

Disaster Committee Report
Annual Meeting, December 8, 2022

Chair: Tom Finnie

Committee Members: Mark Matthews & Carrie Randall

With the increase in the number and severity of hurricanes in the Atlantic, it's not an issue of "if" a hurricane will hit our area, but "when" it will happen. Moss Creek and Beaufort County do an excellent job regarding Hurricane Preparedness, Evacuation and Re-entry guidelines through informative websites and critical contact information that will benefit all SMC owners. What is missing, however, is a post-disaster restoration/rebuilding plan specific to Salt Marsh Cottages. The board decided to proactively begin to address this issue.

The Disaster Committee was chartered in April/May by the President of the SMC HOA to identify and gather all relevant and required documents/approvals/permits for rebuilding in response to a disaster. The deliverable will be a final document that will guide future boards in responding to a disaster.

Since June, the committee has been working to identify, and then try to locate, information that is critical for restoration of the cottages after a disaster. This has been a daunting task. Since Salt Marsh Cottages are in unincorporated Beaufort County, we are governed by their rules/regulations, and not Hilton Head's.

To highlight some of the things we've done, we have read the master deed in detail to become familiar with what is and is not relevant to a disaster to the property (either partial or major), identified people and phone numbers of relevant resources at the local and state level, and have begun to review currently available materials on both the Hilton Head and Beaufort County websites.

More specifically, we have spoken with and received advice from a regime manager in Charleston who managed regime restoration at Wild Dunes following Hurricane Hugo. We have spoken with our insurance agent several times to get a better understanding of the interface of our hazard/flood insurance with contractors and individual H06 policies, reached out to a restoration company in Charleston, contacted Moss Creek administration to see if they had copies of the original specs/site plans for the cottages (which they do NOT), tracked down numbers for the Office of Coastal Resource Management (to get re-building permits), Beaufort County Building Inspector (office might have building specs recorded but we haven't gone in person to check that out yet), have contact info for HH Community Development Center who deals with disaster recovery and reviewed their website for relevant info, and importantly, have a call out to a person/company our insurance agent helped us identify who prepares a Disaster Relief book (including gathering together all relevant documents and getting stamped permits to allow for rebuilding) for regimes on Hilton Head. Speaking with him is the next step to see if what he does would be acceptable/relevant to unincorporated Beaufort County. The committee's goal is to complete this project in time for 2023 hurricane season, if at all possible.

