
Newsletter

HOLDEN BEACH PROPERTY OWNERS ASSOCIATION

March 2009

Our Mission: To represent the property owners of Holden Beach as a unified voice regarding issues that affect their common interests and concerns

IMPORTANT DATES FOR 2009

April 11th – Easter Weekend Meeting
May 23rd – Memorial Day Weekend Meeting
September 5th – Labor Day Weekend Meeting
November 28th – Thanksgiving Weekend Meeting

All HBPOA meetings start at **10AM** and are held in the **Holden Beach Chapel Fellowship Hall** until completion of the new Town Hall – please join us!

MESSAGE FROM THE HBPOA PRESIDENT

Dear Members,

Spring is here, and the summer season will soon follow. Although it has been a long break since our last meeting, the organization has been quite active on several fronts.

We distributed the “Cabana Magnets” to all of the rental agencies on the beach for them to place on the refrigerators in the rental homes. I am hopeful that this voluntary / educational approach will solve a problem without the need for stronger measures.

We have included a membership application form in the Town’s water bill in an effort to increase our membership roles (and ability to represent a larger percentage of the island’s property owners).

We have taken actions to address our members’ concerns about increases in property taxes, insurance rates, and trash cans.

It was very sad to learn that Allison Best, a HBPOA director for many years and chairperson of our finance committee, passed away on March 15th following a battle with cancer. We will miss her greatly and always remember the work she did on behalf of our organization.

Our next meeting is the Saturday before Easter. Unfortunately, for the first time since joining the board more than five years ago, I will not be able to



attend. My daughter is a senior in high school, so this may be our last spring break together as a family due to diverging schedules, and we have a unique opportunity to spend it in Hawaii. In order to return in time for the meeting I would have to cut our trip short by more than two full days. I hope you understand, and I look forward to seeing everyone at the Memorial Day meeting.

Best regards,

Tom Myers
HBPOA President

NEWS FROM OUR LAST MEETING

The 2008 Thanksgiving weekend membership meeting was held on November 29th at the Holden Beach Chapel. President Tom Myers called the meeting to order at 10:01 AM. Thirty members were present, thus constituting a quorum. The August 30, 2008 minutes were approved. The finance report showed a balance of \$26,605.29. Membership was 866 with 21 new members in 2008.

President Myers reported that the budget for 2009 will be the \$12,200. The HBPOA will send out most of the newsletters by e-mail. Community service will increase from \$3,600 to \$5,700. Director Marwitz said the directors need input from the membership as to which community services should receive the additional money.

A motion was made to purchase a snowflake from the town but it was withdrawn. Items for the Easter newsletter must be sent to Tom Myers by March 28,

Rental agencies will receive the “cabana” magnets and will include them in their packet for visitors. Concerns were raised about the increase in insurance taxes and the dredging assessments.

Town Manager David Hewett announced GOOD NEWS! Holden Beach is working with FEMA to receive money because of the sand loss during the

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Hannah storm. A nourishment project will begin either before Easter or next winter.

The end of the week Blast has been very effective for homeowners. The town has a Certificate of Occupancy for the EOC and the new town hall is on schedule for completion by the end of January.

Bill Landis from the PAIC (Public Area Improvement Committee) reported that this group has approved the landscaping plan for the stage area. He asked for input from members for additional areas that need improvement.

Mayor Alan Holden answered more questions about the dredging. He has declared war on the sand spur problem. Spraying is the solution. He reminded everyone of the tree lighting ceremony on December 1st.

The meeting adjourned at 11:40 AM.

COMMUNITY BIKE RIDE ON MAY 9th

Holden Beach will be hosting a Community Bike Ride on May 9th to introduce our new "Olden Holden Bike Tour". This ride will also benefit the National MS Society by raising awareness and encouraging people to sign up to ride in an MS150 Bike Ride or to sponsor a rider in an event. A local team, the "Holden Beach Chain Gang", will be riding in the MS150 in New Bern in September.

The Holden Beach ride will start at 9:00 am, May 9th, under the bridge at the Jordan Boulevard Pavilion, with registration beginning at 7:30. Helmets are required.

In addition to the Olden Holden Bike Tour, there will be optional 30 and 50 mile routes for experienced riders that go off the island. These routes will have stocked rest stops. This is a free activity that should be fun for the whole family. If you don't want to ride, you can still come and enjoy the music from 11 am – 2 pm at the Jordan Boulevard Pavilion.

For more information contact carolb3@atmc.net.

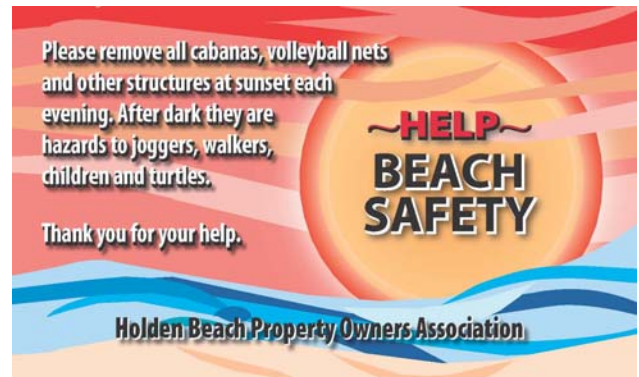
HAVE YOU BEEN GETTING OUR EMAIL?

We are concerned that our online surveys and other email messages might be getting caught in your spam filters or viewed as junk mail. If you have provided us with your email address, but did not

receive an electronic version of this newsletter, please check your spam filer or junk mailbox. The messages are from Holden Beach POA (HBPOA@hotmail.com). Please flag this address as not spam.

CABANA MAGNET

Here is an image of the "cabana magnet" we have produced and distributed to the rental agencies on the Island. Hopefully, one will be on every rental home refrigerator this summer.



DECAL DEADLINE: MAY 31st

The deadline to obtain your vehicle identification decals at no cost is May 31st. Applications received after this date will be charged \$10.00 per sticker. The vehicle identification decals are required for access to the island by property owners after a hurricane if the bridge is closed. Each property owner can obtain decals for up to four vehicles. The application form is available at:

<http://www.hbtownhall.com/pdf/decapp09.pdf>

WHAT IS BPART?

BPART stands for Beach Preservation Access & Recreation Tourism fund. The BPART fund consists of a 6% tax on rental property (room occupancy tax) broken down as follows:

- Tourism Related ----- 3 %
- Beach Preservation ----- 2 %
- Tourism Development Authority(TDA)---- 1 %

Tourism Related expenses include: criminal justice system, fire protection, public facilities and utilities, health facilities, solid waste and sewage treatment, and the control and repair of water front erosion. Other uses include Holden Beach promotion, beach

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patrol, engineering and professional services, communications, public restrooms, beach vegetation, debris removal, festival security, shoreline monitoring park areas to mention a few.

Beach Preservation funds may be used only for beach renourishment and protection.

Tourist Development Authority (TDA) funds can be spent to advertise or market an area or activity, publish and distribute pamphlets and any other materials, conduct market research or engage in similar promotional activities that attract tourists or business travelers to the area. This also includes administrative expenses incurred in engaging in the listed activities.

INSURANCE RATE INCREASES

By Tom Myers

A dramatic increase in the cost of homeowners insurance has been in the news for the past few months. There have been many articles in Wilmington, Charlotte and Raleigh newspapers regarding the status of the Beach Plan coastal insurance program and its potential impact on insurance rates across the state. Comments and editorials associated with these articles express outrage (and even hostility) toward us as beach property owners. I am concerned that these emotions, combined with an inaccurate assessment of the situation, might result in an excessive increase in our insurance premiums.

Here are some key messages we need to communicate to reflect our point-of-view:

- **The situation is not a “ticking time bomb” but rather the result of explosive growth along the coast.** New housing is not able to immediately cover infrastructure and insurance costs, since the first few tax payments aren't enough to pay for the roads and utilities that were needed, and the first few insurance payments aren't sufficient to cover the risk of a total loss. This situation will correct itself over time, not get worse.
- **“Most of the damages caused by hurricanes have been west of (Interstate) 95.”** This is a quote from Representative Danny McComas from New Hanover. While it is easy and gratifying for others to point a finger at beachfront property owners, the inconvenient

truth is that the majority of the damage during floods and major hurricanes is many miles inland, and the beach strand claims are a small percentage of the total loss.

- **Our structure values are not excessive.** Most of our property value is in the land, which can't be insured and therefore isn't part of the Beach Plan. Oceanfront property owners already assume the risk of losing their lots during a hurricane. Given the height and lot coverage restrictions on Holden Beach, our houses are not enormous and don't represent huge potential insurance losses.
- **The impact on family-owned properties will be dramatic.** Many beach houses are family-owned and have been in the same family for many generations. Dramatic increases in insurance costs (combined with higher taxes) may force some families out of their property.
- **Shifting too much burden to beach property owners could backfire.** You should only buy insurance if you can't afford the risk of a loss. If beach property owners are placed in a situation where they are paying for the replacement cost of their house every 20-25 years through insurance premiums, just to protect against the possibility of a total loss due to a 50-100 year storm, it is better for them to self-insure and take on the risk themselves. Many property owners are in a position to do this, and if they opt-out of the Beach Plan their burden will be shifted to others.

I think it is very important for us to communicate these messages to the appropriate decision-makers. Wayne Goodwin is the insurance commissioner who replaced Jim Long (who held the position for the past 24 years). Wayne's email is: wgoodwin@ncdoi.net.

You can also contact your appropriate representatives in Raleigh. Other information can be found at the NC Insurance Commission (<http://www.ncdoi.com/>) and NC Rate Bureau (<http://www.ncrb.org/ncorg/>).

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CONCERTS BY THE COAST SCHEDULE

Jun 7th	Monkey Junction Band	Acoustic Bluerockgrass
Jun 14th	Northern Border	Bluegrass
Jun 21st	Gold Rush	Beach, Oldies, Country
Jun 28th	Harbour Towne Festival Band El Combo	Good Times Band
July 5th	Grande	Beach & rock n' roll
July 12th	Craig Wollard Band	Beach Music
July 19th	Barn Jazz	Swing, Jazz Blues New Orleans Flavor
July 26th	Govt. Plant Band	80's Blues Rock
Aug 2nd	GB-4 Band	Classic Rock & Blues Variety (Carolina Beach Music Award)
Aug 9th	Sea Cruz	
Aug 16th	De Howlies	Hawaiian
Aug 23rd	Use To Be's	Aurhentic 50's
Aug 30th	Captain Cook & the Coconutz	Best of Buffet & Parrty Rock
Sept 6th	The Imitations	Beach & Motown