



Bald Head Association

July 2020
Volume 31, No. 7

Island Report

Communication, Advocacy and Protection of BHI Property Values

Be Patient. Everyone Is Doing Their Best.

Bald Head Association thanks all of the Island's employees who are doing their best to satisfy the needs of property owners, guests, contractors and day-trippers. Reduced ferry capacities, long lines, new schedules and new requirements for utilizing amenities are hard to navigate.

Like many others who come to the Island each day in service to others, BHA's staff members are wrestling with competing needs and the desires of property owners who need assistance. New construction projects that need to be reviewed. Trees that need to be removed. Vegetation that needs to be trimmed. Infrastructure projects that await completion. Property owners who need details about their homes so they can tackle their "honey-do" lists. We're all working hard to answer as many phone calls and emails as possible.

We are all anxious about the state of the world — from

COVID-19 to race relations to economic challenges — and BHI's employees still leave their families every day to come to the Island to serve you, your families, your friends, your renters and your neighbors. It's tough to stand in line for the ferry and get bumped due to capacity restrictions. Keep in mind that BHI employees do this every working day, hoping to get on a ferry within the next hour or two, only to repeat the process at the end of the day. And again the next day. And the next.

We will, of course, get through this pandemic with an understanding of who the real heroes are. In the meantime, please be patient with and appreciate all of BHI's employees. Tip your servers and baggage/tram staff well. Thank the dock staff. Give a friendly wave to staff who work at various Island organizations who strive every single day to keep Bald Head Island an extraordinary place for all to enjoy.



Insurance Coverage for Bald Head Island Homeowners

Though we're already into hurricane season (June 1 – November 30), it's wise to review and ensure adequate insurance policies are in place BEFORE a named storm may be heading toward the Carolina coast. Bald Head Island homes and golf carts pose unique coverage issues, so it's important to have a good insurance policy and a well-informed agent in preventing problems after a hurricane. Don't learn the hard lessons others did following Hurricane Florence regarding the correct coverage for golf carts, water damage from a windstorm, refrigeration coverage endorsement, mold and more.

Here are some highlights from BHA's Insurance Q&A held on February 16, 2019. Panelists included Dr. Michelle Osborne, Chief Deputy Commissioner, NCDOT (NC Department of Insurance); Marcia Kelly, Regional Director — Coastal Southeast, NCDOT; Angela P. Hatchell, Deputy Commissioner Agent Services Division, NCDOT; Jerry Frye, Hazard Mitigation Program Supervisor Floodplain Management and Insurance, FEMA/DHS; and Bob Keiger, retired insurance professional and BHI homeowner. The full video is posted on BHA's website at BaldHeadAssociation.com/Insurance_Resources.

In the Q&A, Dr. Osborne advised that homeowners on Bald Head Island should have these policies at a minimum:

1. Flood policy
2. Standard homeowners policy (i.e., HO-3 or HE-7), including wind-driven rain, replacement cost for house and endorsements such as sewage backup
3. Wind and hail policy
4. Auto policy for golf carts

Dr. Osborne explained that a dwelling policy is not a comprehensive policy. And a dwelling policy does not cover wind-driven rain. Named perils coverage on a dwelling policy is not comprehensive. Though it may be less expensive, you should ask your agent the best form for the risk. Dr. Osborne said, "I would rather see you have a higher deductible than have a dwelling policy."

Dr. Osborne recommended getting an HO-3 or HE-7 policy and adding a replacement cost so that you don't receive a depreciated amount of your home's value if it is destroyed. An HO-3 policy covers mold up to \$5,000.

Dr. Osborne added that golf carts should be covered on an auto policy, not a homeowners policy, and homeowners should carry both comprehensive and collision. Golf carts on a homeowners policy are not covered for liability or for flood. Homeowners

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ARC Corner

Architectural Review Committee

DO NOT cut or trim trees and vegetation — ask ARC first!

Planning a renovation project or new construction?

Want to change outdoor lighting or fixtures?

Thinking about any landscape changes?

Ask ARC before any work begins!

Notice! ARC Office — Open by Appointment Only

Email Karen Mosteller, ARC Coordinator, at Karen@BaldHeadAssociation.com or call Carol Collins, ARC Associate, at 910-477-7246.

Interior and Exterior Lights on Ocean-facing Houses — Prevent Disorienting Sea Turtles from May 1 to November 15

Most, if not all, BHI property owners, guests and renters love Bald Head Island for its natural beauty and wildlife. And who doesn't love the sea turtles and hatchlings that touch Bald Head Island's shores? Most people know about the dangers of artificial lighting

on the beach during sea turtle season and use only red-light flashlights. But don't forget about the importance of reducing exterior house artificial lighting.

Do you own an ocean-facing home on the seaside of the Dune Ridge? If so, do you, your guests and renters all know that your room-darkening window treatments should be used from dusk to dawn every year from May 1 to November 15 to help protect hatchling and nesting sea turtles? Do you, your guests and renters all know that exterior lighting must be used frugally from May 1 to November 15, also to help protect hatchling and nesting sea turtles?

The BHA Design Guidelines regarding lighting states:

Light pollution is avoidable. Homes on the island must be extremely frugal with exterior lighting. Homes on the

beachfront especially must be careful to prevent distraction of the hatchling and nesting sea turtles during the annual "turtle season" from May 1st to November 15th. This necessary lighting restriction is strictly regulated by Village ordinance and enforced by Village personnel. Nesting female and hatchling loggerhead sea turtles should not be exposed to artificial sources of light while on Bald Head. Ocean-facing homes on the seaside of the Dune Ridge are required to install room darkening window treatments, such as blinds, shades and drapes, on all beach-facing windows. These window treatments should be closed from dusk to dawn during the "turtle season" months to prevent interior house lighting from disturbing the nesting and hatching of the sea turtles. A variance may be requested if natural screening exists.

For the full Design Guidelines, visit BaldHeadAssociation.com. To search for key words in the Design Guidelines document, click on "CTRL + F" to open a search bar.

Village of BHI Artificial Light Ordinance

The Chapter 10, Article III ordinance states:

(a) *It shall be unlawful for any individual to illuminate, by artificial light, any portion of the beach within the confines of the village between the hours of sunset and sunrise from May 1 through October 31 except by such frequencies of red light as do not disturb nesting or hatchling sea turtles.*

(c) *No exterior lighting of any kind shall be permitted except the following: low profile luminaries and baffled lights, except that pole lights shall be permitted in commercial areas; marinas, lighthouses, fire stations, the public rights-of-way or multi-family areas located more than 100 feet landward of*

Continued on page 3

Your Paint/Color Applications

Don't forget to include paint chips — **required for all Paint/Color Applications**. Paint chips can be found at paint, hardware and home improvement stores in the paint section.

Include all necessary paint chips to help ensure no delays in processing your application. Forms are available online at BaldHeadAssociation.com. Mail completed applications with affixed paint chips to: ARC, PO Box 3030, Bald Head Island, NC 28461.

Basketball and Recreational Equipment on Bald Head Island

Basketball is a fun sport for any age. Did you know that there is a basketball net and basketball available for everyone at the Public Safety Complex? It's located on the side driveway at 273 Edward Teach Extension. Please park in designated areas. Here is a reminder about "Recreational/Play Equipment" from the Design Guidelines, which can be found on page 126. It states:

The Bald Head Association is committed to the Island's ecology and recognizes the need to limit impacts on the natural environment.

1. Trampolines, skateboard ramps, jungle gyms, and other types of recreational/play equipment are not allowed.


2. Portable basketball hoops may be placed on a homeowner's property, but as a courtesy to others, it is requested that

basketball hoops not be left permanently in the yard. Please remove them when not in use and store where they are not within view of the street or surrounding neighbors.

3. Temporary, sidewall or inflatable types of pools are not allowed.

4. Enclosures including, but not limited to, tents, canopies, temporary shelters, etc., are not allowed.

5. Firepits and outdoor fireplaces must be complementary to the natural island environment and an integral part of the overall design. Only liquified petroleum gas (LP) may be used as fuel.

Items must not be placed on a Village street, private right of way or on an alley per Village Ordinance 26-124. 

Continued from page 2 (Interior and Exterior Lights on Ocean-facing Houses)

the stable line of natural vegetation. The lighting standard shall be approved by the village council. In addition, low voltage up-lights are permitted in commercial areas, lighthouses, fire stations, the public right-of-way and multi-family areas located more than 600 feet landward of the stable line of vegetation along beach and turtle habitats. Such lights are also permitted in the marina area if located more than 150 feet landward of the stable line of vegetation. These low-voltage up-lights shall be rated at a maximum of 50 watt/850 CP (candle power) and shall be oriented such that the thrown light is reflected against the natural vegetation. Non-reflected light is not allowed.


According to the Sec. 10-86 "Penalty for violation of article:"

A violation of this article shall subject the offender to a civil fine in the amount of \$100.00 per offense. Subsequent to the initial civil fine, the offender shall be provided with 30 days to correct the violation. Each additional day following the 30 day period, during or on which the violation is not corrected, shall be deemed a separate violation. Following the initial 30 day period for correction, a continuing offender shall not be afforded an additional 30 day period to correct the violation. Nothing contained in this article shall prevent the Village from taking such other lawful action as is necessary to prevent or remedy any violation.

For the full Village ordinance, visit www.VillageBHI.org, hover your cursor over "Governance," then "Village Government" and click on "Village Ordinances."

Be a Responsible BHI Property Owner!

Inform all of your guests and renters about this important Village ordinance and BHA Design Guideline. Post important articles such as this one on refrigerators and in guest books to help reinforce the message.

The accompanying photo was taken of ocean-facing homes on South Beach in August 2019, right where two turtle nests full of hatchlings made their way to the ocean. Let's spread the word and ensure compliance with artificial lighting restrictions — *for the good of the sea turtles!* 



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Village of BHI Updates

Dosher Medical Clinic on BHI Is Open

The Doshier Medical Clinic on Bald Head Island is open to see patients with minor illnesses and injuries. The clinic is located in the Public Safety Building at 273 Edward Teach Extension and is open Monday through Friday, from 9:00am until 3:00pm.

Due to the coronavirus pandemic, the clinic will be a call-ahead clinic, where patients will be screened over the phone as well as being screened at the time of their arrival, for the protection of patients and staff. Patients will also be required to wear a face mask.

Patients in need of treatment should call 910-457-5252 for initial phone screening and to set an appointment. **Anyone in need of immediate medical care should call 911** (tell the operator you are on Bald Head Island). Do not come to the Public Safety Building if you are sick and without an appointment or if you need immediate care, please call first.

IPC and Post Office Reminders

With vacation season in full effect, the Village would like to make sure Island Package Center (IPC) and Post Office customers are aware of the following tips to make your experience the best it can be and to assist with the safety of our employees during this busy time of the year.

Please Pick Up Your Packages Promptly — Due to limited space in our warehouse on-island, please pick up your packages promptly after you have been notified that they have arrived. After making contact with recipients multiple times, packages may be returned to the sender. If your package arrives and you are not on the Island, please keep in mind that you can always arrange for a neighbor, property manager or other trusted individual to pick up your package for you.

Meal Kits and Items Requiring Refrigeration — If you are having items requiring refrigeration sent to the Island, please call us in advance (910-457-9700, ext. 1013) to ensure that there is space for your package, as space is limited. You can also arrange for someone to pick up your package as soon as it arrives.

Oversized Items — Oversized items that are not shipped by FedEx or UPS, such as sofas or sectionals, are usually shipped via a common carrier like DHL or others. The IPC does not

By Carin Faulkner, Village Public Information Officer

accept these items. These items will need to be shipped to the Bald Head Island Warehouse at Deep Point Marina, barged over to the Island and then trucked to its Island destination. Please contact Bald Head Island Warehouse at 910-457-5007 to arrange the shipping and delivery of these items. If you have any questions, please give the Island Package Center and Post Office a call so that staff can assist you (910-457-9700, ext. 1013).

Inbound Package Timing — Sometimes recipients will receive a notification from UPS or FedEx that their packages have arrived in Southport. This notification does not mean that your package has arrived on the Island, nor is it available for pick up. The schedule varies by carrier. Below is a guide to when you should expect your package to arrive, depending on the carrier.

US Postal Service — For USPS packages, typically add 1-2 days from the time your package has arrived in Southport before it can be picked up at IPC. All USPS packages arrive first at the Post Office in Southport, then to the Village Post Office via the ferry. The Village IPC/PO does not necessarily receive from the Southport Post Office all the packages that have arrived in Southport on the same day. If you have tracked your package on the USPS website and see that it has arrived in Southport, it can take 1-2 days before it is received and processed on the Island and ready for you to pick up.

FedEx — For FedEx packages, typically add 2-3 days from the time your package arrived in Southport before it can be

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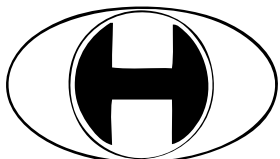
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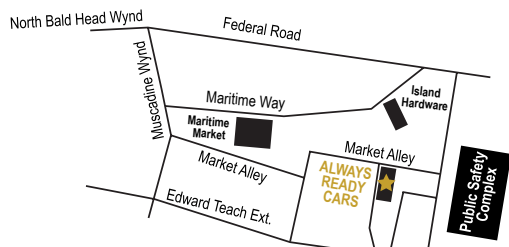


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Commercial Activities in Residential Area

Annually, BHA reminds property owners about the provision in the Covenants that prevents property owners from renting their crofters while staying in their homes and vice versa. This provision has been in place for many years

and was designed to help protect adjacent neighbors from excess noise and traffic. One other aspect of Article 10.5(a) is that no home or other structure can be utilized for commercial

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Kemp's Ridley Sea Turtle on Bald Head Island

By Lauren Schaale, Coastal Scientist, BHI Conservancy

Recently, the BHI Conservancy Sea Turtle Patrol Team received a call on the Conservancy's wildlife hotline (910-457-0089, ext. 5) about a daytime nesting sea turtle, which is rare. The turtle was no longer on the beach, but she left behind her tracks. However, something about the tracks was a bit different. After careful inspection of the tracks, nesting area and photo evidence of the turtle leaving the beach, we determined that it is a Kemp's ridley sea turtle nest!

Kemp's ridley sea turtles are the most endangered, rarest and smallest of the sea turtles. This is Bald Head Island's

first-ever documented Kemp's ridley nest since the program began in 1980. Visit the BHI Conservancy website for the latest updates on sea turtle season at bhic.org. (Note: conservation activities are permitted by state and federal agencies.)

Photo by Chris and Gean Anson.

Photo by Lauren Schaale.

BHI Conservancy Turtle Trot 5K Is Back!

By Olivia Thomas, Development, Marketing & Turtle Central Intern

Enjoy the beauty of Bald Head Island and get in some exercise with your family and friends at a BHI Conservancy Turtle Trot 5K! While many of our activities may be on hold, we invite you to join us at the Conservancy on a 3.1 mile-long journey through the maritime forest and pristine Bald Head Island beaches.

Although Turtle Trots will look slightly different this summer, we hope you'll join us in the fun and help support the Bald Head Island Conservancy, including our nationally recognized Sea Turtle Program, while practicing proper social distancing. In order to maintain safety for all, we will be limiting participation capacity and staggering start times. To register for a Turtle Trot, visit bhic.org/turtle-trots.

Missing out on your annual Turtle Trot this summer, though still want to participate with a shirt? Join us for our virtual trot at any time. Register online at: bit.ly/3h71VzA.



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Wildlife Overlook Update

BHA is soliciting bids from local contractors for the construction of the Wildlife Overlook. As of press time, the BHA Board intends to select a contractor by the end of June, with construction to begin shortly thereafter. Stay tuned for updates.



Old Baldy's National Lighthouse Day Weekend

By Abby Sachs, Development and Communications Coordinator

The Old Baldy Foundation is pleased to be moving forward with plans to celebrate National Lighthouse Day Weekend over August 7th-9th. With many summertime festivities canceled due to COVID-19, we are thrilled to be able to move forward with these nautical celebrations! Please stay tuned to oldbaldy.org, as any COVID-related updates or changes will be posted there.



Photo by Thatcher Photography.

On Friday, August 7th, please join in with your fellow islanders for a happy hour under the stars at Old Baldy. Mingle with living historians and enjoy live music, festive cocktails and tasty treats. Attendance will be limited to comply with current regulations, and social distancing measures will be practiced.

On Saturday, August 8th, at 2:00pm, our annual duck race kicks off. All summer, we have been selling ducks on the Old Baldy web store for \$10. Each person who bought a duck will have an entry in the race. Whoever owns the duck that crosses the finish line first will win \$500! You do not need to be present at the race to win. However, we invite all to watch the ducks race down the Bald Head Island Creek. You can adopt a duck up until the day of the race at oldbaldy.org.

On Sunday, August 9th, our annual National Lighthouse Day Festival and Run for the Light takes place. Join us on Sunday afternoon to do some shopping from a selected group of local food purveyors who will be set up on the lighthouse grounds. Take home some freshly caught seafood and local produce to enjoy in your BHI home. LuLu's BBQ will be available during the festival along with cold beer, water and sodas. At 6:00pm, dust off your running shoes as our annual Run for the Light will kick-off. Run a 10K, 5K or 1-mile fun run and take home some excellent race swag, including a T-shirt, headlamp, free beer, signature medal and more. You can join the virtual race if you aren't on the Island for the race or aren't feeling comfortable in a group setting. Find further details at oldbaldy.org.

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New to BHA? BHA Common Area

BHA Common Areas typically are the buffer areas between units and golf course property and units and the beach, between neighborhood properties and, sometimes, between units. No clearing, trimming, landscaping or improvements of any type may be done on Common Area by individual owners or their contractors. If a property owner has a concern about vegetation on Common Area, the BHA Board considers and determines whether to approve work requests or not. If approved, all Common Area work requests are facilitated by Pam Rainey, Customer Relations Associate, utilizing pre-approved BHA contractors.

Association Common Area is defined in the Covenants in Article 1.8 as all real property and facilities owned by the Association for the common use and enjoyment of all members of BHA, including greenways, recreational areas, dunes, beaches and roadways. It is intended that the Common Area will include all of the subject property except platted lots, multi-family sites, and other non-residential areas, the golf course, clubhouse sites and sites established for utility purposes. There are three classes of Common Area:

1. Fairway — those tracts adjoining the golf course property.
2. Forest — those tracts located in the forest of Bald Head Island that do not adjoin the golf course.
3. Dune/Beach — those tracts that are located outside of the forested area and that do not adjoin the golf course, including waterfront properties.

To read the full Common Area policy in the Design Guidelines, go to Appendix F on page 163. The Design Guidelines are online at BaldHeadAssociation.com. For questions, contact Pam Rainey at PamR@BaldHeadAssociation.com.

Tips To Help Everyone Comply

Here are some tips to prevent property owners from learning the hard way about removing vegetation on Common Area, as well as helping to preserve BHI's unique and delicate ecosystem. Fines and/or mitigation are typically required for removing vegetation and trees from Common Area.

1. Know your property lines. If you don't have a lot survey, BHA can help you approximate your lot using Brunswick County's GIS map.
2. Supervise all contractor work — you are responsible for any work conducted by your contractor, including any potential fines and/or mitigation.
3. Common Areas are overseen by the BHA Board of Directors.
4. No change can be made to BHA Common Area by individual owners or their contractors. All work requests are facilitated by BHA staff.
5. A new construction deposit may be used to restore any damage to Common Area.

BHA-managed Drip-line Communities

Note to the BHA-managed drip-line communities of

Continued on page 10

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TIDBITS: *(Noun) a small and particularly interesting item of information.*

Yard Sales Not Allowed on BHI

Yard sales are not allowed on Bald Head Island. This includes any signage and for-sale item placement in yards or driveways. Donated or give-away single items that are offered on social media may be placed discreetly and yet not visible from the road.

Fire Alarm Monitoring on BHI

Here is a shortened recap from the Village of BHI's February 2020 *Island Report* article about requirements for fire alarm monitoring. To read the full article, visit BaldHeadAssociation.com/news, select "Archived Island Reports" and then the particular issue. Contact your alarm service provider for any questions.

With limited accessibility to the Island and no mutual aid from surrounding communities, it is extremely important that the Public Safety Department respond to fires quickly to minimize the potential threat to life, property and loss of the Island's protected maritime forest.

Village Ordinance Section 6-163 includes requirements for **monitored** smoke detection systems in residential structures that are over 500 square feet in size. Monitored means a **working** system. Most crofters on Bald Head Island are over 500 square feet and are required to be on a monitored smoke detection system. Even if a crofter or garage is not

over 500 square feet, if it is used for permanent or temporary storage of any electrically powered vehicle, it is required to be on a monitored system. Property owners should take action as soon as possible to make sure their monitored smoke detection systems are functioning and that their crofters are currently included on the home's monitored alarm system.

Here are some fire alarm tips:


- 1) Make sure your alarm system is functioning properly by getting it routinely inspected.
- 2) Ask your alarm service provider for recommendations on the various methods of connectivity for required monitoring services, given your current alarm system configuration.
- 3) Change your smoke alarm batteries every six (6) months.
- 4) Have adequate power surge protection and battery backup for your fire alarm system.

Continued from page 7 (Commercial Activities in Residential Area)

purposes except for home offices, and even those have certain parameters in which to operate. BHA has been consistent with its position since at least 2005 that properties cannot be used for commercial purposes other than as vacation or recreational rentals. This includes the commercial use of renting a unit to temporarily house workers to complete a project on the Island. While the Village's ordinances do not specifically regulate who rents a home on BHI, as does the aforementioned Association Covenants, the Village does regulate the use of residential homes used as a "Home Occupation" and also regulates who can reside in the home under the definition of a "Family." There may be an instance where both the Association Covenants and Village Ordinances related to the rental of a home on BHI are both being violated.

With the high turnover in properties in recent years, some owners might not be aware of this provision and might not know that this is a violation of BHA's Covenants. BHA has

been made aware that several properties have been used for these purposes off and on, particularly in the aftermath of Hurricanes Florence and Dorian as well as with the growth and development on the Island. Members are concerned, particularly in multi-family housing developments like the Villas and Royals James Landing, that their property values may erode because this use is becoming most prevalent in those areas. All BHA members have a vested interest in protecting BHI's property values, and by working together cooperatively on this issue, we can safeguard against this happening. We are asking property owners who may be renting their homes for this purpose to be aware that this is a violation of BHA's Covenants and, further, to return the rental of their unit within the boundaries of the Covenants; that is, for vacation and recreational purposes only.

Members with questions can contact Carrie Moffett at Carrie@BaldHeadAssociation.com or 910-457-4676, ext. 26. 

Continued from page 9 (New to BHA? BHA Common Area)

Keeper's Landing, Sumner's Crescent and Surfman's Walk — homeowners **DO NOT** own the land around their homes (beyond the home's drip-line). BHA owns and manages the land surrounding the homes in these communities, including

all trimming, planting and tree removal. Homeowners or other landscapers may **NOT** trim trees, bushes, vines, grasses, etc., around their homes. For work requests, contact Pam Rainey at PamR@BaldHeadAssociation.com. 

Prepare for Hurricanes

KNOW YOUR HURRICANE RISK

Hurricanes are not just a coastal problem. Find out how rain, wind, water could happen where you live so you can start preparing now.

MAKE AN EMERGENCY PLAN

Make sure everyone in your household knows and understands your hurricane plan. Discuss the latest Centers for Disease Control (CDC) guidance on Coronavirus (COVID-19) and how it may affect your hurricane planning. Don't forget a plan for the office, kids' daycare, and anywhere you frequent.

GATHER SUPPLIES

Have enough supplies for your household, include medication, disinfectant supplies, cloth face coverings, pet supplies in your go bag or car trunk.

THOSE WITH DISABILITIES

If you or anyone in your household is an individual with a disability identify if you may need additional help during an emergency.

KNOW YOUR EVACUATION ZONE

You may have to evacuate quickly due to a hurricane. Learn your evacuation routes, practice with household, pets, and identify where you will stay.

PREPARE YOUR BUSINESS

Make sure your business has a continuity plan to continue operating when disaster strikes.

RECOGNIZE WARNINGS AND ALERTS

Have several ways to receive alerts. Download the FEMA app and receive real-time alerts from the National Weather Service for up to five locations nationwide. Sign up for community alerts in your area and be aware of the Emergency Alert System (EAS) and Wireless Emergency Alert (WEA)- which requires no-sign up.

REVIEW IMPORTANT DOCUMENTS

Make sure your insurance policies and personal documents like ID are up to date. Make copies and keep them in a secure password protected digital space.

STRENGTHEN YOUR HOME

Declutter drains and gutters, bring in outside furniture, consider hurricane shutters.

GET TECH READY

Keep your cell phone charged when you know a hurricane is in the forecast and purchase backup charging devices to power electronics.

HELP YOUR NEIGHBORHOOD

Check with neighbors, senior adults, or those who may need additional help securing hurricane plans to see how you can be of assistance to others.



*The Huneycutt Group
has you covered on Bald Head Island
this hurricane season!*

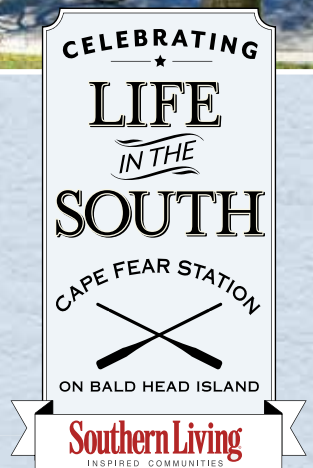
Meet *Southern Living's* Inspired Community of the Year



The word is getting out... Bald Head Island's *Southern Living* Inspired Community in Cape Fear Station was recently hailed the **Community of the Year** by the magazine.

Only a handful of communities meet *Southern Living's* strict criteria for "charm, taste and Southern spirit embodying a distinctive pride of place." Located just a stone's throw from the Atlantic Ocean, each specially designed home in the community is built by Whitney Blair Custom Homes, two-time winner of *Southern Living's* Custom Builder of the Year award.

Watch a video about this exciting new neighborhood on our website, and contact us today to learn more and schedule a personalized tour.



Southern Living
INSPIRED COMMUNITY
OF THE YEAR




BALD HEAD ISLAND LIMITED

800-888-3707 | salesinternet@bhisland.com | www.BHIRealEstate.com/InspiredCommunity

BHI Transportation Authority (BHITA) Meeting

At its June regular meeting, the BHI Transportation Authority's Board considered several administrative items, including passing the 2020/21 budget and a sixth inter-local agreement with the Village of BHI to receive \$130,000 to explore private financing and issuance of bonds to finance the purchase of the transportation system from BHI Limited. The 2020/21 meeting schedule was also approved. Meetings will continue to be held on the 3rd Wednesday of each month at 9:15am.

BHI Limited CEO Chad Paul spoke about recent ferry passenger travel statistics. Overall, 2020 ridership for the first weekend of June is similar to that of 2017, 2018 and 2019, while operating at 50% capacity. Paul also stated that while the ferry and tram are operating at 50% capacity, approximately 5,225 passengers were bumped to the next ferry primarily at Deep Point. The next meeting of the Authority will be on Wednesday, July 15th at 9:15am at the Southport Community Building unless otherwise publicly noticed. 


Continued from page 1 (Insurance Coverage for Bald Head Island Homeowners)

should review their deductible for golf carts and verify the location that the rate is based.

BHI homeowners lived through refrigerator sagas following Hurricane Florence. Stories were plentiful about the food loss and the smelly cleanups following the Island's lengthy power outage. Dr. Osborne explained that a refrigeration coverage endorsement is under an HO-3 and has a maximum coverage of \$500. She continued, "Don't just turn in a claim. The insurance companies look at how many claims you have."

Dr. Osborne's presentation discussed the definition of a flood and what does not constitute a flood, which is covered by the federal government. She clarified that water damage from a windstorm is covered by a wind and hail policy, not a flood


policy. In 2019, of the 10.2 million people in North Carolina, there were 134,000 flood insurance policies. Jerry Frye added that for the 15,047 flood claims filed following Hurricane Florence, \$593 million had been paid through February 2019. Frye said, "If you live in an area that has rain, you should have flood insurance."

There are separate adjusters for wind and flood, which rely on inspection of the property and expert opinions. Flood disputes are handled in federal court, and wind and hail disputes are handled in state court. 

Continued from page 5 (Village of BHI Updates)

picked up at IPC. Usually, you will receive a notice from FedEx or the seller that your package has arrived. That means the package has been delivered to the BHI Transportation Warehouse at the Deep Point Ferry Terminal. FedEx packages then come to the IPC via the barge. FedEx packages typically arrive after the scheduled barge that delivers packages to the Island has departed. That means if you have tracked your FedEx package and it shows delivered on Monday, IPC may not receive it until Tuesday afternoon. Depending on how busy the IPC/PO is, it may well be possible that the package will not be available for your pick up at the IPC until Wednesday. Further, there are no barge deliveries to the Island on Saturdays, so any FedEx package arriving on Friday may not be available for pick up until Monday afternoon at the earliest.

UPS — For UPS packages, typically add 1-2 days from the time your package has arrived in Southport before it can be picked up at IPC. Usually, you will receive notification from UPS or the seller that your package has arrived. That means the package has been delivered to the BHI Transportation Warehouse at the Deep Point Ferry Terminal. UPS packages then come to the IPC via the barge. Typically, the IPC receives UPS packages on the same day they arrive at Deep Point. But depending on the volume of packages and the time of day the UPS packages are received at IPC, it may well not be until the next day that your package is available for pick up.

The information above is typically valid for "normal" operating conditions. Further delays may occur when the barge does not run due to weather conditions, maintenance situations or heavy volume on the barge. 



July 2020

BHA Office Closed	7/3/2020	
July 4 th Golf Cart Parade	7/3/2020	10am
BHI Artisan's Show & Sale	7/3/2020	10am
BHIC Online Silent Auction Drawing	7/3/2020	7pm
BHIC Golf Cart Raffle Drawing	7/3/2020	7pm
ARC-A Meeting	7/6/2020	9am
Brunswick Nuclear Plant Siren Test	7/8/2020	10-11am
BHA Board Meeting	7/10/2020	10am
BHI Transportation Authority (BHITA) Mtg.	7/15/2020	9:15am
ARC-B Meeting	7/17/2020	9am
Village Council Meeting (9:45am / 2:30pm)	7/17/2020	
SIALL Art Show & Sale	7/18/2020-7/19/2020	10am

SAVE THE DATE in August:

ARC-A Meeting	8/7/2020	9am
National Lighthouse Weekend	8/7/2020 - 8/9/2020	
Old Baldy Run for the Light	8/9/2020	6pm
BHA Board Meeting	8/14/2020	10am
BHI Transportation Authority (BHITA) Mtg.	8/19/2020	9:15am
ARC-B Meeting	8/21/2020	9am
Village Council Meeting (9:45am / 2:30pm)	8/21/2020	

Around the corner in 2020:

Labor Day	9/7/2020
BHA Office Closed	9/7/2020
Autumnal Equinox	9/22/2020



Who Do I Call? Call 911 on BHI — For All Emergencies and For Non-emergencies That Require an Emergency Responder on the Scene

For all emergencies, call 911 and tell the dispatch operator that you are on Bald Head Island.

DO NOT DRIVE to the Public Safety Complex at any time for emergencies. Seconds count in an emergency. Prevent delays in response time by following the proper protocol. **Some BHI property owners continue to have a misperception about driving to the Public Safety Complex for emergencies. Please help inform all of your BHI neighbors, guests and renters about the proper emergency protocol — stay where you are and call 911.**

The Village Public Safety Department is staffed 24/7/365 with fully trained responders who can handle medical, fire, police and water rescue emergencies. The department has a full fleet of emergency vehicles on Bald Head Island — fire trucks, ambulances, public safety vehicles and jet skis — outfitting personnel with the necessary tools for responding to emergencies in real time. For medical cases needing transport to a hospital, depending on the situation, BHI has the capability of transporting patients via the ferry or a network of helicopters.

Non-emergencies That Require an Emergency Responder

If you need an emergency responder on the scene on BHI, call 911. **Tell the 911 operator that you are on Bald Head Island and if the situation is an emergency or a non-emergency. This includes some unique situations on BHI that might be considered non-emergencies, but because of their effects, you call 911 if you're on BHI.** This includes specific situations on BHI such as:

- If you see anyone harassing **ANY** wildlife, call 911. These actions create a potentially hazardous situation for everyone on BHI and are unlawful. If one bad actor teaches aggressive behavior to alligators and wildlife, that impacts every person on BHI, as well as the alligators and other wildlife. Violating this Village Ordinance carries up to a \$500 fine.
- Sea Turtles frequent the shores of Bald Head Island and are a federally protected species. It is unlawful to harass, harm, pursue, hunt, shoot, wound, kill, trap, capture or collect sea turtle hatchlings, eggs or adult turtles or their remains. Violating the law regarding this federally protected species can include up to a \$100,000 fine and/or up to one (1) year in jail.
- If you see anyone fishing in **ANY** lagoon/pond on BHI, call 911. If you put **ANYTHING** in a freshwater pond (including a fishing lure), it will be perceived by alligators as food — so, no feeding the fish or turtles either. Wildlife such as alligators may mistake you, your children or pets for food. Violating this Village Ordinance carries up to a \$500 fine.

Calling 911 logs the call into the 911 system. This helps dispatchers immediately notify the appropriate emergency responders and direct them to the scene, and it tracks a record of the event. With 911 logs, the Public Safety Department can track and learn from response times, assist with training and determine current and future staffing needs required.



Dale Giera, General Contractor

Residential & Commercial License – NC License 71589

Office/Showroom at 251 Edward Teach Ext | BHI

919-485-9901

dale.giera@gmail.com

**BHI references available upon request*

NOW OFFERING

MARVIN

- > WINDOW AND DOOR
- > SHOWROOM / SALES / INSTALLATION
- > Ceramic tile installation
- > Floors, bathrooms, showers
- > Prefinished wood flooring
- > LVT vinyl plank flooring
- > Sales and installation

Notice! Events may be subject to change due to COVID-19. Check event organization websites for updates.

Yoga and Pilates class schedules at BHA's Association Center may be subject to change. For updates, email Pam Moulin, yoga instructor, at pammoulin@ec.rr.com or Kathy Craven, Pilates instructor, at kcraven@hotmail.com.

You can also call the BHA office at 910-457-4676, ext. 21.

July 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Yoga 11:45am (AC) Turtle Trot 8am (BHIC)	2 Pilates 10:45am (AC) ARC — B Submission Deadline	3 July 4th Golf Cart Parade 10am (MP) BHI Artisan's Show & Sale 10am (AC) BHIC Online Silent Auction & Golf Cart Raffle Drawings 7pm BHA Office Closed	4 Independence Day
5 10am Chapel Virtual Service	6 ARC — A Meeting 9am (Virtual) Yoga 11:45am (AC)	7 Pilates 10:45am (AC)	8 Yoga 11:45am (AC) Turtle Trot 8am (BHIC) Brunswick Nuclear Plant Siren Test 10am	9 Pilates 10:45am (AC)	10 BHA Board Meeting 10am (Virtual)	11
12 10am Chapel Virtual Service	13 Yoga 11:45am (AC)	14 Pilates 10:45am (AC)	15 Yoga 11:45am (AC) Turtle Trot 8am (BHIC) BHI Transportation Authority Mtg. 9:15am (Southport)	16 Pilates 10:45am (AC)	17 ARC — B Meeting 9am (Virtual) VBHI Council Work Session 9:45am (PSC) VBHI Council Mtg. 2:30pm (PSC)	18 SIAL Art Show & Sale 10am (AC)
19 10am Chapel Virtual Service SIAL Art Show & Sale 10am (AC)	20 Yoga 11:45am (AC)	21 Pilates 10:45am (AC)	22 Yoga 11:45am (AC) Turtle Trot 8am (BHIC)	23 Pilates 10:45am (AC)	24 ARC — A Submission Deadline	25
26 10am Chapel Virtual Service	27 Yoga 11:45am (AC)	28 Pilates 10:45am (AC)	29 Yoga 11:45am (AC) Turtle Trot 8am (BHIC)	30 Pilates 10:45am (AC)	31	AA Virtual Meetings: Mondays & Thursdays, 8am Zoom Group: #3909737348 P/C: 217739 Email: sober.1day. at.a.time@gmail.com

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AC (BHA Association Center)
BHIC (BHI Conservancy)
MP (Marina Park)
PSC (Public Safety Complex)

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Fax: 910-457-4677



*Conserve water
and prevent
water wastage*

- Check for and fix water leaks
- Turn off water while brushing teeth and shaving

WE'VE BEEN HERE 20 YEARS AND WILL BE HERE 20 MORE!



TIFFANY'S

BEACH PROPERTIES

BALD HEAD ISLAND, NC

Whether you're renting, buying or listing your home, consider joining our island family. We're not here to handle every home on the island - just a select few who care that their home is managed by a professional with 20 years of experience. If you're looking for a family like ours, let's talk.

Tiffany Williams : Vacation Rental Management 910.457.0544

Kurt Bonney : Sales 910.352.1928

Suzanne O'Bryant : Sales 910.616.7951