

Marsh Side

Hilton Head Island

NEWSLETTER

April/May
2024

Property Manager- Jeff Schirmer
propertymanager@marshsidehhi.com
Assist. Manager- Sobie Zuniga
assistantpropertymanager
@marshsidehhi.com

Maintenance Staff

Robert Zuniga
Jerry Dempsey

HOA OFFICE HOURS

Monday-Wednesday-Friday 9-5
Tuesday and Thursday 1:30-5
Lunch break 12-1:30

AFTER OFFICE HOURS

Please use our email address when requesting parking passes or reporting and non-emergency maintenance requests. For all maintenance related emergencies, contact the answering service. For all other emergencies i.e. health, fire suspicious activity call 911.

Office Numbers:

Phone-843-681-7301

Fax- 843-681-2986

Answering Service-Available after hours for HOA emergencies.

Mailing Address:

P.O. Box 22551

Hilton Head Island, SC 29925

(Please use this address when mailing regime payments) Once again we would like to remind everyone that there was no fee increase for 2024. We have attached a copy of the fee schedule.

Holiday Schedule

The office will be closed on **Friday, March 29th**, for the Easter Holiday and **Monday, May 27th** for Memorial Day.

A Message From The Manager

On a sad note, as many of you are probably aware, Marsh Side suffered a tragic fire last month which unfortunately destroyed an entire unit. With that being said, I can thankfully pass on that the homeowner happened to be out town and nobody was in the unit with exception of the homeowner's pet which sadly was unable to be saved. With this tragedy there was absolutely nothing that was salvageable.

However, with that being said, I want to personally praise and thank Marsh Side residents and the local community with the tremendous outpouring of support for our Marsh Side homeowner.

First and foremost there are two homeowners within our community who have graciously donated their units so that our homeowner

has a place to live until the repairs are completed. Additionally, there have been several residents that have reached out with donations and gift cards. Tremendous thanks to all!!!

On another note, the Town (Fire Department) has a program called "After the Fire" in which they will visit the neighborhood to speak to the community about the fire, hand out fire safety and hurricane information and give residents an opportunity to ask questions on how to better prevent and prepare for fires and hurricanes. I have included a flyer from Fire and Life Safety Educator Cinda Seamon with details on the location, date and time.

Jeff Schirmer
PMIC

2024-2025 Insurance Update

Unfortunately, as we are all aware, last year the island was hit with the stark reality of a rapidly hardening property insurance market. Once again, the board is working closely with our broker and monitoring current market conditions as our renewal date of May 1 quickly approaches. Our NFIP (National Flood Insurance Policy) renewal has already come in and we are realizing about a 15% increase over last year's premium. Early indications also suggest that we can expect at least a 15% increase for property coverage as well.

With that being said, there is once again going to be a significant shortfall with

what was budgeted in the Insurance Reserve for this year. This will once again require a supplemental assessment to cover this shortfall. As soon as we secure the final quotes, we will be sending out owner assessment statements by what we hope is sometime mid-April.

Please also be advised that many of you be receiving letters from your mortgage company or bank requesting an updated insurance certificate that provides accurate and updated renewal information. Attached you will find instructions on how to request your renewal certificate from our insurance company Assured Partners.

It is important to note that Assured Partners will no longer process orders in-house. Please make sure to register on-line so that your lending institution does not force coverage into place.

Lastly, with regards to HO6 policies (see attached), please be sure to check your policy to make sure you are adequately covered. If you have made any upgrades to your unit i.e. appliances, cabinets, flooring, fixtures, etc. make sure your policy includes "betterments and improvements" to cover these upgrades. Additionally, make sure you have enough loss coverage that would cover the regime's \$10,000 deductible.

Spring Is In The Air!

With Spring approaching comes all that is great about living on our wonderful island. Although we are in somewhat of a sluggish economy, whenever you are able, please be

sure to support our local economy by getting out to shop, play golf, visit the beaches and dine at many of our great restaurants here on the island.

Mothers Day-May 12th

Don't forget!! Mother's Day is the special time of year when you get to celebrate that special Mother in your life!

-"To describe my mother would be to write about a hurricane in its perfect power."- Maya Angelou

-"Mothers hold their children's hands for a short while, but their hearts forever."-Unknown

-"Life doesn't come with a manual, it comes with a mother."-Unknown

Spring Cleaning

This is a great time of year to throw out the old and unused. Let's all try to make an effort clean up those front porches and back decks. No one likes to look at old boots and shoes, dirty coolers or dead hanging plants. Additionally, please do not store anything under the unit.

In the very near future our staff will be doing a walk-through of the property and noting those units that need to be cleaned up. Residents will be given a warning, photos, and a time frame in which they need to comply. For those that don't, a violation will be issued along with subsequent fines. Let's take some pride in the place we call home!

Additionally, in an effort to help with this Spring cleaning, please note that the Board is once again discussing a Spring "Clean Up" date in which the HOA would make arrangements for a dumpster(s). This would certainly make it much easier for our residents to dispose of unwanted items and clutter. We will keep you posted and send out an email blast once a decision on a date has been made.

Grills

With Spring comes the great smells and flavors of cooking on the grill. With that being said, there are some important reminders that everyone needs to be aware of and adhere to before uncovering the grill. First and foremost, charcoal and gas grills are not permitted on the decks or porches, Residents are required to grill at least 10 feet from any combustible material which would include wooden decks, siding, steps, handrails, etc. Please be aware that the Town has the ability to impose substantial fines should anyone violate these rules.

Parking

With Spring and Summer comes a substantial increase in visitors to our island and Marsh Side is no exception. We again want to remind everyone to be mindful of your neighbors. There are no assigned parking spaces and there are only two parking spaces allotted for each unit. Make sure all of your guests have a guest pass and if there is no parking near your unit, there is always space available in the pool area parking lot. If your guest's vehicle does not have a valid pass visibly displayed in

the front window, security will issue a warning and subsequent ticket. If your guest comes in over the weekend, please be sure to contact the office on Monday so that we can issue a pass. As another reminder, commercial are strictly prohibited from parking on the property overnight. Again, these vehicles will be ticketed and repeat violations will result in the vehicle being towed from the property. For those commercial vehicles that have permission to park in the over-flow parking area near the pool, they must have a "fitted" cover that completely covers the vehicle and it must be securely fastened. No trailers, boats, or motor homes are allowed on the property.

Pool Opening

April 1! We are very near to completing our Spring checklist prior to opening the pool. This includes cleaning and painting the pool deck painting the fence. flowers for the pots, cleaning the chairs and tables and putting out some new umbrellas. Part of this checklist also includes checking all of the equipment, i.e. pumps, filters. motors, skimmers, etc. includes common areas and building foundations in front of each building. It does not include the backs of the buildings or areas that are not visible the entry road or parking areas.

Pet Reminders

Please be advised that dogs must be on a leash at all times. No exceptions! Fines will continue to be imposed for those

people who do not pick up after their pet and properly dispose pet waste at designated pet stations. Cats are not permitted outside. Lastly, we ask that all residents refrain from feeding any feral cats as food left outside attracts many unwanted pests such as racoons, opossums and bugs.

Landscaping

The grass is beginning to grow and the trees are in bloom. Our landscaping company is busily preparing for the growing season. As you can see, the crew got a good jump on making sure everything was pruned out properly this winter so that it will be much easier to maintain during the growing season. Much of this rejuvenation pruning included cleaning up around lagoon banks to improve water flow and views. Additionally, the crew has been checking irrigation, and we ask all residents to please report anything that might appear to be an irrigation leak. Spring flowers were installed last week and our annual pinestraw application is scheduled for the month of May. This application only

Other Important Reminders

-When receiving packages via Amazon, Fed Ex etc., be sure to include your unit number as we do not accept packages at the office.

-For those that were unable to make arrangements back in February to have their individual shut-off inspected and replaced if necessary, please be advised that we will be setting up another inspection date sometime this summer. Feel free to contact

the office should you wish to be added to the list.

-Please be mindful of the speed limits, as we have had a few calls come into the office about vehicles speeding with children in the area.

Code Enforcement

Our Code Enforcement Office makes unscheduled patrols through the property from 6 p.m. to 6 a.m. If you observe someone not adhering to our rules and regulations after hours, please contact Coastal Security at (843) 247-0788. Give the dispatch officer your unit number and as much information as possible concerning the violation or emergency.

Website Update

We are pleased to report that Board member Denise Sinkavich has done an outstanding job of updating and maintaining Marsh Side's website. We encourage everyone to take a look as she continues to post Marsh Side news in addition to local events and activities. Be also on the lookout for an entire schedule of food trucks visiting our community. This has been a tremendous success over the last several months and the Board is busily trying to make arrangements for several visits this Spring and Summer.

Board of Directors Meeting

Owners are encouraged to express any new ideas or concerns or complaints to the Board in writing. All of these ideas,

concerns or complaints must be submitted prior to the meeting so that we can add to the agenda. Each item will be addressed at the next scheduled Board meeting. The next scheduled Board meeting is May 21st. If you wish to attend the meeting in person, please give the office plenty of notice.



November 1, 2023

Dear Marsh Side Owner(s):
5 Gumtree Road
Hilton Head Island, S.C. 29926

Your Board of Directors for the Marsh Side Owners Association has approved the 2024 Budget. There will be not increase to the regime fees in 2024. **However, early market conditions do indicate there will probably be a slight increase in last year's insurance premiums. Subsequently, in all likelihood there will again be a supplemental insurance assessment in 2024 to cover the shortfall.**

STUDIOS	\$433.00
1 BED FLATS & LOFTS	452.00
2 BED FLATS & TOWNHOUSES	477.00
3 BED FLATS	499.00

Reminder: Regime fees are due on the first of each month. The Master Deed allows a grace period until the tenth of the month before late fees are added to the regime account.

Sincerely,

Jeff Schirmer
Property Manager in Charge

Good afternoon – we have a program called After the Fire where we visit neighborhoods who have recently experienced a fire. We set up shop (so to speak) and make ourselves available to the community to talk about the fire, hand out fire safety info and hurricane info as well. It's a chance to interact with the community, for them to ask questions, and assist if they need help with their smoke alarms or battery changes. It is very informal and we hope people will feel comfortable to come and talk to us.

We will be in your neighborhood (probably in the vicinity of F1) on Monday, April 22 from 4-6pm if you would like to let people know.

Thank you!



Cinda Seamon

FIRE & LIFE SAFETY EDUCATOR

Office: (843) 682-5141

Mobile: (843) 247-4577

Website: hiltonheadislandsc.gov

Address: Hilton Head Island Fire Rescue
40 Summit Drive
Hilton Head Island, SC 29926



ALLIGATOR INFO AND SAFETY

Most alligator problems occur between March and July which is the breeding season and they are most active between dusk and dawn.

Alligators 7-8 feet in size is when they start injuring people and taking dogs. Alligators don't distinguish between domestic pets and natural food sources. By instinct they will try and feed on a pet if given the chance.

It is rare for an alligator to pursue a human because they really are too big to be prey. However they may become aggressive (if you are near their nest) and charge a human. Run fast and straight away from the gator (running in a zig zag is a misconception).

Be extremely cautious around any waterways.

Alligators have sharp claws and powerful tails to help them push their bodies up. Young alligators are agile climbers and adults have been known to climb fences to get to water or escape captivity.

Never get closer than 15 feet to an alligator. If it hisses or opens its mouth – back away even farther. Alligators can be surprisingly quick and can lunge with explosive force.

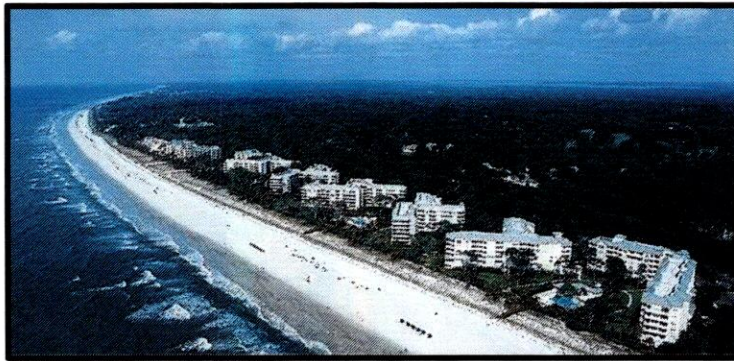
Never toy with smaller alligators – they may be babies and the mother may be nearby. It is illegal to harass or throw things at alligators and is punishable by law with fines and jail time.

Never feed or entice alligators – it's dangerous and illegal. When fed, alligators overcome their natural wariness and learn to associate people with food and it also alters their natural diet in an unhealthy way.

The bottom line is keep children and pets away from alligators – remember they are wild animals. Enjoy the experience of seeing these fascinating creatures as part of the natural beauty of the South Carolina area but always keep a safe distance.

Cinda Seamon
Fire & Life Safety Educator
Hilton Head Island Fire Rescue

Condominium Unit Owners Insurance



Condo Ownership requires unique insurance needs to protect both the association and unit owners. The associations per the master deed and bylaws purchase what is commonly referred to as a “master policy” for the association in accordance with the bylaw wording. Unit Owners will also need to purchase a Condominium Unit Owners policy commonly referred to as an HO6 policy to protect their specific needs. As a unit owner it may be difficult to understand where to start.

What does the condominium association “master policy” cover?

The answer to this question is in both the master deed and the master policy. In most cases in the state of South Carolina the master policy will be written as an “all in” policy per the bylaws this policy will include coverage for items such as flooring, drywall, and fixtures. Please be aware that all policies will have limitations and exclusions based on the policy.

What do I need to cover?

Upon reviewing the master deed and bylaws the unit owner may need to insure their additions and upgrades to the unit, and will need to insure their personal property, interior liability, loss of use/rents, and loss assessment coverage. Please contact your agent to help you discuss your specific needs.

The combination of these two policies can provide coverage for unit owner’s needs. There are many benefits to having a HO6 policy for your unit including but not limited to:

- Coverage for personal property i.e., furniture, clothing, personal belongings
- Personal Liability
- Interior walls and floor (if the bylaws determine owners re responsible)
- Unit improvements and betterments
- Gaps and overlaps from the master policy.
- Loss Assessment
- Loss of Use or Rents
- Manageable deductibles
- Reasonable cost



Condominium policies are a must have for owners who want to make sure their investments are fully covered.



Please contact us for a quote. 843-706-3006 (Phone) Carola@assuredpartners.com.com



AssuredPartners

IMPORTANT NOTICE

The enclosed document is your certificate of insurance for your condominium insurance. If applicable, a copy of this certificate has been mailed and/or faxed to your mortgage company. Please review the information on your certificate and advise if any information is not listed or is incorrect and indicate the change(s) in the space(s) provided below.

***REQUIRED**

YOUR NAME:

EMAIL ADDRESS:

(REGIME)

CONDO NAME:

UNIT NUMBER:

Bank or Mortgage Company

NAME:

**INS. DEPT. MAILING
ADDRESS:**

LOAN NUMBER

Changes or corrections listed above can be **emailed** to APSC.CERTS@ASSUREDPARTNERS.COM
OR MELISSA.BROWN@ASSUREDPARTNERS.COM

April 2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5 Trash Pick Up	6 FOOD TRUCK BENNETTS BBQ 11:30-2:30
7	8 Pest Control Sections A-F	9 Pest Control Sections J-M	10	11 Pest Control Sections G-I	12 Trash Pick Up	13
14	15	16	17	18	19 Trash Pick Up	20 FOOD TRUCK LOWCOUNTRY LOBSTER
21	22	23	24	25	26 Trash Pick Up	27
28	29	30				

May 2024

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3 Trash Pick Up	4 LISA'S CHICAGO DOGS
5	6	7	8	9 Pest Control Sections G-I	10 Trash Pick Up	11
12 MOTHERS DAY	13 Pest Control Sections A-F	14 Pest Control Sections J-M	15	16	17 Trash Pick Up	18
19	20	21	22	23	24 Trash Pick Up	25
26	27 MEMORIAL DAY HOA OFFICE CLOSED	28	29	30	31 Trash Pick Up	