

Caspian Village HOA

Frequently Asked Questions

2025



This Living Document is to help our residents understand the operations of the board of directors

Why do we need an HOA?

South Carolina needs HOAs (Homeowners Associations) primarily to maintain property values within residential communities by overseeing common areas like parks, pools, and landscaping, enforcing architectural guidelines, and ensuring consistent upkeep of the neighborhood's aesthetic appeal, thus promoting a sense of community and potentially increasing property values for residents; they also play a role in maintaining safety and security within the community by implementing proactive measures.

- Property Value Preservation:
 - HOAs help maintain property values by enforcing standards for exterior appearance, landscaping, and overall neighborhood aesthetics.
- Community Management:

- They manage shared amenities like parks, pools, and common areas, ensuring their upkeep and accessibility for residents.
- Architectural Control:
 - HOAs regulate design modifications to homes through architectural guidelines, ensuring consistency within the neighborhood.
- Community Building:
 - By facilitating communication and organizing events, HOAs can foster a sense of belonging and connection among residents.
- Safety and Security:
 - Some HOAs implement security measures like controlled access or neighborhood patrols to enhance safety.

Why do we need to keep the HOA around?

South Carolina homeowners associations (HOAs) are governed by several laws, including:

- <https://www.scstatehouse.gov/code/t27c030.php>
- South Carolina Nonprofit Corporation Act of 1994
 - Regulates the creation and management of HOAs, which are usually non-profit organizations
- South Carolina Homeowners Association Act
 - Creates the legal framework for HOAs, including disclosure requirements and the creation of a Department of Consumer Affairs Services
- South Carolina Horizontal Property Act
 - Governs the formation, management, and operation of common interest communities
- South Carolina Fair Housing Law
 - Prohibits housing discrimination based on race, color, sex, religion, family status, and more
- Persons With Disabilities Protection Act
 - Protects people with physical or mental impairments from discrimination in common areas and spaces open to the public
- HOAs in South Carolina must also follow certain guidelines, including:
 - Disclosing regulations to homeowners before property purchase
 - These are the CVHOA governing documents that are posted on our website: <https://caspiavillagehoamb.com>
 - Collecting regular assessments from homeowners
 - As of January 1st, 2025 the annual dues are now \$144 or \$12 monthly
 - Holding annual member meetings
 - Always held and the last Monday of January
 - Communicating candidly and proactively with members and aspiring buyers

Where can I reach the board with questions, comments or concerns?

- There are several ways to reach the board. It is ALWAYS recommended to put your questions, comments, or concerns in writing. This will not only help the board to maintain their individual schedules, but it also provides a historic reference to help our board members keep accountable to all of our residents.
 - US Post Office
 - Caspian Village HOA P O Box 30922, Myrtle Beach SC 29588-0016
 - Email
 - caspianvillagehoamb@gmail.com

Where do we find the bylaws, rules, regulations and policies of the HOA?

- Our website has the governing documents posted for download as well as policies, procedures and other important information. Any of our residents can request hard copies of such by simply requesting such in writing through the means described in a previous answer.
 - <https://caspianvillagehoamb.com>

Where do we get information about annual meetings and other activities?

- <https://caspianvillagehoamb.com>
- <https://www.facebook.com/groups/CVHOAMyrtleBeach>

How can residents communicate with each other?

- CVHOA encourages residents to communicate with one another in a respectful and non-confrontational manner. To this end, CVHOA has a Facebook page. On that page board members and residents have an open forum to communicate what they wish concerning any and all issues that are considered valuable to the membership as a whole. It is NOT intended to air private grievances or issues that members/residents have with each other, the board or other private affairs.
- <https://www.facebook.com/groups/CVHOAMyrtleBeach>

What does the board get paid, and how do I become a board member?

- Serving on the CVHOA is a non-paid service to and for the residents and members of the CVHOA. It is strictly a volunteer basis but is regulated by the governing laws and regulations surrounding state and local governments. Each board member serves their positions with the focus of being fair, transparent, accountable and in the spirit of service to their community. Ideally there are 5 positions to conduct the business of the board. They are;
 - President (3 year term)
 - Vice-President (2 year term)
 - Secretary (2 year term)

- Treasurer (2 year term)
- Board Member At Large (1 year term)
- Please contact the board if you are interested in a very interesting and rewarding charitable experience to serve your community

Why do we pay dues? What are they used for?

- The annual dues are paid by every property (except one, as it is not developed with utilities) in the HOA. They can be paid monthly, quarterly or annually, as long as they are paid in full by the end of the year. These dues are transparently accounted for and are budgeted meticulously. The annual budget is made available at the annual member meeting the last Monday of January and is also available by request to any member. The dues are used to cover the cost of;
 - Utilities
 - street lights
 - Administrative services
 - tax returns
 - accountant
 - website
 - Errors and omissions insurance for the board
 - so board members can serve without being personally liable
 - Landscaping and signage for the community
 - minimal upkeep of entrance area
 - Legal and professional services
 - attorney fees and other miscellaneous services
 - USPS box and postage

What are fines, and what are their purposes?

- Unfortunately there are times when the board must issue fines and late fees to the members. It is always a bitter task when doing so, and always a last resort to other means of ensuring that members follow rules and regulations, policies and procedures of the governing documents. These fines are to intended to hold our members accountable for actions that have ALREADY RECEIVED A WARNING OF BEING IN VIOLATION OF, and act as a consequence for not abiding by the agreed to rules, regulations, policies and procedures of the governing documents when they purchased their property. These fines are usually scheduled to increase in their cost to the member for non-compliance, and as a result of failure to comply with the infraction or failure to commit to a payment agreement within a reasonable amount of time. It is ALWAYS the intent of the board to be as flexible with member fines by offering initial warnings for 1st infractions and setting a graduated time and fine increase scale to allow the residence the opportunity to arrange for payment schedules that they can commit to. Fortunately, there are very little fines that this community incurs. They can be;

- \$100 for the first non-compliance deadline
- \$200 for the second non-compliance deadline
- \$300 for the third non-compliance deadline
- then the matter is turned over to the CVHOA attorney for collections. When this happens, the ongoing attorney fees are added to the existing fines and the property has a lien filed on it. After which, if in a reasonable amount of time the member does not pay the charges or enter into a binding agreement to pay the charges, the property could face foreclosure under that laws of the State of South Carolina that govern HOAs.
- Parking fines and other such violations, after initial warning has been issued;
 - \$25 first offense with above fine payment schedule in place
 - \$100 second offense
 - \$ 300 third offense
 - There is no set schedule for any violations beyond this, and is subject to board discretion

Where do we pay dues and fines?

- Dues and fines are payable by:
 - Mail; Caspian Village HOA at P O Box 30922, Myrtle Beach SC 29588-0016
 - Drop off; Karon Killian's home drop box; 9704 Ali Ct. Myrtle Beach, SC 29588
 - Cheddar Up online payment; <https://hoa-fees-one-time-or-recurring-temp-89605.cheddarup.com>
 - QR Code;

