

# *August 2025*

## *Monthly Newsletter*



### *In this month's edition:*

- *Flood Insurance*
- *NC Emergency Management Survey*
- *Meet Your Neighbors - Kristen Roeder-LoMonaco*
- *Water Front on Netflix*
- *Ocean Dunes Cooks*
- *Pleasure Island Events*
- *Committee Reports*
- *Contact Information*

**\*\*Open Board Meeting  
date change  
to 09/27/2025\*\***

### **ARC Information**

Just a reminder that if you are planning any upgrades to your unit or any changes in your HVAC system, sliding doors, windows, there are requirements in our declarations that an Architectural Request Committee form or Building Modification Request form be submitted to the ODHOA building committee.

This form is on the CAMS website under Forms, then ARC.

If you are unsure if you need one to proceed with the work, you can reach out to the board at [odhoaboard@gmail.com](mailto:odhoaboard@gmail.com).

It can be filled out on line or in writing and submitted to CAMS. The building committee will review it quickly and advise any questions, comments, and approvals, if needed.

Thanks for your help.

ODHOA Board

# **Flood and Wind Drive Rain Insurance**

**This subject is covered in the Welcome Package associated with Ocean Dunes, but, because of recent weather events with more expected, below is a refresher on the way flood insurance works in North Carolina. This is not a substitute for professional advice. Ocean Dunes owners should contact their insurance coverers for that. The Ocean Dunes HOA policy is for our common property; the individual policy is for the internal ownership of one's condo as stated in the Ocean Dunes by-laws.**

**Most insurance experts recommend that North Carolina homeowners have a flood insurance policy in addition to home insurance.**

**Standard homeowners policies do not cover flood damage, so many experts recommend purchasing a separate flood insurance policy or endorsement. Some private carriers offer flood coverage as an add-on; however, many do not.**

**Damage caused by flooding is not covered under standard homeowners insurance in North Carolina. For flood damage to be covered, you would need to purchase flood insurance separately through a private insurance provider or through the National Flood Insurance Program. There may be a few exceptions, such as if your basement floods due to a burst pipe that you could not have predicted. However, floods caused by “acts of God” are excluded as a general rule.**

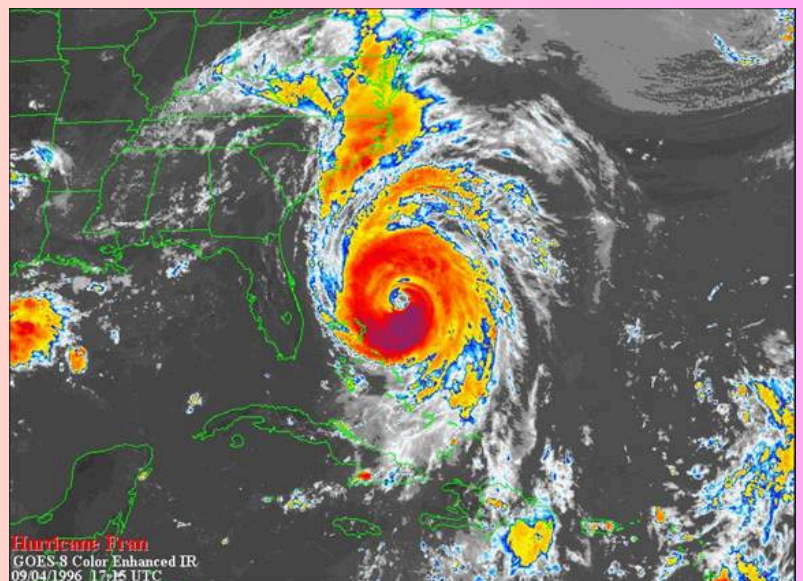
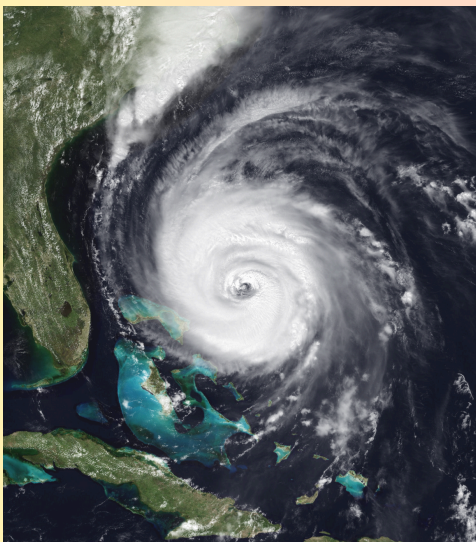
**A suggestion: Talk with other owners. No formal advice can be given by the HOA nor the individual board members.**

**[https://survey123.arcgis.com/share/2d6fe1907f424cdfb6d42bb364b9d71b?utm\\_medium=email&utm\\_source=govdelivery](https://survey123.arcgis.com/share/2d6fe1907f424cdfb6d42bb364b9d71b?utm_medium=email&utm_source=govdelivery)**

# NC Emergency Management Survey

**"NC Emergency Management is working on updating their regional plan for hazard mitigation in the Southeastern NC region, of which we are a part. There is a link below that allows you to participate via a survey.**

**What do hurricanes, floods, wildfires, and other natural disasters have in common? We're planning for all of them and your input matters. The city and our regional partners are teaming up with NC Emergency Management to update the Southeastern NC Regional Hazard Mitigation Plan — a FEMA-required effort that helps secure federal dollars to keep our communities safe and prepared. As part of this update, we're asking for your feedback through a short public survey. It's a simple but powerful way to help shape how our region prepares for future disasters. NC Emergency Management will also hold the first virtual meeting about the updated plan on Monday, Aug. 18, at 6 p.m. Please register here! "**



**Hurricane Fran Sept. 5<sup>th</sup> 1996**



## *Meet your Neighbor - Kristen Roeder-LoMonaco*

Kristen Roeder-Lomonaco has a fascinating past, present, and future. Her indomitable spirit shines through in her life experiences and what lies ahead. She grew up in Doylestown, PA, the daughter of a professor of physics (dad) and a psychiatric nurse (mom), along with a sister 20 months her junior. After attending Old Dominion University, Kristen entered the world of retail management and human resources. Proving her worth, she was assigned to difficult positions as a high shrink manager, going into low-production stores and "cleaning them up." She "managed managers," an unenviable task at which she excelled. To this day, she is friends with many of her workmates, from those she managed to bosses she had. Her work took her all over the U.S. In 1993 she returned to Pennsylvania where she married her former husband. His work took them to Florida for ten years and the birth of two daughters, Megan and Alexa.

Kristen rejoined the workforce in 2001 as a bookkeeper for a small company, managing payroll, benefits and human resources while her daughters were young. In 2012 she rejoined the retail workforce as a regional manager covering the northern United States for TechTronic Industries.

### **Nashville vacation**



Upon the passing of her parents, preceded many years by the untimely death of her sister who "went way too soon," Kristen decided to use her inheritance to establish a "legacy property," her condo at Ocean Dunes in the 2300 Building. This was in 2018, and she hopes this lovely place will be passed down through the generations of her family to come. She lived in the unit for a while, but due to temporary mobility issues, bought a neat home in the River Lights area of Wilmington, where she now permanently resides. Daughter Megan lives in Leland with her husband and Kristen's pride and joy, two grandchildren, Dean, 4 years, and Audrey, 10 months, with whom she spends lots of fun time.



## *Meet your Neighbors - continued.....*

Proud to be a three-time cancer survivor, Kristen's motto is to "Spend as much quality time as I can in endeavors I love." In April, she embarks on a 21-day transatlantic voyage, starting in Brooklyn, NY, to England, Spain, France, and Italy, with some of the highlights along the way being Portsmouth, Gibraltar, Marseilles, Pompeii, Naples, and more! She is fortunate to have a trusted financial advisor who introduced her to a tour guide who knows her tastes and abilities, setting up excursions which appeal while being physically assessable and uniquely hers.

### **Grandma's 101<sup>st</sup> birthday**



**Kristen, Megan and Alexa**

Roeder-LoMonaco broke her tibia and fibula a while back but, with determination and moxie, is walking again! Right now, two miles a day around greenways, parks, especially Halliburton, and, when at OD, the museum route right down the road from us. During the interview, she made a special effort to thank her former OD friends Jeff and Kathy Hawkins, who were "life savers" in helping her maneuver, literally and figuratively, when life gave her lemons to make into lemonade. She is on our Ocean Dunes board, serving as assistant treasurer and head of the landscaping committee. She bought in Ocean Dunes because of the quietness and continues to hold our community in her heart and puts her love to work in serving us with hard work and dedication. She is fortunate to have had renters who "respect my property." Over 20 years of serving on boards and being a regional manager in retail, Kristen strives to be "a good steward of our community," and she has proven that she is. She speaks of how hard the current board works and the accomplishments that have been made in recent years in the positive direction Ocean Dunes is taking.

Her family tree is littered with notables, from her first ancestor in America fighting with George Washington at the Battle of Brandywine to her grandmother being a direct descendent of Davy Crockett to her great-grandfather holding the original patent for the paint used for the first Model T! How cool is that?

As witnessed by the accompanying photos, Kristen is a huge Eagles and Phillies fan. She and her daughter and the kids went to spring training this year. Another fun fact: She is a dedicated country music fan, going to two since last July and CANNOT WAIT to see Brad Paisley at Live Oak this July. She is also a “fan” of her, St. Andrews Covenant Presbyterian in Wilmington and has made friends there, too.

In closing, let us, as a community, send our positive thoughts to Kristen in anticipation of her June 9 oncology appointment. In her strong words, “My dad’s philosophy that he passed onto me and what helps keep me going, “Suck it up, buttercup.” Best to you, Kristen.



**Grandma and her PHILLIES fans**

**Encouraging a new a EAGLES fan**





# Water Front on Netflix

Have you been watching this popular series? It's tantalizing per The New York Times, "...a pulpy family saga of violence and secrets, land and legacy," and creator Kevin Williamson on the Netflix website, "This is about a working man who's trying to make a go of it for his family. They've pulled themselves up from nothing and they've built this mini fishing empire in their small little town. Now it's being taken away from them bit by bit. They'll do anything to hold onto it, because it represents their family."





Filmed in our neck of the woods, mainly Wilmington and Southport, you may have seen the film crew on forays to either. Fortunate to be on Williamson's preferred list, our neighboring towns have been home to other of his projects, including I Know What You Did Last Summer and Dawson's Creek. "I love North Carolina; I would shoot everything here if I could," he tells the Netflix newsletter. "It's gorgeous, people come here because it's just such a coastal destination."

If you're a fan of good old-fashioned dysfunctional family dramas, or if it's just too humid or wet to be out-and-about in our community, give it a look-see. There are many familiar places to spot.



Fort Fisher



Southport water front

# Ocean Dunes Cooks!

## Refrigerator Tomato Juice

2 lbs tomatoes (3-4 large, 7-8 medium)

1 tsp salt

black pepper to taste

3 tbl fresh lemon juice

Cut the tops off the tomatoes and place cut-side down in a medium pot. Cover with a lid and simmer on medium-low for 1/2 hour. Check to make sure they are plenty soft. If not, simmer longer.

Let sit until cool enough to handle. Set a fine mesh sieve over a bowl, throw in the tomatoes, and press until most of the juice is expressed. Pour into a jar or pitcher. Add other ingredients. Let chill in the refrigerator for 4+ hours.



These

Equals this ->





- 1/04 AMERICAN LEGION BBQ PLATE FUNDRAISER
- 2/14-2/20 ANTHONY'S WAY-ROAD TO KINDESS WALK A MILE 4 KINDNESS
- 2/22 ISLAND MEN MISSED PLEASURE ISLAND COURTYARD MARRIOTT
- 3/01 CB CENTENNIAL - I ♥ CB SCULPTURE CB MARINA
- 3/06 CB CENTENNIAL KICKOFF
- 3/08 CB CENTENNIAL GALA KINDRED
- 3/22 ISLAND MEN MAC & CHEESE FESTIVAL GOOD HOPS BREWING
- 3/29 OCEAN CURE NEON BIKE BRIGADE
- 4/19 ISLAND MEN BACKYARD BBQ COOKOFF BLAKESLEE AIR FORCE REC
- 4/26 KURE COMMUNITY FEST 11AM-3PM
- 5/04-10/19 BOOGIE IN THE PARK CONCERTS (1ST & 3RD SUNDAYS) OCEAN FRONT PARK 5-7PM
- 5/17-5/18 CAROLINA BEACH MURAL PROJECT CB100 MURALFEST CB LAKE
- 5/21-8/27 ISLAND WOMEN FLAMINGO BINGO
- 5/23-8/29 BOARDWALK BLAST FIREWORKS BY THE SEA (THURSDAYS)
- 5/24-10/4 CAROLINA BEACH MARKET (SATURDAYS) CAROLINA BEACH LAKE 8AM-1PM
- 5/25-8/31 MOVIES AT THE LAKE (SUNDAYS) CAROLINA BEACH LAKE AT DUSK
- 6/02-8/18 TURTLE TALK (MONDAYS) OCEAN FRONT PARK 7-8PM
- 6/03-8/19 KURE BEACH MARKET (TUESDAYS) OCEAN FRONT PARK 8AM-1PM
- 6/7-6/8 CAROLINA BEACH MUSIC FESTIVAL
- 6/11-8/13 STORY TIME BY THE SEA (WEDNESDAYS) OCEAN FRONT PARK 10-11AM
- 6/12-8/14 NEIGHBOR NIGHT (THURSDAYS) OCEAN FRONT PARK 6:30-7:30PM
- 6/14 GOOD HOPS 5K'ISH BEER RUN GOOD HOPS BREWING
- 8/02 OCEAN CURE LIFE ROLLS ON
- 8/08 BLAKESLEE CONCERT SERIES BLAKESLEE AIR FORCE REC 6:30-8:30PM
- 8/22 BLAKESLEE CONCERT SERIES BLAKESLEE AIR FORCE REC 6:30-8:30PM
- 9/06 CB CENTENNIAL FLOTILLA CB MARINA
- 9/07 CB CENTENNIAL FOUNDERS DAY PICNIC CB LAKE
- 9/07 BOOGIE IN THE PARK CONCERT SERIES OCEAN FRONT PARK 5-7PM
- 9/12 BLAKESLEE CONCERT SERIES BLAKESLEE AIR FORCE REC 6:30-8:30PM
- 9/19-20 CAROLINA BEACH DRAGON BOAT REGATTA
- 9/21 BOOGIE IN THE PARK CONCERT SERIES OCEAN FRONT PARK 5-7PM
- 9/20-21 ISLAND ARTS COUNCIL ART IN THE YARD
- 9/20 CAROLINA BEACH DRAGON BOAT REGATTA
- 9/26 BLAKESLEE CONCERT SERIES BLAKESLEE AIR FORCE REC 6:30-8:30PM
- 9/27 ISLAND MEN & GOOD HOPS BREWING OKTOBERFEST
- 10/03 KURE BEACH FAREWELL SUMMER JAZZ FUNERAL 7-9PM
- 10/05 PETS IN THE PARK CB LAKE 10AM-2PM
- 10/05 BOOGIE IN THE PARK CONCERT SERIES OCEAN FRONT PARK 5-7PM
- 10/10 BLAKESLEE CONCERT SERIES BLAKESLEE AIR FORCE REC 6:30-8:30PM
- 10/19 BOOGIE IN THE PARK CONCERT SERIES OCEAN FRONT PARK 5-7PM
- 10/24 BLAKESLEE CONCERT SERIES BLAKESLEE AIR FORCE REC 6:30-8:30PM
- 10/25 HALLOWEEN STORY TIME BY THE SEA OCEAN FRONT PARK 10-11AM
- 10/25 ISLAND MEN HALLOWEEN GOLF CART PARADE
- 11/7-9 CAPE FEAR KITE FESTIVAL
- 11/22 KURE BEACH HOLIDAY MARKET OCEAN FRONT PARK 9AM-3PM
- 11/28 ISLAND OF LIGHTS LIGHT UP THE LAKE
- 11/29 KURE BEACH HOLIDAY MARKET OCEAN FRONT PARK 9AM-3PM
- 12/05 CAROLINA BEACH CHRISTMAS PARADE 7PM
- 12/06 ISLAND OF LIGHTS FLOTILLA 6PM
- 12/13 ISLAND OF LIGHTS TOUR OF HOMES
- 12/19 KURE BEACH HOLIDAY WHOOBIE WHATTY OCEAN FRONT PARK 6-8PM
- 12/20 HURRICANE ALLEY'S CB SANTA CRAWL 2-9PM
- 12/20 HOLIDAY STORY TIME BY THE SEA OCEAN FRONT PARK 11AM-12PM
- 12/31 ISLAND OF LIGHTS NEW YEARS EVE CELEBRATION IN KURE BEACH



# *Committee Reports*

## AD-HOC COMMITTEE

### **Ocean Dunes Recreation Planning Ad Hoc Committee**

The committee last met on July 17th, 2025. We had a committee member ask if an additional slide could be added to the playground as older kids cannot easily use the slide we installed. We agreed to look into this to determine if the space allowed it and the cost.

The committee also discussed the updated quotes for the work to be done on the tennis, pickleball and basketball court areas. Material costs have gone up over the last year and the impact to the project could be approximately 5%.

The committee also discussed the options to secure the gates to the courts to make sure access is provided to owners and guests / visitors only. A key fob solution will be costly as we would need to run electricity to the gates and have wireless available. We are now looking at a more traditional lock and key system where the keys could be checked out and returned.

Soon the board and its committees will begin work on the 2026 budget and updates to the long range planning process. We hope to get approval to include this project in the 2026 budget.

Thanks to all the committee members for their help with this project.

# COMMUNICATION COMMITTEE

## Communications Committee

The committee last met on July 17th, 2025 and discussed the upcoming August newsletter.

We have an interview scheduled for this issue with a current ODHOA Board member, Kristen LoMonaco.

We also have short pieces on the importance of filling out an ARC request if you are going to do any work inside your unit. In addition to the above we also have an article on the importance of flood and wind driven rain insurance in your HO6 policy.

If anyone has any suggestions for content in the newsletter we always appreciate the suggestions.

Thanks to the members of the committee for their participation.

# BEACH PROTECTION COMMITTEE

## Beach Protection Committee

There are no updates to our advocacy efforts to obtain a grant to support our needs to protect the property from storm damage and flooding.

There have been some comments and posts on the owner's Facebook page about the amount of beach erosion they see and what can be done about it.

It was mentioned a few newsletter issues ago that Carolina Beach announced an agreement with the Army Corp of Engineers to provide beach re-nourishment sometime between the Fall of 2025 and Spring of 2026. Kure Beach and our area would be a part of this.

Timing, and the actual work is up to the Army Corp so we will keep you updated as we know more.

Thanks to the members of the committee for their participation.

# LONG RANGE PLANNING COMMITTEE

# FINANCE COMMITTEE

Long Range Planning and Finance Committee Update – 07/28/2025

We are now entering the budget planning season for 2026. The Long-Range Planning Committee and the Finance Committee will begin the budget planning process in August. The goal is to put together the 2026 budget, which will include all expenses and income for the Operating and Reserve Funds. We utilize historical data to forecast expenses, along with the reserve study currently being conducted by G&F Engineering. We look at alternative vendors and contractors and obtain updated estimates where necessary. This process has proven to be very effective in that our actual budget has come to be within 2% of our actual expenses. As is the case every year when planning the budget, we face many challenges. Insurance claims for the TPC-8 flood are still awaiting FEMA's response. As of this writing, we have incurred approximately \$1.3 million in uninsured losses. Our self-insured fund is down to a very low balance of 200K, and we still owe contractors \$366K for the storm expenses. At the same time, we are facing increasing costs for many of our other expenses. We are always looking for new members to join our team. This is an excellent way to learn how your dues are spent. The meeting schedule will be as follows:

## 2026 Budget Planning Timetable

Meeting Schedule – All Mtgs will be joint LRPC and FC

- 8/11 Review 2026 Budget Worksheet and results of Reserve Study
- 8/25 Review Budget Worksheet YTD status. Determine Budgeted amts for all categories
- 9/8 Review CAMs budget proposal and compare to FC proposal
- 9/22 Finalize Proposal for BOD approval
- 9/29 Tentative Mtg Date if issues need to be completed
- 10/1 Board Mtg – will be on agenda for discussion and approval
- 10/6 Budget Info sent to owners if approved by BODs
- 10/9 Zoom presentation of budget to owners–Thursday @ 7 pm
- 10/14 Zoom presentation of budget to owners Tuesday 7 pm
- 10/20 Voting begins
- 11/3 Voting ends

If you have any questions or concerns or are interested in joining the LRPC/Finance Committee you can contact me at [msposato@twcnny.rr.com](mailto:msposato@twcnny.rr.com), or the board at [ODHOAboad@gmail.com](mailto:ODHOAboad@gmail.com).

Thanks

Mark Sposato



# LANDSCAPING COMMITTEE

The Landscaping committee held it's first meeting 7/23. Thank you to Dave Bianchi, Betsy Rowland, Doreen Ross, Rich Murphy, DeDe Sposato, Martina Doyle, Patricia Twomey and Tracy Snyder for volunteering.

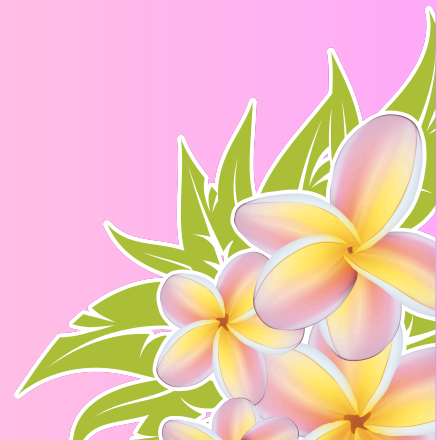
TS 8 has left the landscape budget for 2025 very lean. Tall trees were done just prior to Memorial Day and tall palms will be done in December or January.

As far as the landscape committee we are looking for ways to enhance OD on a budget. An item that came up in the meeting was the rat boxes both missing and not baited. That issue is being addressed. Another item was the PVC fencing; the low height allows people easy access over the dunes. This will be discussed at the upcoming board meeting.

The rainfall has made weed control a bit tough this year, but Hobbs is treating around buildings.

The final item that has been discussed is pine straw against the buildings. I sourced article from FEMA's website. Although Kure Beach does not have an ordinance (over 50% of counties in NC don't allow pine straw within 10-18' of a wooden structure), the board has considered the dangers of pine straw against inhabited buildings. Pine straw burns at 350 degrees Celsius. Ignition, consumption and combustion are very high risk. These articles can be found at [apps.usfa.fema.gov/pdf](https://apps.usfa.fema.gov/pdf)

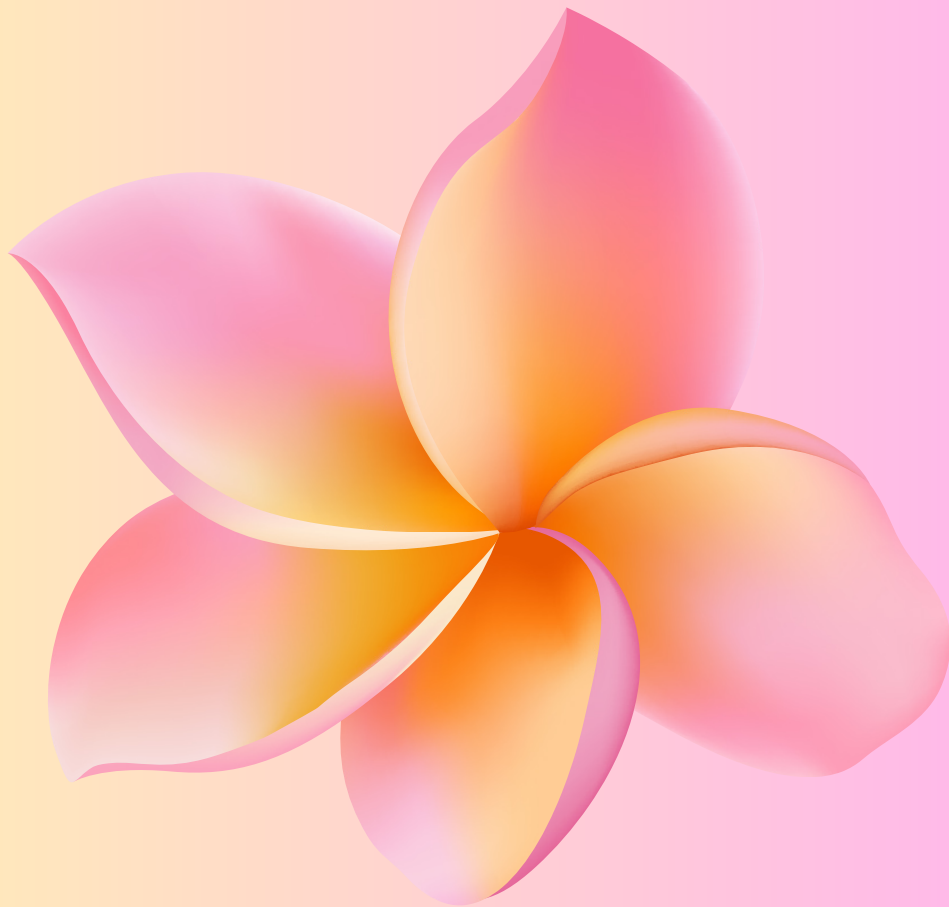
Kristen Roeder LoMonaco



## BUILDING COMMITTEE

Big projects are on hold during the busy summer months. One project that could not be on hold because of safety issues is the center staircase at 2200, which is currently being completed. The pools are being kept open consistently because of the pool contract, which has worked out satisfactorily.

Sposato and Wittels continue to push the insurance companies for payments, a process that is slow moving and repetitious. The push will continue. General maintenance by Ocean Dunes staff is ongoing.



## Facility Hours of

### Operation HOA Office:

**Monday - Friday 9:00 a.m.  
- 5:00 p.m. Rec Center:  
(Indoor pool, hot tub,  
sauna & fitness center) 7  
days a week 9:00 a.m. -  
9:00 p.m.\***

### Contact Information

• Rec Center/HOA Office	910-239-1370(opt. 1)
• CAMS Customer Support	910-239-1370(opt. 2)
• After Hours Emergency Line	910-239-1370(opt. 2)
• Kure Beach PD "non-emergency"	910-452-6120
• Kure Beach Fire Department	910-458-2014
• Kure Beach Public Works	910-458-5816
• Kure Beach Animal Control	910-798-7500
• Duke Energy	800-419-6356
• Kure Beach Water/Sewer	910-458-5816
• Spectrum (Cable/Internet)	833-697-7328

### Board of Directors

**Evan Wittels - President**

**Barry Ehret - Vice President**

**Steve Channell - 1<sup>st</sup> Vice President**

**Mark Sposato - Treasurer**

**Kristen LoMonaco - Assistant Treasurer**

**David Bianchi - Secretary**

### Management Staff

**Community Manager - Mike Brown**

**Assistant CM - Laura Lee Kendziora**

**Maintenance Lead - Bryan Barton**

**Maintenance Tech - Brandon Krieger**

**Rec Center Attendant - Olivia Granquist**

**Rec Center Attendant - Zach Pearce**

**Rec Center Attendant - Logan Ross**

**\* Ocean Dunes Website:**

**<https://oceandunesresortnc.com/>**

**•The PRIVATE Ocean Dunes Owners**

**Group Facebook page:**

**[https://www.facebook.com/groups/32](https://www.facebook.com/groups/324887891854120)**

**4887891854120 •**

**Town of Kure Beach:**

**<https://www.townofkurebeach.org/>**

**\*NOTE: To register for alerts, look to  
the upper right corner for the tab  
"Register for Alerts" and click to  
receive email and/or texts from the  
town regarding storms, etc.**

**•Kure Beach Facebook Page:**

**[https://www.facebook.com/groups/42](https://www.facebook.com/groups/42704092681)**

**704092681**

**•Kure Beach Pier:**

**[https://www.facebook.com/search/to](https://www.facebook.com/search/top?q=kure%20beach%20pier)**

**p?q=kure%20beach%20pier**

**•Carolina Beach Facebook Page:**

**[https://www.facebook.com/places/Th](https://www.facebook.com/places/Things-to-do-in-Carolina-Beach-North-Carolina/109744462385819/)**

**ings-to-do-in-Carolina-Beach-North-**

**Carolina/109744462385819/**

**•Town of Carolina Beach:**

**<https://www.carolinabeach.org/>**

**•Carolina & Kure Beach Locals:**

**[https://www.facebook.com/groups/11](https://www.facebook.com/groups/1122812144558265)**

**22812144558265**