



Table of Contents

Introduction

A Brief History of Palmetto Dunes	
The Palmetto Dunes Property Owners Association (PDPOA)	
The Palmetto Dunes Architectural Review Board (ARB)	
Palmetto Dunes Website	
Palmetto Perspective	

Section 1—Living in Palmetto Dunes

Activation of Utilities	1-1
Vehicle Regulations	1-2
Mail Boxes	1-3
Street Numbers	1-4
Trash Collection and Recycling	1-5
Yard Debris	1-6
Pool Water	1-7
Resort Amenities	1-8
<i>Golf</i>	
<i>Tennis</i>	
<i>Palmetto Dunes Club</i>	
<i>Palmetto Dunes Women’s Club</i>	
<i>Dunes House</i>	
<i>Conference Centers</i>	
<i>Swimming Pool</i>	
<i>Lagoons</i>	
<i>Leisure Trails</i>	
<i>Beach</i>	
<i>Important Beach Facts</i>	
<i>Handicap Beach Access</i>	
Security	1-9
Pass Office	1-10
Annual Maintenance Assessment	1-11
Property Rentals	1-12

Section 2--Resort Governance

PDPOA Board Members, Officers and Committees	2-1
Volunteer for PDPOA Committees	2-2
The Annual Report and Notice to the Membership	2-3
Annual Meeting	2-4



Table of Contents

Section 2—Resort Governance (continued)

PDPOA Board of Directors Nomination and Election Procedures	2-5
ARB Policies, Procedures and Guidelines	2-6
Hilton Head Island Building Permit	2-7
PDPOA Organizational Chart	2-8

Section 3—Resort Safety

Responsibility of Palmetto Dunes Security Office	3-1
Responsibility of the Fire and Rescue Division	3-2
Responsibility of the Beaufort County Sheriffs' Office	3-3
Hurricane Emergencies	3-4
Hurricane Preparedness	3-5
Wildlife	3-6
Alligators	
Loggerhead Sea Turtles	
Snakes	
Fire Ants	
Lizards (Skinks)	
White-tailed Deer	
Jellyfish	
Bicycle and Pedestrian Safety	3-7
Lagoon Safety	3-8
Reporting Suspicious Activity	3-9
Personal Alarm Systems	3-10
Vacation Security	3-11
Home Security	3-12
Injury	3-13
File of Life	3-14

Section 4—Government Guide

Hilton Head Island Demographics	4-1
The Economy	4-2
Climate Geography and Location	4-3
Form of Government	4-4
Hilton Head Island Beach Guide	4-5
Animal Beach Rules	4-6
Two - Year Beach Parking Passes	4-7
Driver's License and Auto Tags	4-8
Voter Registration Information	4-9
Hilton Head Island Building Permits	4-10



Table of Contents

Section 4—Government Guide (continued)

Cross Island Parkway	4-11
Route 278 Mile Markers	4-12
Taxes	4-13
Income	
Real Estate	
Personal Property	
Sales	



Introduction

We are pleased that you have purchased property in Palmetto Dunes. We think it is the most beautiful resort community on Hilton Head Island and hope that you find the information in this guide useful. If you should have any questions, comments or suggestions about any of the information in this packet, please contact the PDPOA office through our website at www.pdpoa.org or by calling our office: 843-785-1109.

Welcome to Palmetto Dunes

A Brief History:

The dates below provide information about the development of our Resort:

- 1967 Began development of Palmetto Dunes Resort
- 1968 Lagoon System, Robert Trent Jones Golf Course completed and Sales office opened
- 1969 Registration Office, Pro Shop and Restaurant opened
- 1971 Water Oak and Beach Villas completed. Palmetto Dunes Public Service District created. Phipps Land Company became investor in Palmetto Dunes
- 1972 Phipps Land Company acquired the remainder of P.Dunes Property and created Palmetto Dunes Resort, Inc. Palmetto Dunes Public Service District became Broad Creek Public Service District
- 1973 Hickory Cove and Chimney Cove Villas completed. Construction began on Fazio Golf Course and Queen's Grant Villas. Elevated 500,000 Gallon PD water tank completed. Trent Jones Golf Center enlarged. Villa Registration building opened
- 1974 Groundbreaking began on Hyatt Regency Hotel. Tennis Center Completed, George Fazio Golf Course opened
- 1975 Tennis Courts Opened. Dunes Marketing took over sales, Sand Dollar Management put in charge of Villa Rentals and PAI put in charge of regime management operations
- 1976 Hyatt Regency Hotel Opened. Inverness Village and The Moorings completed
- 1977 Ocean Cove Villas completed
- 1978 Fazio Tennis Courts were completed. Turnberry Village opened
- 1979 Greenwood Development acquired Palmetto Dunes
- 1980 Captain's Walk and Cove Villas completed. Construction began on Shelter Cove Marina



Introduction (cont.)

- 1982 Land Donated for Palmetto Dunes Club, Groundbreaking began on Hilton Oceanfront Resort. Harbour Side I and II Construction began
- 1983 Hilton Oceanfront Resort opened. Land donated for Palmetto Dunes Fire Station. Shelter Cove Sales Office and many Condominiums developed. King Neptune Sundial dedicated
- 1984 Land donated and construction completed for Hilton Head Island Chamber of Commerce building
- 1985 Development of Leamington began
- 1986 Arthur Hills Golf Course opened
- 2001 New Tennis Center completed
- 2002 Palmetto Dunes Property Owners Division established to provide Greater management transparency for Palmetto Dunes Resort. Robert Trent Jones Golf Course renovated
- 2005 Palmetto Dunes Property Owners successful in lawsuit with Greenwood Development to manage own property
- 2006 January 1st, 2006 Transition from Greenwood Development to the Palmetto Dunes Property Owners Association (PDPOA) completed

Palmetto Dunes Property Owners Association (PDPOA):

The purpose of the PDPOA is to promote the common good and general welfare of property owners in Palmetto Dunes Resort. More specifically the PDPOA will:

- Represent all property owners of Palmetto Dunes Resort with other persons, entities and with public entities including but not limited to the Town of Hilton Head Island, Public Service District, County of Beaufort and the State of South Carolina.
- Enforce any and all covenants, restrictions and agreements applicable to the properties within Palmetto Dunes Resort.
- The Association is governed by a ten member Board of Directors elected for three year terms with one third of the terms expiring yearly. The Board of Directors will elect from among them, a President, Vice President, Secretary and Treasurer.

Other information about the PDPOA may be found on our website at www.pdpoa.org

The names of the current Board of Directors are listed in the Palmetto Perspective, the PDPOA newsletter, which is mailed to property owners quarterly, as well as by visiting our web site at www.pdpoa.org.



Introduction (cont.)

The Palmetto Dunes Architectural Review Board (ARB):

- I. Palmetto Dunes Resort Covenants has created a three to seven member Architectural Review Board known as the ARB. This board was established for the purpose of enforcing architectural, site, landscaping, vegetation and building controls in conformity with these Covenants and pertinent law.

The ARB meets on a regularly scheduled basis to review all plans for construction, provide recommendations, discuss the general appearance of the community, take appropriate actions to improve its aesthetics, and work with owners, architects, builders and landscapers to assure that high standards are being maintained. By approval of such plans, the ARB assumes no liability for structural design or damage to other property during the approved construction. Further, it should be noted that if some portion of the approved plans is, (due to inadvertent oversight by the ARB), in violation of the Palmetto Dunes covenants, such approval will not later prevent the ARB from seeking enforcement of the covenants. The authority of the ARB is derived from the covenants. **In any instance where the information contained herein conflicts with the covenants, the covenants shall control. In any instance where the information contained herein conflicts with the ARB permit application, this document shall control. Additionally, the decisions of the ARB are not and will not be bound or restricted by any precedent relating to existing residential construction/landscape on any other lot within Palmetto Dunes.**

- II. Home owners planning changes to a house or its landscaping are encouraged to call the ARB Administrator to determine if the changes being considered require ARB approval. The name and phone number of the administrator is included in the Palmetto Perspective and also by visiting our website at www.pdpoa.org.
- III. The issuance of an ARB permit generally requires a fee and, in some cases, a refundable compliance deposit.
- IV. The names of the current membership of the ARB are listed in the Palmetto Perspective, the PDPOA newsletter, which is mailed to property owners quarterly as well as by visiting our web site at www.pdpoa.org.

Palmetto Dunes Website:

To provide our owners with the most up to date information concerning our community and to establish a two-way communication link with our members, we have developed a website for the PDPOA community. For access to this website, go to www.pdpoa.org.



Introduction (cont.)

Palmetto Perspective:

The Palmetto Perspective, a quarterly newsletter of the PDPOA is mailed to all owners. It provides news of interest to our resort community including work by the Board of Directors on behalf of our owners; information about current and future projects for resort improvements planned by the PDPOA and news about individuals and groups in the resort. If you are not on the mailing list or if your address is incorrect, please use one of the following options to correct:

1. Contact our administrative office at **843-785-1109**
2. Write us at:
PDPOA PO Box 7974 Hilton Head Island, SC 29938-7974
3. Visit our website at www.pdpoa.org and use the “Ask a Manager” feature

The Palmetto Perspective is also available on line at www.pdpoa.org

Section 1: Living in Palmetto Dunes

Activation of Utilities:

1-1

Telephone Service: Contact Hargray Telephone at 843-686-5000. They can supply one or more phone lines, several long distance plans, internet access and wireless service. Other wireless services exist with a variety of plans. The Hargray office is located a mile south of the entrance to Palmetto Dunes on the right at 856 William Hilton Parkway.

Electricity: It is important to contact Palmetto Electric Cooperative at 843-681-5551 soon after arrival to ensure that service has been established in your name. The Palmetto Electric Office is located at 111 Mathews Drive just off of William Hilton Parkway.

Cable TV Service: Since TV broadcast signals are limited on Hilton Head, most residents choose to have cable. Time Warner Cable is the supplier and can be reached by calling 1-866-892-7201. There are a variety of services including cable and high speed internet connections. Wireless services also exist in a variety of plans. The Time Warner Office is located at 12 Pope Avenue just off the Sea Pines Traffic Circle.

Water and Sewage Services: Contact Broad Creek Public Service District (BCPSD) at 843-785-7582. With the purchase of a home, the buyer’s attorney will typically contact the BCPSD for a final read on the water meter so that the water and sewage charges can be collected at closing. Non-resident owners should be aware that an overdue utility bill can constitute a lien on your property and therefore is the ultimate responsibility of the property owner. Long term tenants are advised to contact Broad Creek with a copy of their lease and a \$100.00 security deposit (which is refunded after residence is vacated). It is suggested that the owner not refund the tenant’s

security deposit until they are assured that water and sewage charges have been paid in full. The BCPSD office is located at 3 Marinaside Drive, which is off of William Hilton Parkway behind Motel 6; a drop box for the payment of bills is located in Palmetto Dunes on Queen's Folly Road adjacent to the Tennis Courts and across Queen's Folly Road from the P.D. Outfitters.

Vehicle Regulations:

1-2

Vehicle Decals: All vehicles belonging to a Palmetto Dunes property owner must display a valid decal to expedite entry into the resort. A current vehicle registration form must be shown for each decal issued. For new owners, a copy of the property closing statement must be presented along with vehicle registration. New decals are issued every two years. Decals for commercial operators and long-term renters must be purchased annually. All decals may be obtained by visiting the Pass Office located within the Palmetto Dunes Security Office. See website for complete policy.

Vehicles Allowed: Automobiles, station wagons, sport utility vehicles and pick-up trucks may be parked in driveways or garages overnight. Commercial trucks may be parked overnight only if completely enclosed in a garage. Boat trailers and other recreational vehicles may not be parked in driveways or streets overnight. Motorcycles are prohibited in the resort. Mopeds and motor driven scooters are not allowed in the resort and will not be permitted beyond the security gate.

Parking Prohibited: The following vehicles may ***not*** be parked overnight on roadways or in driveways: Utility Trailers, Motor Homes, House Trailers, Motorcycles, Campers, Boats, Boat Trailers, or any other Recreational Vehicles. Be advised that Palmetto Dunes Resort does not have facilities for the storage of these vehicles.

Traffic Regulations: For your safety, all traffic laws and regulations that apply on county and state streets, roads and highways apply inside of the Palmetto Dunes Resort. The speed limits for the resort are 20, 25 and 30 miles per hour. These speed limits are clearly marked and are closely monitored by our Security Officers.

Mail Boxes:

1-3

For aesthetic reasons, only one type of mailbox is used in the resort. It can be obtained and installed for a charge by visiting the "On-Line Forms" section located on the "Resource Center" page of our website at www.pdpoa.org or by calling the PDPOA office at 843-785-1109.

Street Numbers:

1-4

For fire protection and emergency medical service personnel, conspicuous street numbers are required for each residence. The numbers must be a minimum of 4" high and at least 1/2" wide made of reflective material and posted prominently to ensure high visibility.

Trash Collection and Recycling Services:

1-5

Individual property owners are responsible for contracting with one of the many island trash companies for collection. Most companies provide twice-weekly services

as well as recycling. Please consult the Yellow Pages of the local telephone book for company names and phone numbers.

Yard Debris:

1-6

The PDPOA provides weekly yard debris pick-up to contribute to the neat and well groomed appearance of our resort community. This service is only for the individual property owner who does his own yard work. It is not intended for professional yard and landscape companies. Professional yard and landscape companies are expected to remove the debris resulting from their work the same day the work is completed. The following rules apply to PDPOA removal of yard debris:

1. Yard debris will be picked up every Wednesday between the hours of 7:00 am and 5:00 pm and extends into Thursday if necessary. Please place bagged debris in front of your home by the edge of the roadway in front of driveway. **Do Not** put yard debris on vacant lots or in front of residences owned by someone else. Please do not place debris in front of your residence prior to Monday.
2. Leaves, grass clippings, pine straw and similar items **must** be bagged for pickup.
3. The weekly pick-up will be limited to no more than 1 cubic yard (approximately 3 feet wide by 3 feet long by 3 feet high) of debris.
4. Limbs and branches left for removal cannot exceed 4 inches in diameter and 3 feet in length.
5. Removal of yard debris in excess of 1 cubic yard will be at the home owner's expense. The owner may make arrangements for such removal by contacting the PDPOA Office at 843-785-1109.

Pool Water:

1-7

The PDPOA prohibits any discharge of pool water or pool backwash within 20 feet of the Palmetto Dunes lagoons or lakes. The chemicals have both a short and a long term detrimental effect on the water systems. Please call the PDPOA at 843-785-1109 to obtain the details of the entire pool water discharge policy.

1. Pools must be emptied within the yard, so that the pool water is actually filtered by the soil. Pools may even have to be emptied over a matter of days to prevent run off into the lagoons.
2. Property owners and Contractors are subject to fines that have been authorized by the Lagoon and Covenant Compliance Committees with approval of the Board of Directors.

Golf:

Golf in Palmetto Dunes includes three courses, Robert Trent Jones, George Fazio and Arthur Hills. There is a special rate for owners at each course which is less than that charged to visitors. All golf courses are spikeless. Proper attire and timely play are strongly encouraged. Each course has bathroom facilities, water and marshals available to assist golfers. Lessons and practice areas are also available. For tee times at all Palmetto Dunes Golf courses please call 843-785-1138. Below is a description of the courses:

Robert Trent Jones - 843-785-1136: A links style course that threads its way through the north side of Palmetto Dunes. It is the original Golf venue in our resort and has several scenic views of the ocean and the resort lagoons.

George Fazio – 843-785-1130: A long and challenging course that crosses the lagoons several times. One of a number of George Fazio courses designed in the 1970's. After its completion, it was considered the 15th best course in the USA. To date it is used for a number of tournaments, including the National Collegiate Athletic Association.

Arthur Hills – 843-785-1140: With a smooth and wave like form, this golf course has significant interaction with the lagoon system and an historical lighthouse is located on the course. Arthur Hills is located at the south end of Palmetto Dunes and was designed to be associated with the Leamington area. Its membership is not connected with the Palmetto Dunes Club.

Tennis:

Palmetto Dunes Tennis Center: The Tennis Center has been ranked among the top 50 US tennis resorts by Tennis Magazine since 1975, with 23 Clay and two hard courts, eight of which are lighted. Activities include certified teaching professionals, adult and junior clinics, daily round robins, a pro shop and a game matching service. The Tennis Center features a pro exhibition and happy hour on Monday nights at 5:30pm from March through October. They also provide extensive adult and junior tennis programs. Annual Memberships are available for those who would like to join the Tennis Center. Discounts are also available to members of the Palmetto Dunes Club. Details may be obtained by calling the Palmetto Dunes Club directly Tuesday through Saturday 11:00am - 3:00pm at 843-842-6301.

Palmetto Dunes Club:

The Palmetto Dunes Club (PD Club) is located at 1 Carnoustie Drive. **The PD Club is serving as the PDPOA Community Center on a trial basis for 2009. Palmetto Dunes property owners have an automatic "PDPOA Owner" membership (this is a limited membership) to the PD Club for 2009. In light of this, the PD Club has organized a number of activities open for PDPOA owner participation in 2009. Please see the website for more details on these activities as well as their reservation forms.**

The PD Club also operates as a private club, independent of the resort, and has full memberships, for an additional fee, open to all residents who wish to become full members. To its full members, the PD Club provides women's 9 and 18 hole golf

leagues, men's golf leagues, bridge clubs several days per week and fine dining. Through the club, special Palmetto Dunes golf and tennis packages are available which can substantially reduce the cost of play. The Club is closed Sunday and Monday. For more information, residents are encouraged to call 843-842-6301 or stop by the club during normal operating hours Tuesday – Saturday 11:00am - 2:00pm.

Palmetto Dunes Women's Club:

Established in March of 2000 the Palmetto Dunes Women's Club serves the needs and interests of full and part time residents in Palmetto Dunes. A general meeting of members is planned twice per year. Information about membership, dues and activities can be obtained by contacting a representative of the Women's Club which is published in the *Palmetto Perspective* and is also available by visiting our website at www.pdpoa.org.

Dunes House:

The Dunes House facility is owned and operated by Greenwood Development. It serves lunch and dinner from spring through fall and can be reserved for special occasions. For information please call 843-686-9623.

Inside Seating Capacity: 60
Reception Capacity: 100
Deck Seating Capacity: 200
Reception Capacity: 300

Conference Centers:

The Conference Centers are owned and operated by Greenwood Development. Please call 843-686-9623 for more information.

Centrecourt Conference Center:

Inside Seating Capacity: 100
Reception Capacity: 200
Pavilion Deck Capacity: 120
Reception Capacity: 200

Palmetto Dunes Conference Center:

Fairway Room Seating Capacity: 80
Palmetto Room Seating Capacity: 50
Carolina Room Seating Capacity: 100
Garden Room Seating Capacity: 30
Committee Room Seating Capacity: 10

Meals include: Buffet Style only, No plated dinners, full bar set up available

Swimming Pool:

All Palmetto Dunes residents and their guests are invited to use the swimming pool adjacent to the Robert Trent Jones Clubhouse. The pool is open daily from 9:00am to 6:00pm. Reservations are not required. Lifeguards are not provided – swim at your own risk. Occasionally the pool is closed for private functions.

Lagoons:

Lagoons are for the pleasure and enjoyment of Palmetto Dunes Property Owners. This 11 mile interconnected lagoon system may be used for boating and fishing. Pontoon boats and other small water craft can be used so long as the propulsion systems are limited to hand powered or electric engines. Swimming is not allowed in the lagoons.

The PDPOA reserves the right to raise and lower the water level in the lagoons as drainage requirements dictate.

Leisure Trails:

Several miles of leisure trails are available in Palmetto Dunes. When a leisure trail is available it must be used by cyclists, joggers, walkers, etc. Anyone utilizing leisure trails or streets for recreational use is urged to use extreme caution at all times, especially during the peak visitor seasons. Many visitors are not accustomed to encountering large numbers of cyclists, joggers and others. On streets, cyclists ride with traffic, single file, near the shoulder. All other recreational uses of roadways are done with the individual facing traffic.

Individuals making use of the Queen's Folly leisure trail who wish to go to Shelter Cove Harbour are urged to take the pedestrian foot bridge under the William Hilton Parkway (Hwy 278) across Broad Creek. For safety reasons, please do not attempt to cross at the traffic light.

Beach:

For beach access within the resort, use the Dunes House, the Disney Beach House or any of the access paths along Mooring Buoy or Ocean Lane. Parking is available at the Dunes House and at the Disney Beach House. You may also call on the Palmetto Dunes Buggy daily from Memorial Day-Labor Day 9:00am-9:00pm at 843-689-4222 for free rides.

Important Beach Facts:

Do not remove live sea creatures, including Sand Dollars and Starfish

Do not disturb Loggerhead Turtle Nests

Observe Pet leash laws

Use "Mile Markers" to orient yourself while on the beach

Do not walk on dunes or pick/cut dune plants

Handicap Beach Access:

Handicapped Beach Access is available at the Disney Beach House and the Dunes House. Two companies that rent beach ready wheelchairs are Burke's Main Street Pharmacy (843) 681-2652 or A Day at the Beach (843) 684-1220.

Security:

1-9

PDPOA Security Officers are licensed by the State of South Carolina to provide premise security services. These officers are registered with the South Carolina Law Enforcement Division (SLED) and have full powers of arrest. Our patrol and gate officers have been trained in South Carolina law and legal procedures. The Palmetto Dunes Security Department completes the same incident and traffic accident reports, and also issues the same traffic tickets as the Beaufort County Sheriff's Department. The Sheriff's Department still maintains primary criminal jurisdiction over all of Palmetto Dunes and, as such, may assume control of any case or situation at any time it deems necessary. Palmetto Dunes Security Dispatch Office monitors all 911 calls for the resort community.

The Security Department also provides the following services:

House Checks: By request of those owners away for a period of time, an initial check of the exterior will be performed upon departure; perimeter checks will be performed a minimum of three times per day; drive by checks will be performed daily. Security will report any infractions found. To obtain this service, simply visit our website at www.pdpoa.org or pick up the form from either the Security Office or one of the Guard Gates, fill it out and drop it off at the Security Office.

Alarm Response: Security Officers will respond to the following alarms: Fire, Burglar, Panic, and Medical alarms that are activated within the resort.

Calls for Service: Noise complaints, suspicious persons, vandalism, assaults, larcenies, animal complaints, and any other suspicious activity should be reported to security. For emergency, call 911 immediately, all other calls should be directed to the Palmetto Dunes Security Office at 843-785-1120.

Proactive Patrol: Security Officers actively patrol Palmetto Dunes Property on a 24 hour basis. Patrol Officers are vigilant for suspicious or criminal activity, traffic or parking violations and opportunities to assist property owners and guests of the resort. Traffic violations are issued either a warning ticket or a South Carolina Uniform Traffic Ticket. These are the same tickets issued by the Beaufort County Sheriff's Deputies or the South Carolina Highway Patrol. These tickets carry the same fines and penalties.

Gate Security: The security gates are staffed by qualified officers 24 hours per day. The officers check each vehicle for a Palmetto Dunes pass or decal to ensure that only authorized vehicles are allowed in the resort at all times.

Health and Welfare Checks: If a family member is concerned about the well-being of an owner, a security officer may be asked to visit the residence and check on the owner. It is however, against security policy to force entry into a residence without evidence of exigent circumstances. If forced entry is necessary, security personnel will contact the Fire and Rescue Division of Hilton Head Island.

Emergency Medical Response: Security personnel will respond to all medical emergencies in Palmetto Dunes. Security officers are CPR, First Aid and AED certified.

Pass Office:

1-10

Guest Passes: Guest passes may be obtained by calling the Pass Office at 843-785-1125. You will need to provide the following: Your Name, Palmetto Dunes Property Address, PIN Number, Name of Guest and Dates for pass (no longer than 2 weeks). Passes can be called in 24 hours a day. All passes are to be picked up at the Pass Office (look for the Pass Office sign located on the right hand side following entry into Palmetto Dunes) during normal Pass Office hours. After hours, a temporary pass will be issued by a Security Guard from one of the Guard Gates. You can also request

passes by visiting our website at www.pdpoa.org. To view Pass Office hours & the complete [Gate Access Policy click here](#) and then “Palmetto Dunes Pass Office”

Annual Maintenance Assessment: **1-11**

Each owner of a residential property or lot shall pay an annual assessment to the PDPOA providing a permanent fund to maintain, landscape, and repair common areas within the resort, including but not limited to: walkways, bike paths, beach front, lagoons, bridges, foot paths and guard gates. In addition, this fund will in general provide those services as determined by the PDPOA Board of Directors that are important to the development and preservation of an attractive community appearance, maintaining the privacy, security and general safety of the residential communities in the Palmetto Dunes Resort.

This fund will be placed in a special account and will be used exclusively for the purposes identified above. For most property owners, the Annual Assessment rate increases between 2-5% each year however, the assessment may not be greater than 10% per year. The assessment is due and payable to the PDPOA on or before February 28th each year.

Property Rentals: **1-12**

If your property is available on the short-term rental market, please ensure that your rental agent and guests honor basic rules of courtesy to your year round neighbors.

Section 2: Resort Governance

PDPOA Board Members, Officers and Committees: **2-1**

The Association is governed by a ten member Board of Directors and One Management member from Greenwood Development Corp. Directors are elected at each Annual Meeting and Serve a three-year term. If a vacancy occurs on the Board, for any reason other than the expiration of a three year term, the remaining directors shall elect a qualified Association member to fill the vacancy until the next annual meeting of the membership. The remaining unexpired term in excess of one year shall be filled by a vote of the membership at the next annual meeting.

Four Officers of the Association are chosen: President, Vice President, Secretary and Treasurer. Additional officers may be elected by the Board of Directors as the work of the Association warrants. All officers shall be elected by the Board of Directors from among themselves and serve for one year. If a vacancy occurs among the officers, for any reason other than the expiration of a one year term, the Board shall elect a qualified Association member to fill the office. The remaining unexpired term in excess of one year shall be filled by a vote of the membership at the next annual meeting.

For a listing of current officers and Board members, please refer to the *Palmetto Perspective* or visit the “Contacts” page of our website at www.pdpoa.org.

The Board of Directors may provide for standing and or ad hoc committees as it deems necessary, in addition to the following:

Executive Committee: Composed of the Board President, Vice President and one Director appointed by the President. This committee deals with matters that arise between Board meetings as the President deems necessary. This committee also deals with Long Range Plans deciding on Capital Expenditures.

Architectural Review Board:

- Exercises their duties set forth in the Limited Residential and Multifamily Covenants
- Responsible for review and approval of all new construction and renovation
- Ensures that projects are in keeping with the Palmetto Dunes vision and built in compliance to approved plans
- Completes a final inspection of job sites and approves or disapproves projects
- Makes reports of it’s activities to the PDPOA Board of Directors

Nominating:

- Responsible for interviewing new Board of Director candidates
- Follows nominating guidelines as set forth in the by-laws
- Proposes new candidates to the PDPOA membership and Board of Directors for approval

Legal:

- Coordinates legal matters and litigation
- Reviews insurance policies annually
- Occasionally consults on legal action processes for delinquent assessment issues
- Consults on creation and modification of Association Policies
- Responds to any lawsuits issued

Finance:

- Responsible for all financial aspects of PDPOA
- Reviews budgets, monitors monthly financial statements, recommends investments
- Identifies, recommends and monitors initiatives that improve the long-term financial health of PDPOA
- Ensures adherence to PDPOA Financial Policies & Procedures

Regime:

- Coordinates and meets with residents of Palmetto Dunes regimes
- Works in conjunction with Regime properties to answer any questions about Security
- Helps communicate PDPOA initiatives which includes Palmetto Dunes Hurricane Preparedness

Communications:

- Coordinates all public relations, community meetings, roundtables, and public announcements
- Presents relevant Resort information to Palmetto Dunes Property Owners
- Publishes the Palmetto Perspective quarterly
- Coordinates community meetings as needed

Covenant Compliance:

- Works to preserve the integrity of individual properties in Palmetto Dunes
- Reviews and addresses covenant compliance complaints made by property owners
- Responsible for reporting violations to the property owner via the CCC Administrator
- Reports back to the complainant once the issue has been resolved

Lagoon:

- Oversees the use and maintenance of the lagoon system
- Monitors lagoon water quality
- Collects any trash that accumulates in the lagoon
- Reports trees that need to be removed or trimmed
- Identifies unsightly or hazardous lagoon issues

Infrastructure Analysis:

- Updates reserve study
- Recommends capital budget

To Volunteer for a PDPOA Committee:

2-2

The work of the Palmetto Dunes Property Owners Association Committees is done on a strictly volunteer basis except for some administrative functions of the ARB. No one on the Board of Directors or PDPOA Committees receives a stipend for their work done on behalf of the PDPOA. If you are asked to serve as a member please view it as a privilege. You may also wish to volunteer or serve and are encouraged to do so. No doubt you will find the work stimulating and it will provide an invaluable service to our community and neighbors. If you are interested in volunteering and would like to serve on one of the PDPOA committees please see the *Palmetto Perspective* for the committee best suited to

your expertise. If you would like further information on any of the committees please contact the committee chairperson also listed in the *Palmetto Perspective*.

Annual Report and Notice to Membership: **2-3**

Two weeks before the annual meeting, the Board Secretary will send the following to each Board Member:

- Report of significant business conducted during the preceding year
- Balance sheet for the PDPOA as of the preceding year, showing cash receipts and disbursements for the preceding 12 months
- Notice of date for the Annual Meeting

Annual Meeting: **2-4**

The PDPOA Annual Meeting is scheduled for a weekend day during the month of October. Initial notification for this meeting is published in the June issue of the *Palmetto Perspective*, the PDPOA newsletter. At this meeting, a report on the actions and activities of the Board of Directors during the past 12 months will be provided. Additionally, an election will be held to fill vacancies on the Board of Directors.

PDPOA Board of Directors Nomination and Election Procedures: **2-5**

The nomination and election procedures are mandated in the by-laws. By-laws may be obtained by visiting the “Palmetto Dunes Governing Documents” folder located in the “Resource Center” section of the website or by calling the PDPOA Admin office at 843-785-1109.

Specific information on the site of the annual meeting and agenda will be published in the June issue of the *Palmetto Perspective*.

ARB Policies, Procedures and Guidelines: **2-6**

The ARB (Architectural Review Board) carries out its functions in accordance with the information specified in the ARB manual. A copy of this manual is provided to a property owner when he or she requests an application for a building permit. Copies may be obtained by contacting the ARB office at one of the following:

- Phone: 843-785-1109
- E-mail: pfeinberg@pdpoa.org
- Mail: PO Box 7974 Hilton Head Island SC 29938-7974

Hilton Head Island Building Permits: **2-7**

All new construction, most renovations and reconstructions require approval from the ARB and a building permit from the Town of Hilton Head Island. Applications for the town permits may be obtained at Town Center, William

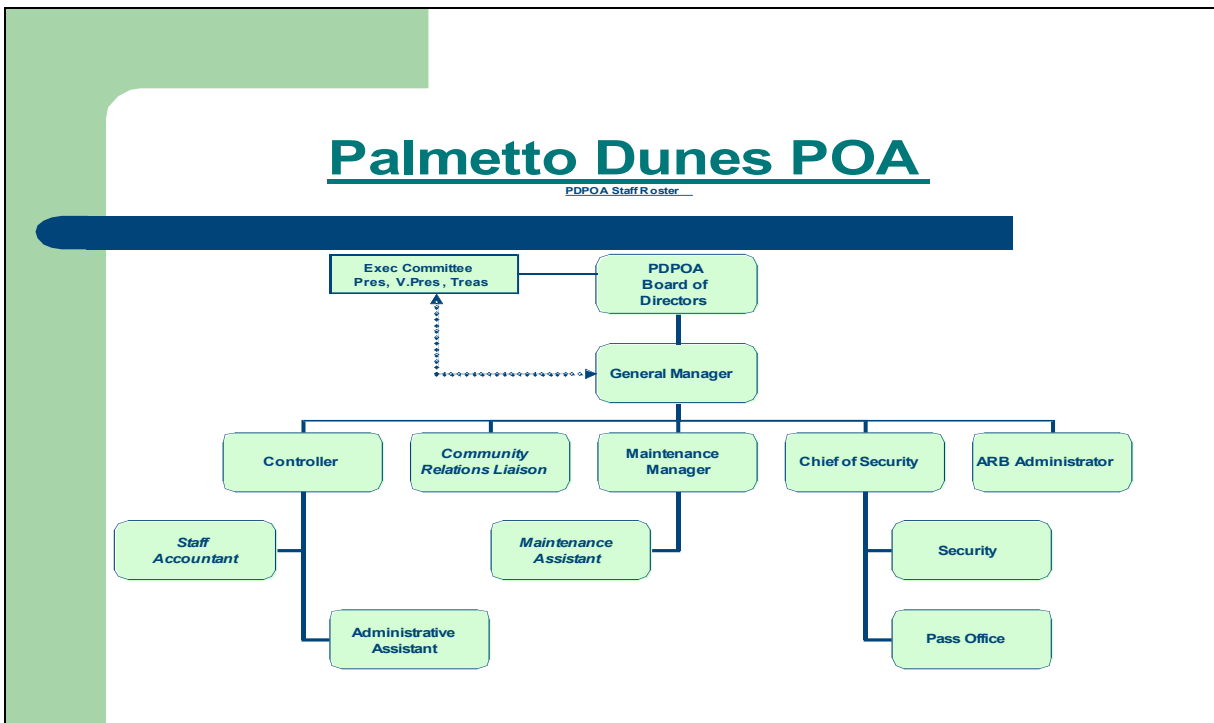
Hilton Parkway at the Wexford Plantation entrance. Information and materials are available from the Planning and Engineering Department which is Located in Town Center at Building C.

Permit fees are based on the total cost of construction. The town uses the Southern Building Code Congress International manual as a guideline for the per square foot cost of the project to determine fees. If more than 50% of the house is involved in the renovation, a flood certificate must be provided by a registered land surveyor.

After applications have been filed, all fees paid and other documents submitted and approved, a town inspector will inspect the site and post the official building permits.

PDPOA Organizational Chart:

2-8



Section 3: Resort Safety

Responsibility of Palmetto Dunes Security Office:

3-1

Under South Carolina statute, gated communities can provide security for those properties behind the gates. Following screening and extensive training, those security officers can be armed. Security officers have full arrest powers inside the boundaries of the property they serve. They have full authority to enforce state traffic, criminal statutes laws and regulations within their geographic jurisdiction. They have restricted powers of investigation. Should a crime be discovered that has just occurred, the security officer responds, secures the

scene, and if the suspect is found, it has the authority to detain that suspect until the Beaufort County Deputy Sheriff arrives.

Under most circumstances, residents should call the Security Office at 843-785-1120 to request assistance. That office, given certain conditions may request back-up assistance from the Beaufort County Sheriff's Office.

Responsibility of the Fire and Rescue Division: 3-2

The Fire and Rescue Division is located in Palmetto Dunes on Queen's Folly Road just beyond the entry from US Business 278. This Fire and Rescue Division has six fire engines staffed with a minimum of three firefighter EMT's, one ladder truck with a minimum of four firefighter EMT's, three advanced life support medic units with at least one firefighter paramedic, one firefighter EMT and one battalion chief at all times. The average response time is under 5 minutes. If you require emergency Fire or Rescue Services, call 911 immediately.

Responsibility of the Beaufort County Sheriff's Office: 3-3

The Beaufort County Sheriff's Office has provided law enforcement protection to the Town of Hilton Head Island since the Town's incorporation in 1984. The Sheriff's Office works closely with our Palmetto Dunes Security Department providing assistance upon request. Responsibilities of the Sheriff's Office are broader than those of the Palmetto Dunes Security Office, as well as providing training classes when requested.

Hurricane Emergencies: 3-4

The Atlantic Hurricane season begins each year on June 1st and ends on November 30th.

The PDPOA Administrative Staff, in conjunction with the Board of Directors, have been proactive in preparing our resort for any significant weather event. We have established designated recovery teams, obtained appropriate equipment and have written protocols covering both evacuation and re-entry.

Palmetto Dunes has established a hurricane hotline for the exclusive use of our residents. In the event of a Hurricane emergency please call 877-878-6910 for pertinent storm related information. This phone line will be updated as conditions change for both evacuations and re-entry.

All residents are encouraged to evacuate for any declared weather event. Re-entry will be determined by the Chief of Security. No one other than authorized personnel will be allowed re-entry until it is deemed safe by the resort management team. When evacuating, residents should proceed to the mainland via the William Hilton Parkway.

Hurricane Preparedness:

3-5

- ✓ Vehicles should be Fueled and Serviced
- ✓ Battery operated Radio should be on hand w/extra batteries
- ✓ Prescription Medications to have on hand, Two week supply
- ✓ First Aid Supplies should be ample
- ✓ Cash on hand, sufficient supply needed
- ✓ Food Supply should be ample including bottled water
- ✓ Evacuation Route and Destination, should be determined in advance
- ✓ Pets: Plan to provide, take with you or board
- ✓ Freezer - Set to Maximum Cold setting
- ✓ Air Conditioner – Shut Off
- ✓ All electronic devices – Shut off in case of power surge

Wildlife:

3-6

Alligators:

Alligators can grow to a length of 15 feet in the southern coastal region of South Carolina. Mature males can weigh up to 500 pounds. Females tend to be smaller and less active. You should be aware that alligators do indeed pose a treat to people and to pets. These animals are not tame. They are short tempered and lightening fast—they can outrun humans for 25 yards on land. As with most wild creatures, they should not be taunted or teased. **Never** feed alligators. They will become aggressive and will expect more food. When this happens they will have to be removed and destroyed. Feeding alligators is illegal. If your golf ball lands near an alligator or in a lagoon, **do not** try to retrieve it. Enjoy alligators only from a safe distance.

Loggerhead Sea Turtles:

Loggerhead Sea Turtles are a threatened species and are protected by federal, state, and local laws. May 1st through August 31st the 350-pound female lays 80-150 ping pong sized eggs in nests above the high water mark on beaches along Hilton Head. Do not touch or tamper with the nests. Approximately two months after females lay their eggs; five-inch hatchlings emerge and return to the sea. Please do not pick up the baby turtles and help them to the water. They will eventually make it under their own power. Help from a friendly person confuses their internal navigation system and most that are touched by human hands will die. While survivors will live 100 years or more, less than one percent of the loggerhead Sea Turtles live from nest to ocean. To help protect this fragile species, outdoor lights on all beachfront property must be turned off after 10 pm from May 1st until October 1st.

Snakes:

All but four snake species on Hilton Head are non poisonous. Poisonous snakes in our area include: Southern Copperheads, Eastern Cottonmouths, Eastern

Diamondback Rattlesnakes and the Canebrake Rattlesnake. In case of a snake bite, immobilize the wound and tie a loose bandage above the area. Call 911 or send for help immediately.

Fire Ants:

Fire Ants infest lawns and produce unsightly mounds. They have painful stings and can pose a health threat if not treated and managed. Fire Ant insecticide is available from local hardware or garden stores.

Lizards (Skinks):

Lizards or Skinks as they are sometimes called are slim-bodied, cold-blooded animals that are frequently seen sunning themselves on decks, dunes, and tree limbs. They will camper, burrow and even swim away very quickly at the approach of a person. These racy reptiles are not poisonous nor are they easily caught. They eat worms, insects and spiders which makes them good neighbors. Most Lizards (Skinks) range in length from 5-10 inches and present a variety of colors. The chameleons actually appear to change color to match the background on which they sit. They also have a small pouch under their mouth which they can inflate to incredible sizes when they like.

White-Tailed Deer:

White-Tailed Deer Populations in coastal communities are estimated to be 3-5 times higher than in colonial times. While the deer population in Palmetto Dunes is not as large as those in other communities on the Island, we have a healthy and thriving group of Deer in our resort. These beautiful and graceful creatures thus far pose no major threat to people. However, care should be exercised while driving and bicycling to avoid a collision. Deer prefer to eat ornamental landscape vegetation instead of natural foods. Therefore, in the selection of ornamental plantings you will want the plant species to have high level of Deer resistance.

Jellyfish:

Jellyfish are plentiful in beach swimming areas when the ocean temperature approaches 85 degrees and above. In many cases you will not see the Jellyfish but will feel it if stung. The sting, while not usually serious, is nevertheless painful. Four types of Jellyfish are found on our coastline: 1.) Portuguese man-of-war, though not too common can be a menace. If they are in our waters, we usually have a large infestation. 2.) Sea Nettle, arrives in August, its stings can be very painful and the wound lasts for weeks. 3.) Sea Wasps arrive in Mid-April and remain through July; they have four tentacles which dangle from a box-shaped body. 4.) Lion's Mane, a cold water Jellyfish arrives in our waters during the winter months and is not hazardous for summer ocean swimmers. Jellyfish that have washed up on the beach should be avoided because some may continue to sting after death. When Jellyfish tentacles lash the flesh, while

in the water or out, the toxin causes burning welts. Stings may be treated by washing with soap and water, applying alcohol or meat tenderizer and Vaseline. Contact a doctor or call 911 for serious allergic reactions.

Bicycle and Pedestrian Safety: **3-7**

Bicycle Riders and Pedestrians must use leisure trails where available in the resort. When using roadways, cyclists must ride with traffic and are expected to ride single file. The use of helmets is advised. Riders should exercise extreme caution when towing a trailer especially in rounding curves. The arc of a bike and trailer is far greater than that of a bicycle alone. Do not bike after dark without a bike light and reflective clothing.

Walkers, joggers and those on rollerblades must also use leisure trails where available. When using the roadway; walkers, joggers, and those on rollerblades must move facing traffic and must keep to the shoulder of the road. When traffic approaches, individuals engaging in these activities, do so in single file.

Before 7:00am and after 10:00pm, the golf cart paths within the Robert Trent Jones and George Fazio courses may be used for walking, jogging, rollerblading and bicycling.

Lagoon Safety: **3-8**

Palmetto Dunes Resort is fortunate to have an 11 mile interconnected lagoon system and two freshwater lakes within its community. While the primary purpose of these water systems initially was to provide for natural drainage and flood control, they now provide many opportunities for recreation and enhance the aesthetic appeal of our resort community. The lagoons may be used for boating, fishing, and bird watching. The depth of the lagoons range from 10-30 feet, therefore, appropriate safeguards must be exercised when using these bodies of water. The lagoons contain species of marine life common to Broad Creek. Palmetto Dunes has a strict catch and release policy for any and all fishing within the resort. While the lagoon water is brackish, sightings of alligators are not uncommon. Swimming in the lagoon and fresh water lakes is prohibited. Furthermore, exercise due diligence while golfing on any of the courses located in Palmetto Dunes.

Reporting Suspicious Activity: **3-9**

Any and all suspicious activity should be reported to the Security Office at 843-785-1120.

The Palmetto Dunes Security Office is available 24 hours/day, 7 days/week.

Personal Alarm Systems: **3-10**

The Palmetto Dunes Property Owners Association has contracted with Hilton Head Security Systems to have a computer receiver at our Gatehouse to monitor

residential alarm systems for unauthorized entry, fire, or emergency medical situations. When alerted, the Security Office will call EMS, Fire or Sheriff's Office. Contact Hilton Head Security Systems for further information at 843-842-6436.

Vacation Security: **3-11**

While on vacation, residents are encouraged to utilize the Palmetto Dunes Security Office, Security Officers will provide an initial security check on the exterior of your residence; including perimeter checks three times daily and drive-by checks every 24 hours. Security will report any discrepancies or suspicious incidents found to the owner or owner's agent. This service may be arranged by completing a "Security House Check" form which can be obtained from the Palmetto Dunes Security Office or in the "On-Line Forms" section of the PDPOA website .

Home Security: **3-12**

Gated communities such as Palmetto Dunes are essentially safe and have been relatively free from crime for many years. A review of the crime statistics will reveal that vehicle violation and theft of bicycles are the most common illegal activities inside a gated community. Residents are nevertheless urged to lock doors and windows while away from home to safeguard life and property.

Injury: **3-13**

In the event of a serious injury, contact 911 for emergency response.

File of Life: **3-14**

The File of Life is a medical information packet designed to provide emergency personnel with the necessary medical data to begin immediate treatment. The card, which is to be kept in a red plastic pocket labeled File of Life is held with a magnet and is to be hung on the outside of the refrigerator. It lists the individual's name, emergency medical contacts, religion, insurance policy numbers and social security number along with the following pertinent information:

Health Problems	Medications and Dosages
Allergies	Recent Surgeries
Primary Physician's Name	Blood Type

To obtain a File of Life packet, please visit the Security Office or the Fire Station, both of which are located on the Queen's Folly Road entrance to Palmetto Dunes.

All information in this section along with much more can be found on the internet at: <http://www.hiltonheadislandsc.gov/>

Section 4: Government Guide:

Hilton Head Island Demographics: **4-1**

According to the 2000 Census:

- The Population of Hilton Head Island was 33,862 which represent a 30% increase over the 1990 census
- Median age was 46 Years, which reflects an increase of 6 years over the 1990 census

Age Breakdown:

Under the age of 18	17.3%
Between the ages of 18 and 64	58.7%
Age 65 and older	24.1%

The Economy: **4-2**

Hilton Head Island's economy is driven primarily by Tourism and Real Estate

- Tourism accounts for almost 60% of all Island jobs
- More than \$1.47 billion was spent in 2001 by an estimated 2.29 million visitors, several hundred of whom moved permanently to Hilton Head
- There are more than 600 real estate agents employed on Hilton Head
- Approximately 43% of the 4,000 licensed Island enterprises are retail and service-oriented companies
- Hilton Head Island has more than 40 shopping areas and more than 200 restaurants

Climate, Geography and Location: **4-3**

Temperate, Sub-tropical climate

The largest barrier island between Long Island and the Bahamas

Savannah, GA is 30 miles South

Charleston, SC is 90 miles North

Located on the Intercoastal Waterway encompassing 42 square miles of the Lowcountry, including Salt Marshes, Creeks and Lagoons, Forests of Live Oak, Magnolia, Pine, and Palmetto Trees. Hilton Head also has 12 miles of Sandy, Hard Packed Atlantic Beach Front

Form of Government: **4-4**

Hilton Head Island has a council-manager form of government, with six council members and a mayor. The council and the mayor serve four-year staggered terms. Hilton Head Island is situated in Beaufort County which also has a council-manager form of government. Beaufort County has 11 council members, each serving a four-year term.

Hilton Head Island's Official beach season is April 1st through September 30th.

All of the beaches on Hilton Head Island are public from the ocean to the high water mark. Access to the beach, however, is often private. The Town of Hilton Head Island Provides five beach access points: Alder Lane off of South Forest Beach Drive; Coligny Beach Park, off the Coligny Circle; Driessen Beach Park at the end of Bradley Beach Road; Folly Field Beach Park off of Folly Field Road; and Islanders Beach Park off of Folly Field Road.

During the Beach season, Lifeguards are stationed at each of the public beach areas and also at other heavily populated beach areas for assistance and beach information. If you should see yellow flags flying on the beach, please ask a lifeguard about it before entering the water.

The following are **prohibited** on all beaches:

Alcoholic Beverages	Glass Containers
Littering	Indecent Exposure (nudity)
Unauthorized Vehicles	Fires and Fireworks
Shark Fishing	Sand Sailing

In addition to the above, the following rules are enforced:

- Harming, harassment or removal of any live beach fauna (Sea Turtles, Sand Dollars, Conchs, Starfish, etc.)
- Removal, Alteration or Damage to the Dunes, Sea Oats, or any other Dune Flora
- Operation, launching, or landing of unauthorized motorized watercraft
- Unauthorized commercial activity
- Sleeping on the beach between the hours of midnight and 6:00am
- Unauthorized wearing of lifeguard's emblems, insignias, etc.
- Solicitation or distribution of handouts
- Kites that are not under manual control
- Stunt kites between the hours of 10:00am and 6:00pm-April 1st – September 30th

For the added protection of sunbathers and swimmers, the following activities are prohibited between the hours of 10:00am and 6:00pm – April 1st – September 30th:

- Fishing or Surfcasting
- Surf Boarding, Boogie Boarding, etc.
- Frisbees and other team sports involving a ball
- Games with metal components

Animal Beach Rules:

4-6

Animals are not permitted on the beach from the Friday before Memorial Day – Labor Day between the hours of 10:00am and 5:00pm.

Leashed animals are permitted on the beach between 10:00am and 5:00pm the Tuesday after Labor Day through the Thursday before Memorial Day.

At all other times animals must be either leashed or under positive voice control.

Animal owners or caretakers are required to remove and properly dispose of animal waste.

Please note: The Beaufort County Sheriff's Office patrol all of Hilton Head Beaches and strictly enforce all beach regulations. Violators of the above regulations are subject to fines up to \$500.00 for each offense.

For additional beach information please contact the following:

The Town of Hilton Head
Phone: 843-341-4600
<http://www.hiltonheadislandsc.gov/>

Beaufort County Sheriff's Office
Phone: 843-689-4300
<http://www.bcsso.net/home.php>

Shore Beach Services
(Beach Patrol, Lifeguards)
Phone: 843-785-3494
<http://www.shorebeach.com/>

SC Dept of Health &
Environmental Control
Phone: 843-744-5838
<http://www.scdhec.net/>

Two-Year Beach Parking Passes:

4-7

Beach parking passes are valid from January 1 through December 31 at the Town of Hilton Head Island Beach Parking lots only. Beach passes may be purchased Monday thru Friday 8:00am - 4:30pm at Facilities Management, located at 131 Mathew's Drive, or at Town Hall. From April through September, Sunday - Saturday 9:00am - 4:00pm, Beach Passes may also be purchased at Coligny Beach Park and Driessen Beach Park.

To qualify to purchase a beach pass you must live or own property within Town limits. Completed beach pass applications and required documentation may be hand delivered to any of the above locations or mailed with a check or money order (no cash) for \$30.00 made payable to: Town of Hilton Head Island, One Town Center Court, Hilton Head Island, SC 29928.

The following documentation is required to receive a beach pass:

Drivers License Vehicle Registration

To download a Beach Parking Application on line link to the following website:

<http://www.hiltonheadislandsc.gov/Island/bchpark.html>

Driver's License and Auto Tags:

4-8

Before obtaining a South Carolina Driver's License, you will need to visit the Town of Hilton Head government complex and pay the personal property tax on all vehicles to be licensed.

Note: **Without a current tax receipt a vehicle cannot be licensed.

After obtaining a current year tax receipt, Drivers License's can be obtained at the Department of Motor Vehicles office in Bluffton on US 278 in Sheridan Park. The DMV can be reached by phone at 1-800-442-1368. To receive your License tag(s) you must provide a valid title to you car, a current property tax receipt along with a current driver's license and proof of insurance. A South Carolina Driver's License requires no driving test but does require an eye exam. The DMV will also take a photograph which will appear on your license. If you wish to register to vote, they will also help you with those forms. For more information, visit the website below:

<http://www.co.beaufort.sc.us/> or
<http://www.scdmvonline.com/VehTR.aspx>

Voter Registration Information:

4-9

A mail in application may be obtained from the Office of the Town Clerk/Voter Registrar, Town of Hilton Head Island, One Town Center Court, Hilton Head Island, SC 29928, by calling 843-341-4604 or linking to the following website:

http://www.blufftontoday.com/files/Voter_registration.pdf

Complete the form, return to the Registrar's office in person or by mail and your voter registration will be processed; you will be advised of your status by return mail. You may also register to vote when you obtain your License tags at the DMV Office.

Note: ** a registered voter cannot vote in any election until 30 days after registering

For more information, please visit the website listed below:

http://www.lwvhhi.org/voter_registration_and_elections.htm

Hilton Head Island Building Permits:

4-10

The Town of Hilton Head requires a permit for even small projects. A contractor is required for all jobs over \$5,000.00 in value. Electrical and plumbing work must be preformed by a licensed contractor. Permits require an application form to be completed, with cost estimates, rough drawing of the work to be performed and payment of a fee based on the value estimated. Usually a permit will be issued in 5-10 business days. If there is a denial or request for change of specification, there is an appeals board to process these

issues. All permits are issued at the Town of Hilton Head Government complex. Any work done on a residence within a resort will also require a permit by the Architectural Review Board.

For more information about the Town of Hilton Head Building Permits visit the following website: www.hiltonheadislandsc.gov/

Cross Island Parkway:

4-11

This limited access toll way starts at the intersection of US 278 and Business US 278, three miles east of the bridge linking Hilton Head Island to the mainland. It continues south for approximately 4.5 miles to Palmetto Bay Road. The Parkway is particularly useful if you are traveling directly from the north end to the south end of the island or vice versa. There is a toll of \$1.25 each way; however, you may purchase a Palmetto Pass which will reduce the toll to \$.75, traveling directly from the North End to the South End of the Island or vice versa.

For more information please contact the Cross Island Parkway at the following address:

Cross Island Parkway
P. O. Box 5096
Hilton Head Island, SC 29938
1-888-725-8655 (in state only) 1-843-342-6718
Website Address: <http://www.crossislandparkway.com>

US 278 Mile Markers:

4-12

Signs have been installed along the right hand side of William Hilton Parkway or US Business 278, and on the Cross Island Parkway at one-mile intervals as a means of giving visitors and residents an unambiguous method to provide directions to a particular location along the route. The mile markers start at 0 miles on the foot of the bridge coming onto the Island side and ends with the 11 mile marker just before the Sea Pines Circle. The Palmetto Dunes entrance is located approximately one half mile beyond mile marker 8 on the William Hilton Parkway or US Business 278.

Taxes:

4-13

Income Tax: South Carolina has a state income tax system that uses the federal taxable amount with several adjustments including deductions for qualified retirement income, for individuals aged 65 and older. As of January of 2006 the tax rate for taxable income of \$10,000.00 and greater was 6.5%

Real Estate Tax: The Beaufort County tax assessor periodically appraises all real estate based on sales of comparable property. The appraised value is multiplied by 4% for residents and 6% for non-residents resulting in the

assessed value. The assessed value is then multiplied by the millage rate for the tax area where the property is located to obtain the real estate tax. The millage rate varies every year because it is based on the annual county budget. Tax notices are mailed to property owners in November, payable by January 15th each year. Property owners over the age of 65 are eligible for a \$20,000 reduction in the appraised value of their home under the South Carolina Homestead Exemption Law.

Personal Property Tax: South Carolina imposes a tax on the value of automobiles, airplanes, and boats. The tax is due at the initial registration of the vehicle and annually thereafter. Automobiles, trucks, SUV's, etc., with high mileage may be eligible for a discount. You must visit the Town of Hilton Head in person to receive this discount.

Sales Tax: All purchases are subject to sales tax. The state sales tax rate is 5%. This rate may occasionally be increased by one or more percent for special capital projects if approved by a referendum. The maximum state sales tax on automobiles, trucks, SUV's etc, is \$300.00.

For all other Hilton Head Government Information, visit:

www.hiltonheadislandsc.gov/

For all other Beaufort County Government Information, visit: www.bcgov.net/