding calendar year or the business's preceding twelve-month fiscal year.
- ☐ Rental-platform or property-management reports when needed to verify reported receipts
- ☐ Any outstanding requirements, fees, penalties, or compliance matters that must be resolved before issuance

7. SPECIAL BUSINESS TYPES

Additional documentation may be required for businesses such as:

- ☐ Restaurants and food-service establishments
- ☐ Alcohol-serving establishments
- ☐ Mobile food vendors
- ☐ Contractors and subcontractors
- ☐ Short-term rentals/property management companies
- ☐ Professional services requiring state licensure
- ☐ Businesses operating from a residence
- ☐ Special events, temporary vendors, or seasonal businesses
- ☐ Businesses operating from City property or other locations requiring separate authorization

8. DOCUMENTATION STANDARDS

Documents submitted to the City should:

- Clearly identify the business or taxpayer;
- Clearly identify the reporting period;
- Be complete enough to support the amount reported to the City;
- Identify Isle of Palms activity separately when the business operates in multiple jurisdictions; and
- Be consistent with the information reported on the business license application.

The City may request additional records when submitted documentation does not provide sufficient information to verify the application or calculate the applicable business license tax.

IMPORTANT

Submission of an application and payment does not automatically constitute approval or authorization to conduct business. A license should be issued only after all applicable City requirements have been satisfied.

Applicants are responsible for maintaining current contact information and notifying the City of changes in ownership, business name, location, business activity, or other information affecting the license.

9. CITY STAFF REVIEW — BEFORE LICENSE ISSUANCE

For City Use

Before issuing or renewing a business license, City staff should confirm:

- ☐ Application is complete and signed/certified by the applicant
- ☐ Legal business name matches supporting documentation
- ☐ DBA/trade name is documented, if applicable
- ☐ EIN or taxpayer information has been verified, when applicable
- ☐ Business address has been verified
- ☐ Business activity, NAICS code, and classification verified against the current Standardized Business License Class Schedule adopted by the City.
- ☐ Appropriate resident/nonresident status has been determined
- ☐ Gross receipts have been adequately documented
- ☐ Gross income has been reported and allocated in accordance with S.C. Code § 6-1-400, including verification of applicable income reported to and business license taxes paid to other taxing jurisdictions, when applicable.
- ☐ Statutory exclusions and adjustments to gross income have been properly documented, when applicable.
- ☐ Required state licenses and professional licenses are current
- ☐ Contractor license/qualifier has been verified, when applicable
- ☐ Required zoning/building approvals have been obtained
- ☐ Short-term rental requirements have been satisfied, when applicable
- ☐ Prior-year license account has been reviewed
- ☐ Outstanding license taxes, penalties, or fees have been addressed
- ☐ Business license fee calculation has been independently reviewed
- ☐ Supporting documentation has been retained in the City's licensing system/file
- ☐ License has been approved for issuance

MARINA DOCK INSURANCE DEDUCTIBLE OPTIONS

Current Deductibles

- All Other Perils (AOP) Deductible \$10,000
- Wind/Hail/ Flood (WHF) Deductible 5% of dock value subject to a minimum of \$100,000

Increase AOP deductible from \$10,000 to \$50,000	Savings \$10,853	
Wind/ Hail/Flood Deductible Options:		
WHF- 5% of insured value, subject to a minimum of \$250,000	\$14,683	
WHF- 10% of insured value, subject to a minimum of \$100,000	\$25,323	
WHF- 10% of insured value, subject to a minimum of \$250,000	\$35,962	
WHF- 10% of insured value, subject to a minimum of \$500,000	\$46,603	

2026 Boards and Commissions Upcoming Expirations/Vacancies

Accommodations Tax Advisory Committee

Park Williams (At Large) – can be reappointed for second term; wishes to be reappointed

Rebecca Kovalich (Loding) – end of 2nd term; must reapply

Rod Turnage (Lodging) – does not wish to be reappointed

Environmental Advisory Committee

Charlotte Webster (student position) – can be reappointed for second term

Planning Commission

Sandy Stone – can be reappointed for second term; wishes to be reappointed

Tim Ahmuty – end of 2nd term; must reapply