

Mariners Cove Club

Hilton Head Island, SC

EST 9 March 1970

- **President – Dwayne Bruns**
- **Vice President – Erin Kirkpatrick**
- **Treasurer – Tim Harris**
- **Secretary – Betsy Hahn**
- **Member at Large – Lisa Plowden**

BOD Quarterly Executive Meetings

- September 25th 5:30 pm @ HTA Meeting Room
- December 4th 5:30 pm @ HTA Meeting Room

Newsletter Items

- **Operating & Insurance Assessments:** Everyone should have received the two Assessments by now. If not, please contact HTA. The Operating Assessment payments are due on 25 July 2025. The Insurance Assessment payments are due on 10 August 2025. EFT payments of these assessments can be arranged by contacting HTA in advance of the due dates. As you have noticed, the Insurance Assessment amount was greatly reduced this year due to a two-year reduction in Property Damage cost for insurance for our community. The Board also voted to use any additional funds in the Insurance Reserve account that was above the \$50,000 deductible amount that we need to keep in the account in case of an event. The 2026 Budget will begin development and review by the BOD in the next few months. Our Goal is to have it out for review around Late Oct/Nov. We hope any increases for services will be minimal and the Budget will pass, and we can stop the need for Assessments. Either way; we will pay our bills.
- **HO6 Validation:** As per our By-Laws; All owners are required to hold and provide evidence of active HO6 policy for the unit(s) they own each year. Please provide HTA a copy of your current HO6 Policy by 25 July 2025. Not having Insurance puts you at risk for being responsible for any damage your Apt could cause to your neighbor. Any policy that expires before December of each year will need to be revalidated before the Annual Meeting.
- **Parking:** Please refrain from parking your vehicles in a manner that blocks the sidewalk in any fashion.
- **Rules and Regulations:** The updated 2025 MCC Rules and Regulations will be distributed soon and will be posted on our HTA Webpage. Please review them and make sure you or your renters adhere to them.
- **Balconies:** A Reminder that all balconies are the property of the Regime. No owner is allowed to make any alteration to a balcony as per the Bylaws.
- **MCC Lift Station:** We would like to thank the individual(s) that called the Board of Health and PSD and reported that our Sewer Force Main was discharging sewage into the Marsh and Skull Creek. After we passed the inspection, (no sewage leak was found) we were informed that a fence is required around the lift station and its equipment that meets the requirements of PSD for servicing. The cost for this fence is nearly \$7,000.00. Each owner will receive another assessment to pay for the required fence.
- **Harmful Misinformation:** Please refrain from spreading Misinformation to other Owners or entities outside of Mariner's Cove. If you are being approached and given information that doesn't seem correct, sounds off, or far-fetched; it probably is. Please contact a Board Member to debunk or validate it. Gossip, Defamatory statements and Misinformation cause harm and should not be tolerated and can result in unnecessary costs to the community, member assessments and damage to the Mariners Cove Club reputation.

MCC Board of Directors

I would like to take this opportunity to Thank Kim Mixx for her time and efforts while serving as a Member of the Board. Kim assisted with the oversight and communications for the renovations made to our Tennis Courts and Swimming Pool. Well Done Kim!!

I would like to Welcome Erin Krikpatrick who has stepped up and will be serving out the remainder of Kim's term on the MCC BOD. We are looking forward to Erin's input and assistance as we make MCC Great Again!

I would also like to Welcome Rob Ross our new Proerty Manager with Hight Tide Associates. Rob is a Certified Management Consultant (CMC) and has served as the President of multiple Homeowner Associations. Rob's education includes a BS in Engineering/Mathematics from Purdue University and a MS in Management from Case Western Reserve University. He has managed capital projects and maintenance of commercial and residential properties.

Contact: rob@hightideassociates.com Office: (843) 686-2241, ext. 107 Cell: (678) 525-7677

Please stay Vigilant!!

We have had a couple instances of possible intruders and strangers on our Property! Gladly they were captured by installed Security Cameras. If you ever see anyone lurking about or know anything about these two suspicious people; please contact the Beaufort County Sheriff or call 911.

