

Treetops AND Ocean Breeze

PRIVATE RESIDENCES



Autumn/Winter 2009

COMMITTEES

Thanks to everyone who signed up at the Annual Meeting to serve on Committees. If you have not heard from a board member regarding your willingness to volunteer, please contact Bryan.

WELCOME NEW NEIGHBORS

In spite of a lagging real estate market, we are delighted that nine villas sold since our last newsletter. We would like to welcome our new Treetops Ocean Breeze neighbors.

14 OB	Jeffrey & Tamara Miller
20 OB	Brian & Cyndi Langford-Hurley
33 OB	Akhilesh Chowksey
40 OB	Charles & Janice Suter
61 OB	Jeffrey & Suzanne Nall
4701 TT	Timothy Corliss
5302 TT	David & Marilyn Doolbaum
7010 TT	Patricia Eggert
8005 TT	Vincent & Sabina Newman-Brooks

GARBAGE PICK UP DAYS

We're on our off season garbage pick up schedule of Monday, Wednesday and Friday. Please put your household trash, **not large items** like mattresses, furniture, etc, inside the dumpsters and not on the ground.

POOLS CLOSED FOR SEASON

The pools are closed until April, however sun decks remain open.

EVERY DAY IS EARTH DAY

Celebrate Earth Day all year by receiving this newsletter as a PDF via email. Give melissa@imcresortservices.com your email address and request the newsletter be sent electronically.

In addition, our water bill is one of our largest expenditures, so please conserve.

While we're at it, how about an email campaign to the Mayor, Town Manager and Council to let them know how much Hilton Head Island needs a viable recycling plan. hiltonheadislandsc.gov/Council/tcmember.html

SCREEN/STORM DOORS

If you wish to add a screen/storm door to your villa, you must first submit plans to the board for approval. Screen doors should have a gas shock closure and be painted to match the existing entrance doors.

CMCA CERTIFICATION

The Certified Manager of Community Associations (CMCA) is the only national certification program designed exclusively for managers of homeowner and condominium associations and cooperatives. The CMCA recognizes individuals who have demonstrated the fundamental knowledge required to manage community associations.

To obtain the CMCA certification, a candidate must demonstrate knowledge in many areas of community management, including:

- Governance and legal matters
- Budgets, reserves, investments, and assessments
- Risk management and insurance
- Maintenance
- Contracting
- Meetings management

We are delighted that IMC and its property managers, including Bryan, have either earned or are working toward CMCA Certification.

COMING SOON ON LINE PAYMENTS

In a couple of months, you will be able to pay your regime and other fees on line by e-check or credit card. IMC is establishing a secure server link from StreetSmart, a bank that deals specifically with and understands the needs of associations like ours. This should make it convenient for those who prefer to pay their bills on line. It may make it easier on some owners to pay regime fees and assessments without incurring our late fees. More information will follow as soon as the details become available.

2010 INSURANCE RENEWAL WHAT'S IN STORE?

What's in store for condominium associations and their owners for 2010? That seems to be one of the questions on everyone's mind. Because insurance is so volatile in a coastal catastrophe risk area such as Beaufort County, accurate predictions this far in advance of our renewal date (March 31, 2010) are very difficult. In addition to storms, rates can be significantly affected by changes in the financial market (insurance companies invest a lot of money in the stock market!), capacity changes (changes in supply and demand) and so on.

Due to the recent payoff of our rebuilding loan, the board was able to re-allocate some operating funds to the insurance allowance line item in our 2009-2010 budget. What this means is if all things were to remain constant for the 2010 insurance renewal, we should see a decrease in the amount of the 2010 insurance shortfall assessment. That being said, there are several things that can affect that number including, but not limited to: a change in insurance rates, a change in insurable replacement cost values, delinquencies/non-payers, etc. As in the past, we will divide this billing into two payments due February 1st and April 1st

Work on the insurance renewal happens months in advance of the renewal date and we will do our best to purchase the best available coverage for the money. If you have any questions regarding insurance, please contact Craig the IMC office. He is an insurance specialist.

BOARD MEETINGS

Your board has been meeting every month - more often than in past years. We are trying to avert a crisis. Even with the large number of delinquent owners, we have managed to continue with services such as pool, landscaping, pest control, garbage pick up, etc., but we are just squeaking by because of our neighbors who are not paying their regime fees.

We are trying to do everything we can - legally - to recoup these funds from our delinquent neighbors. We have even changed our Collection Procedure (see below) in an attempt to get some of the money that is owed to all of us (see Delinquents on the next page). We have decided to turn those in arrears over to collections agencies, who will hound them for payments. If you know of anything we are not doing that we could do legally, please contact a member of the board.

We want and welcome your input.

BOARD MINUTES POSTED

The minutes of board meetings are posted on the website as soon as they are approved by the board. There is a delay, because the minutes from a meeting today do not get approved until the next meeting. Please visit www.imcresortservices.com, click Properties, scroll to click Treetops.

COLLECTION PROCEDURE

In the past, the board has relied on our attorneys to assume the role of collection agency. Although they do the job for which they were hired, some owners apparently don't see any real consequence to paying their regime fees late, if at all. We understand times are tough, but we too must get tough on those who do not pay their share.

The financial position of our association has a direct impact on every owner. Without adequate funds, the association cannot meet its obligations to provide maintenance and services mandated by our governing documents.

All owners received a notice that the board unanimously agreed to either to sue for a money judgement or start foreclosure proceedings on owners who allow their fees to accumulate without any effort to pay them. The board does not want to be in the business of owning villas, however we have an obligation to do what is right for the community as a whole.

IMC EMERGENCY NUMBER

For Police or Medical Emergency always dial 911.

For Regime emergencies after regular business hours, call 843-785-4775 and listen for the Pager Number.

DELINQUENTS

As of October 31, this a **partial** list of owners who owe the regime. The list does not include the nearly two dozen who are just a month or two behind. These people are stealing from all of us by using our water and services without contributing to the costs. We know the economy is bad, but all these add up to a near crisis situation. Several of these owners are in foreclosure, which leaves us little power to collect until the unit is sold.

Jolley	24 OB	\$ 5,905
Counts	32 OB	\$ 2,267
McGuffin	92 OB & 5501 TT	\$ 2,942
Sprouse	93 OB	\$ 1,581
Inman	4502 & 7902 TT	\$ 14,103
Johnson	4602 TT	\$ 8,004
Patrick	4902 TT	\$ 6,273
Maleh	4904 TT	\$ 6,102
Hayes/Robirds	5004 TT	\$ 19,439
Harmon	5301 TT	\$ 7,510
Roberts	5602 TT	\$ 7,811
Keenan	5902 & 7706 TT	\$ 13,051
Resort Investmts	6304 TT	\$ 6,793
Kass	7016 TT	\$ 1,458
Kollaros	7103 TT	\$ 7,993
Szymanski	7304 TT	\$ 22,110
Jenkins	7305 TT	\$ 1,352
Slade	7503 TT	\$ 10,427
Chism	7801 TT	\$ 17,375
Kitty	7804 TT	\$ 26,756

This is what we are up against. These delinquents are adding up to potentially huge problems for the majority of us who do pay our regime fees and assessments on time.

A few of these owners had catastrophic leaks in their villas that went unnoticed and destroyed the unit below. We had to do repairs. That is a reason it behooves everyone to replace hot water heaters and make sure your HO-6 insurance policy is sufficient and current (see below).

HOT WATER

One of the biggest causes of damage has been from older water heaters. You are being put on notice to **change your water heater every ten (10) years**. We cannot emphasize enough that **damage from an old water heater is owner responsibility**. The damage is usually catastrophic and **DOES NOT fall under the regime's insurance**.

PLEASE check your water heater regularly, turn off the water to your villa when you are absent. Open faucets slowly when turning the water back on. One unit had thousands of dollars in damage when a pipe in the wall burst because the faucet was opened too quickly. Other units have been severely damaged due to burst pipes, HVAC, toilet, and ice maker leaks!

OWNER MAINTENANCE

Please report any common element maintenance issues to Bryan, and keep up with items that are **your responsibility** to maintain and replace. If you need assistance with regulation paint colors for your doors or railings, please give Bryan a call or email. He may also be able to point you in the right direction to get new screens or find replacement glass for fogged windows.

Per our Master Deed and Bylaws the following items exclusively servicing and/or are integral to your villa, regardless if it they are interior or exterior, are considered the **responsibility of the owner to maintain and/or replace**:

1. Doors; including the frames, casings, hinges, handles and other fixtures that are part of the door.
2. Windows; glass, screens, frames, wells and casings.
3. All electrical and plumbing mechanisms that service your villa.
4. Any damage to common property; adjacent villas or villas beneath caused by the action or inaction within your villa.

In the case of a loss originating from an owner responsible maintenance item (as defined by the Master Deed and ByLaws), lack of proper maintenance will result in that owner being responsible for all associated repair costs, including damage to other units and/or the common area. This includes, but is not limited to: replacement of any water heater older than 10 years (no exceptions), regular servicing (at least semi-annually) of HVAC systems, replacement of water supply lines at toilets, sinks, refrigerators, clothes washers, etc., with braided/reinforced style at least every 5 years, replacement of water supply valves at toilets, sinks, refrigerators, clothes washers, etc., at least every 10 years, and so on.

Contact Bryan or Scott at IMC to make sure that you purchase the correct style and/or color for your maintenance projects.

NOISE

Treetops Ocean Breeze prohibits loud noise between 10 pm and 7am.

HO-6 INSURANCE

Our Master Deed and Bylaws require every owner to carry an HO-6 insurance policy on their villa. HO-6 policies cover the owner's personal property, betterments/upgrades whether made by you or a prior owner, loss of use/loss of rent, etc. Most carriers will also cover regime deductibles that are billed back to each affected owner in a loss situation, which can be \$5,000 - \$10,000 and even higher in some cases. In addition, an HO-6 policy will also protect the owner against liability risks on the interior of the unit. In the past, uninsured owners have been responsible out of pocket for claims that range from \$1,000 to \$50,000! Interior liability claims can go even higher, so please make sure you are protected.

COMMON PROPERTY

Absolutely nothing is to be affixed to the common element of the property. This includes, but is not limited to, roofs, siding, stucco, railings and landscaping. Outside your unit, including porches, decks, etc., is Common Property, therefore you cannot alter it in any way. The Bylaws state that you cannot affix anything to any part of the exterior of the building. **As of January 1, 2008, anything affixed to limited common or common property will be removed.** Curtains inside your unit must have white or light cream color facing the outside. Also, the stucco (boardwalk) section cannot have outdoor HVAC systems.

OCCUPANCY

We have a 2 person per bedroom limit. If you use a rental agent, please advise them of our occupancy limit so you don't get fined. As the owner, you are responsible for the behavior of your agent and your renters.

RULES & REGULATIONS

Please post the rules so your guests are aware of them. You have been given the covenants and they are being enforced to the fullest extent. This includes, but is not limited to, towing cars that are not properly decaled, fining owners for the illegal use of the common element, for incidents that involve the local authorities, and for pet owners who have poor habits. Fines can run up to \$500 plus damages!

RULES CHANGES

In our never ending effort to solve delinquency issues, the board is seriously considering revoking parking passes of those owners who do not pay their regime fees and assessments. We have asked our attorney to look into revoking pool and tennis court privileges as well. Owners who do not pay are stealing from the regime, and the board must make every effort to remedy the growing problem of delinquencies.

\$500 FINE & TOWING TO BE ENACTED IMMEDIATELY

Unbelievably, it has come to our attention that more than one owner or their guests stooped so low as to forge guest parking passes. Effective immediately, owners will be fined \$500 per occurrence and cars with forged passes will be towed - no questions asked. The association will also tow any car that is found in violation of our parking policies. Don't worry, this is not for friends coming for a dinner party. Towing is for overnight parking violations, what we deem abandoned vehicles, forged passes, etc.

By the way, delinquent owners will not be issued guest parking passes.

DELINQUENT NOTICES

The board has authorized management to post delinquent notices near the entry of any villa whose account is in collections with the regime's attorney. Removing a Delinquent Notice will incur a fine.

PET FRIENDLY

Help us to keep your common property pleasant for everyone. Pet Friendly does NOT mean Poop or Noise Friendly. Clean up after your pet and dispose of it properly. Encourage Fido to urinate on areas that are not planted with grass. If you fail to do so, fines will be incurred.

SHERIFF'S REPORT

The *Island Packet* published a crime report about an armed robbery in Treetops Ocean Breeze. That was an error. The assault happened in Ocean Walk as a result of an argument.

Use 911 for Emergencies Only. If you see anyone damaging the property, please call the Sheriff's Office at 785-3618. Vandalism costs all of us. Ask the Sheriff for a written report and notify IMC of the date, type of incident, and the name of the responding officer. It is imperative that you contact IMC any time the police have been called to the property.

2009-10 INTERIOR EXTERMINATION SCHEDULE

<u>34-103</u>	<u>3900-6100</u>	<u>1-33 &</u>	<u>7000-8000</u>
Dec 16	Dec 17	<u>6200-6900</u>	Nov 19
Feb 17	Feb 18	Nov 18	Jan 21
April 21	April 22	Jan 20	March 18
June 16	June 17	March 17	May 20
		May 19	