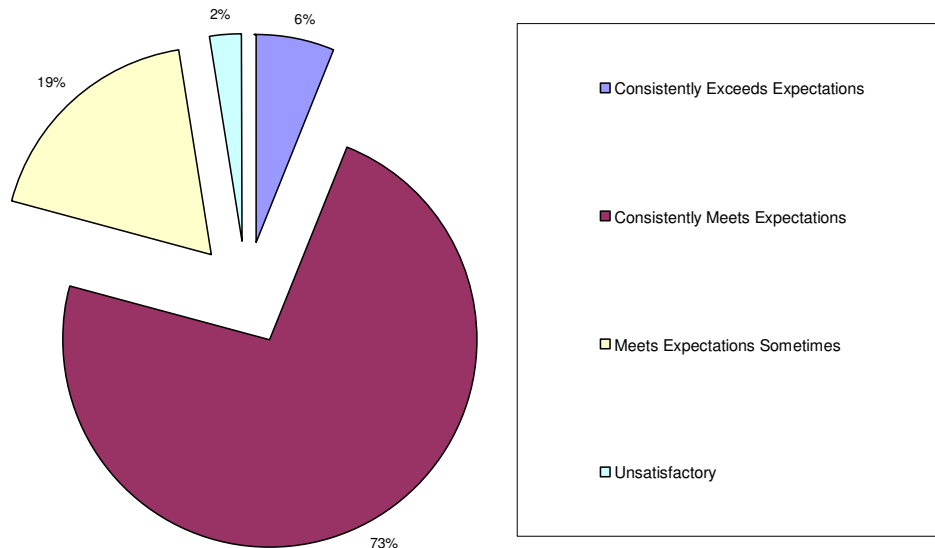


**2009 SURVEY RESULTS
SEPTEMBER, 2009**

1. How would you assess the appearance of the Palmetto Hall common areas including: Roads; Islands; Entrances; Landscaping, etc?

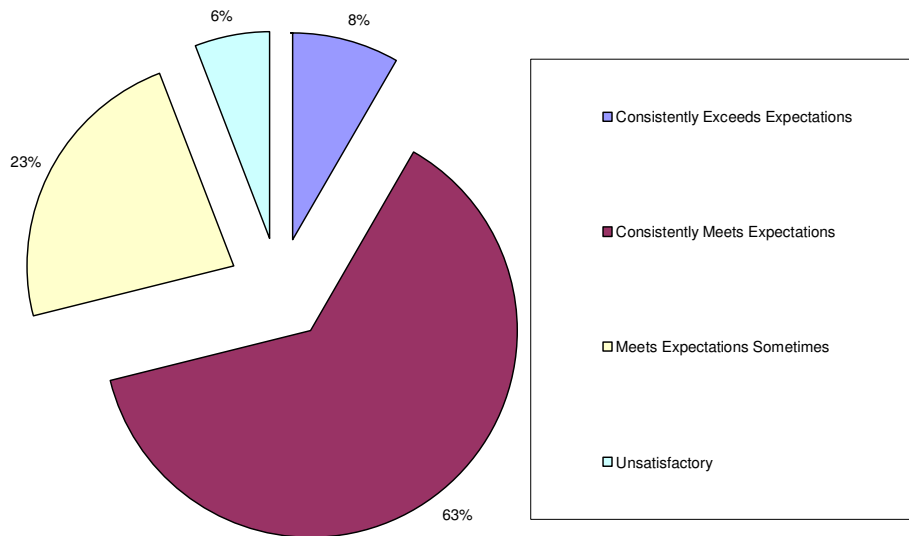
Consistently Exceeds Expectations	10	6%
Consistently Meets Expectations	122	73%
Meets Expectations Sometimes	31	19%
Unsatisfactory	4	2%
Total	167	



79% of respondents (132 out of 167) believe the appearance of Palmetto Hall common areas consistently meet or exceed expectations. Respondents are generally satisfied with the common areas. Many commented that the areas could benefit from some detailing. Some suggestions were weeding, fresh pine straw, edging and more flowers around the front entrance and the area before the club.

2. How satisfied are you with our community's effort to enforce its covenants, bylaws, and rules & regulations, including: speed limits; maintenance of individual developed and undeveloped properties; common properties, nuisances etc.?

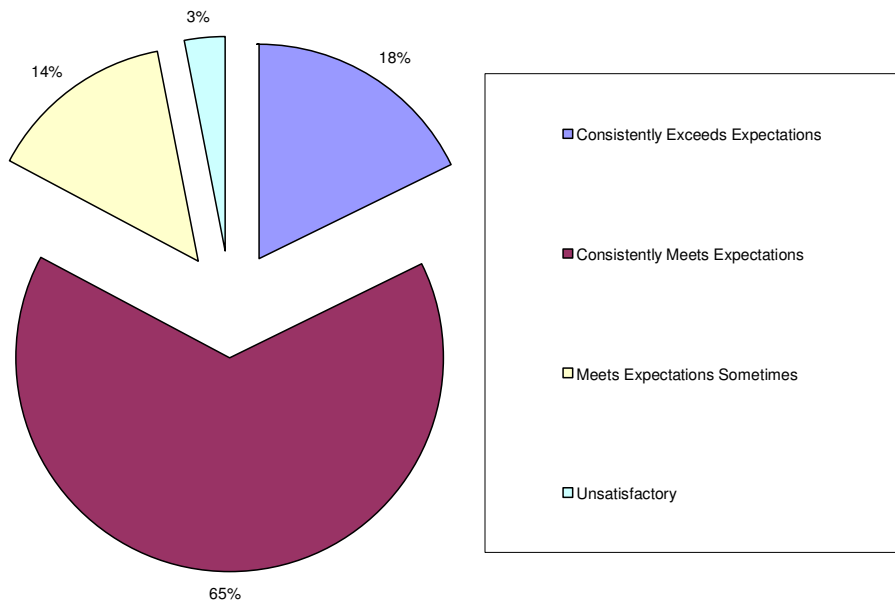
Consistently Exceeds Expectations	14	8%
Consistently Meets Expectations	106	63%
Meets Expectations Sometimes	39	23%
Unsatisfactory	10	6%
Total	169	



71% of respondents (120 out of 169) are satisfied with the community's efforts to enforce its covenants, bylaws and rules and regulations. Respondents noted that speed limits and tailgating are issues. Respondents also believe that the covenants are being enforced somewhat arbitrarily.

3. How would you assess Palmetto Hall Security operations considering: the quality of services provided; officer professionalism; appearance; courtesy; attitudes, etc.?

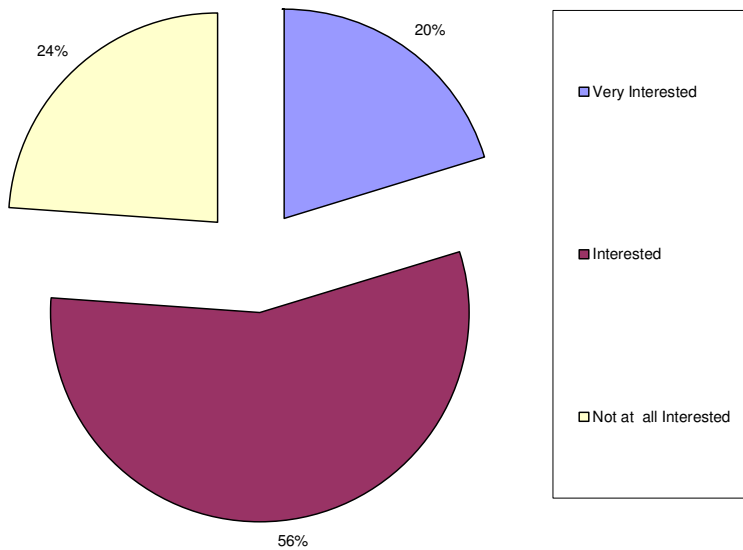
Consistently Exceeds Expectations	30	18%
Consistently Meets Expectations	110	65%
Meets Expectations Sometimes	24	14%
Unsatisfactory	5	3%
Total	169	



83% of respondents (140 out of 169) assess Palmetto Hall Security operations as consistently meeting or exceeding expectations. Owners are pleased that the speed limit is being enforced. They would like to see more “uniform” enforcement of security procedures such as running radar, guest passes, incident reporting and the writing of warnings and tickets.

4. How interested would you be in supporting the implementation of a Neighborhood Watch program aimed at halting vandalism in our community?

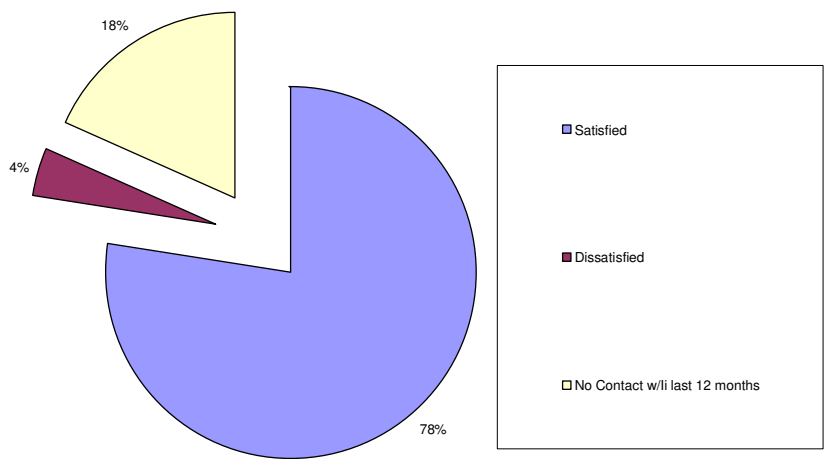
Very Interested	33	20%
Interested	91	56%
Not at all Interested	39	24%
Total	163	



76% of respondents (124 out of 163) are interested or are very interested in a Neighborhood Watch program. Respondents liked the idea, but had questions about the implementation of the program. Many would like more information about such a program.

5. Have you telephoned or visited the POA office in the past 12 months? If so, how would you rate your experience? Please comment on hours of operation and accessibility of the staff, including weekends.

Satisfied	131	78%
Dissatisfied	7	4%
No Contact within the last 12 months	31	18%
Total	169	



78% of respondents (131 out of 169) are satisfied with the POA office. 18% of respondents (31) have had no contact with the office within the last 12 months. Four respondents (2%) out of 175 said they would like to see the office open Monday-Friday 9:00-5:00.

6. Please rank the PHPOA personnel using a scale from 1-5: 1-excellent, 2-good, 3-fair, 4-unsatisfactory, 5-poor

Association Manager

	<u>Courteous</u>	<u>Responsive</u>	<u>Knowledgeable</u>	<u>Professional</u>
Excellent	66	63	62	60
Good	29	28	29	34
Fair	3	5	4	3
Unsatisfactory	0	4	3	3
Poor	0	0	0	1

Accounting Dept

	<u>Courteous</u>	<u>Responsive</u>	<u>Knowledgeable</u>	<u>Professional</u>
Excellent	28	31	27	27
Good	17	21	19	21
Fair	0	3	3	5
Unsatisfactory	0	0	1	0
Poor	0	0	0	0

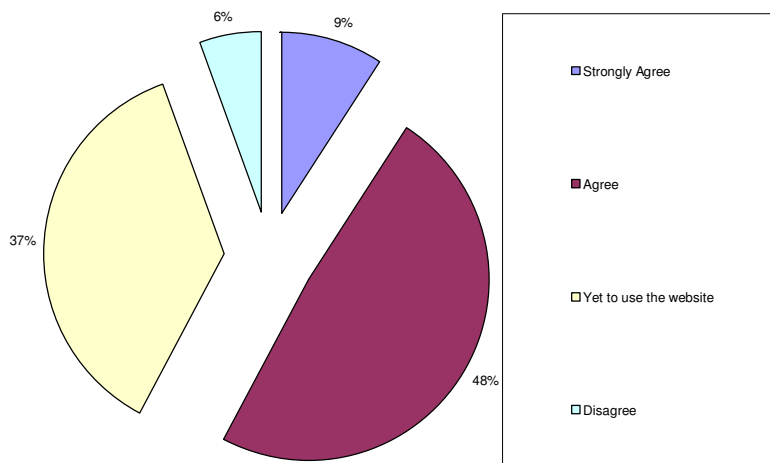
Office Assistant

	<u>Courteous</u>	<u>Responsive</u>	<u>Knowledgeable</u>	<u>Professional</u>
Excellent	35	35	32	33
Good	19	19	14	15
Fair	0	2	2	1
Unsatisfactory	0	0	0	0
Poor	0	0	0	0

Responses were generally very favorable towards the office staff. It seemed by some of the comments that the owners are having difficulty differentiating between the POA office and the Club office.

7. Do you believe our new website adds significant value to the services provided by Palmetto Hall Property Owners Association?

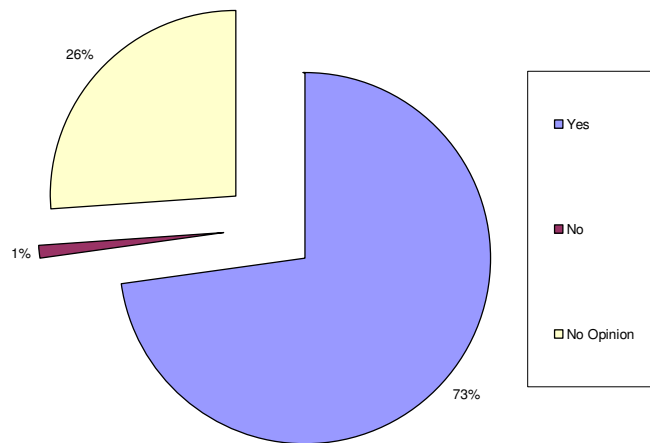
Strongly Agree	15	9%
Agree	79	48%
Yet to use the website	60	37%
Disagree	9	6%
Total	163	



57% of respondents (94 out of 163) think the website adds significant value to the services provided by the POA. 37% of respondents (60 out of 163) had not yet used the website. Owners found the website to be helpful and consider it a minimum standard for the community.

8. Would you like to see our Town Hall Meetings continued?

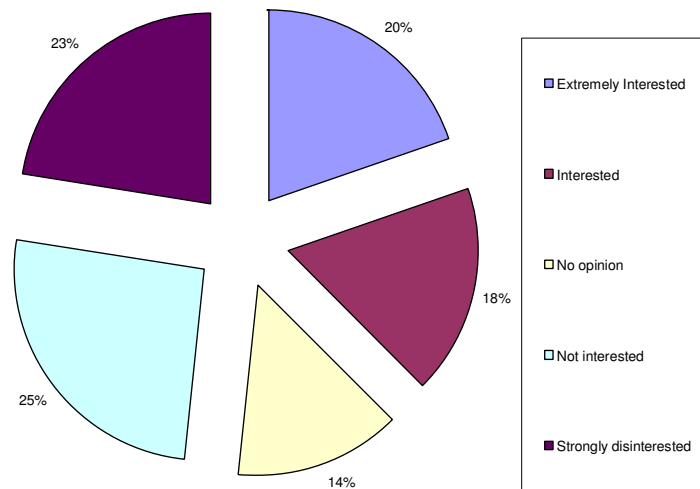
Yes	120	73%		
	How often?	Monthly:1	Quarterly:57	For Something Special:55
No	2	1%		
No Opinion	43	26%		
Total	165			



73% of respondents (120 out of 165) would like to see the Town Hall Meetings continue. 26% (43) of respondents had no opinion. Topics suggested for meetings include “state of the community” discussion, capital reserves, information on the relationship with Heritage, road maintenance, general maintenance, lagoons and financials. The majority (112) of respondents favored quarterly meetings or meetings for special topics.

9. Would you be interested in Palmetto Hall having a second unmanned gate for owners only?

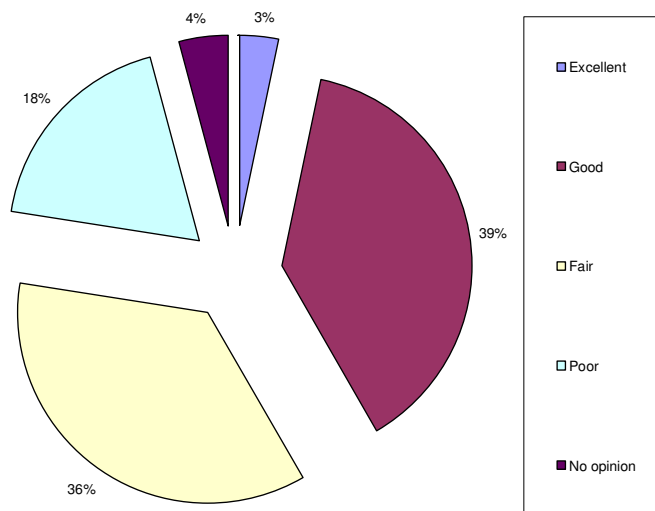
Extremely Interested	33	20%
Interested	30	17%
No opinion	24	14%
Not interested	43	26%
Strongly disinterested	38	23%
Total	168	



48% of respondents (81 out of 168) are strongly disinterested or not interested in a second unmanned gate. 38% of respondents (63) are interested or are very interested in having a second unmanned gate. 14% of respondents had no opinion. Most people who had objections to the gate have concerns about cost and security breaches. Respondents also noted that they would like to see a second lane at the front gate for visitor pass pickup.

10. How would you rate the amenities owned and operated by Heritage?

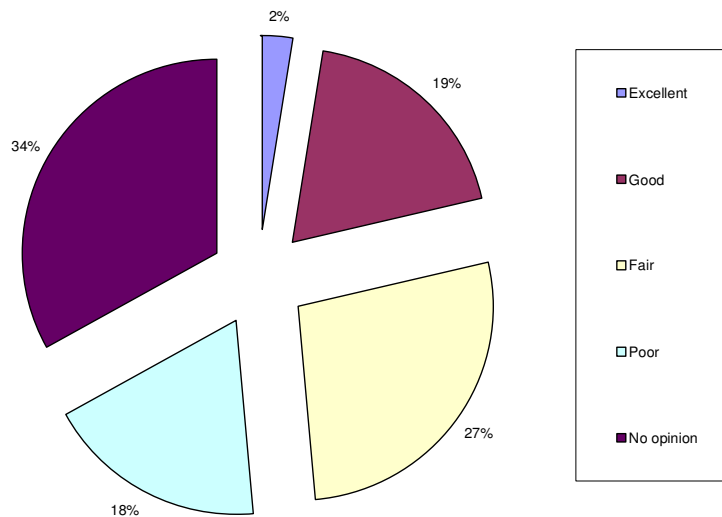
Excellent	6	3%
Good	66	38%
Fair	62	36%
Poor	32	19%
No opinion	7	4%
Total	173	



54% of respondents (94 out of 173) rate the amenities owned and operated by Heritage as fair or poor. 42% of respondents (72 out of 173) rate the amenities as good or excellent. Owners expressed their displeasure with Heritage and many don't believe they are receiving value for the dues that they pay. Two big concerns that owners have with the Heritage owned amenities are the poorly maintained pool and playground area and the lack of dining options. Respondents want to be able to eat dinner at the club more than one night per week. Comments regarding the golf courses and their operation were mixed.

11. How would you rate the interaction between the PHPOA and Heritage on issues of mutual concern to the community?

Excellent	4	2%
Good	32	19%
Fair	46	27%
Poor	31	18%
No opinion	56	34%
Total	169	



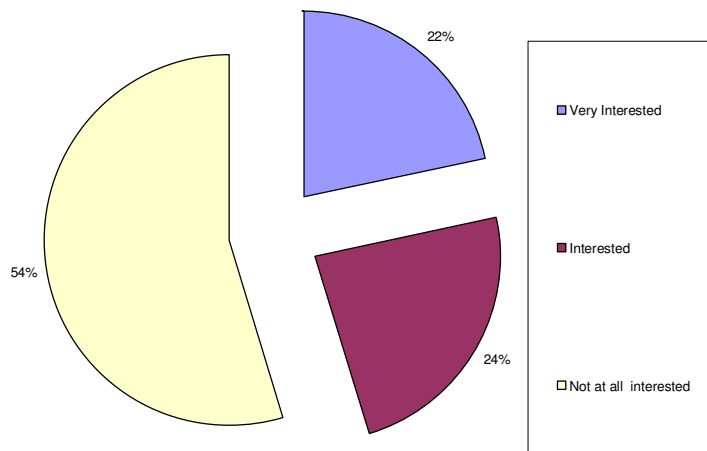
45% of respondents (77 out of 173) rate the interaction between the PHPOA and Heritage on issues of mutual concern to the community as either fair or poor. 33% of the respondents (56) commented that they don't know enough about the relationship between the POA and Heritage to make an assessment. 21% of respondents (36) rate the interaction as either good or excellent.

12. What capital improvements, other than repair and replacement, would you like the community to undertake?

The capital improvement most often suggested is the addition of a leisure path. The respondents feel that this is an amenity that should be standard in a community such as Palmetto Hall. They cited safety concerns due to speeding and traffic as the main reason to build a leisure path. Other improvements mentioned included building the capital reserve, converting the ball field into a more useful recreation area, establishing a vegetable and flower garden area, and reconfiguring the front gate area to make entry into the plantation more efficient for owners.

13. Do you have any interest in further development of the ball field area, such as a soccer field, picnic area, walking trail, etc.?

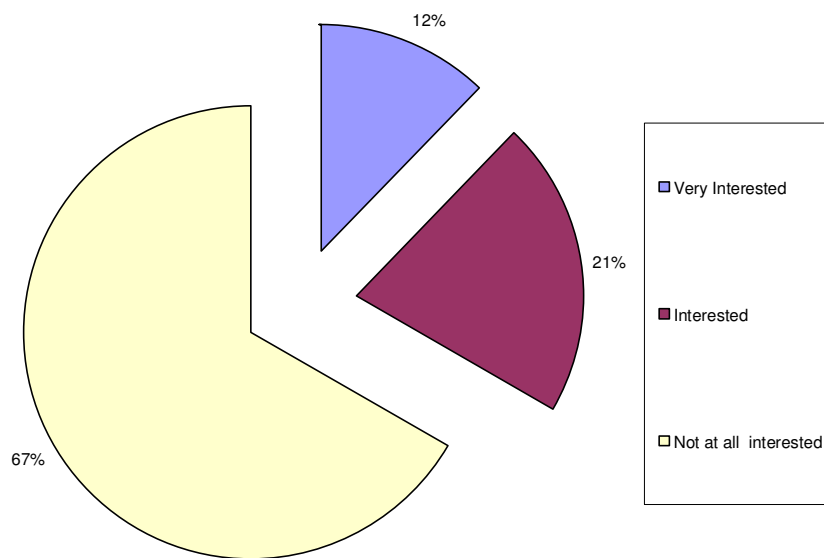
Very Interested	33	22%
Interested	36	24%
Not at all interested	83	54%
Total	152	



54% of respondents (83 out of 152) are not at all interested in further developing the ball field area. 46% of respondents (69) are very interested or interested in developing the area. The main reason cited for lack of interest in this project is concern over cost.

14. Do you have any interest in further development of a fishing lagoon on the POA owned/maintained lagoon, such as a dock to fish from, etc.?

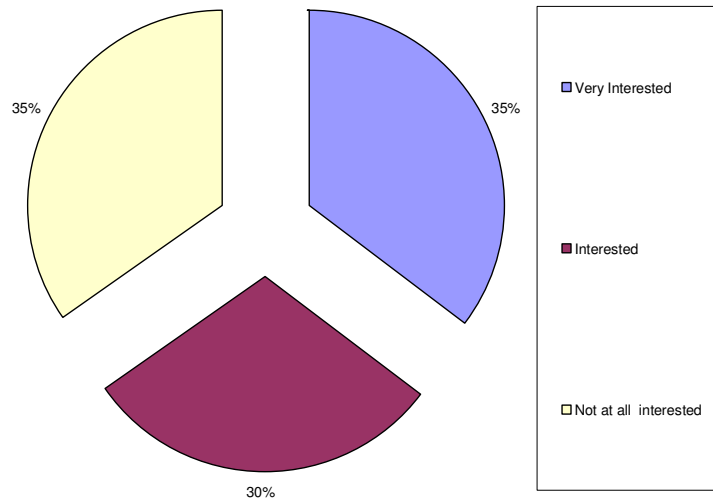
Very Interested	20	12%
Interested	35	21%
Not at all interested	110	67%
Total	165	



67% of respondents (110 out of 165) have no interest in further development of a fishing dock on the POA owned /maintained lagoon. 33% of respondents (55 out of 165) are very or interested in development of a fishing dock. The owners who object to the project cited cost and liability concerns.

15. Do you have any interest in having the POA pursue plantation-wide efforts in conjunction with the Town and county, including possible in-plantation drop-off points or separate pick-up opportunities?

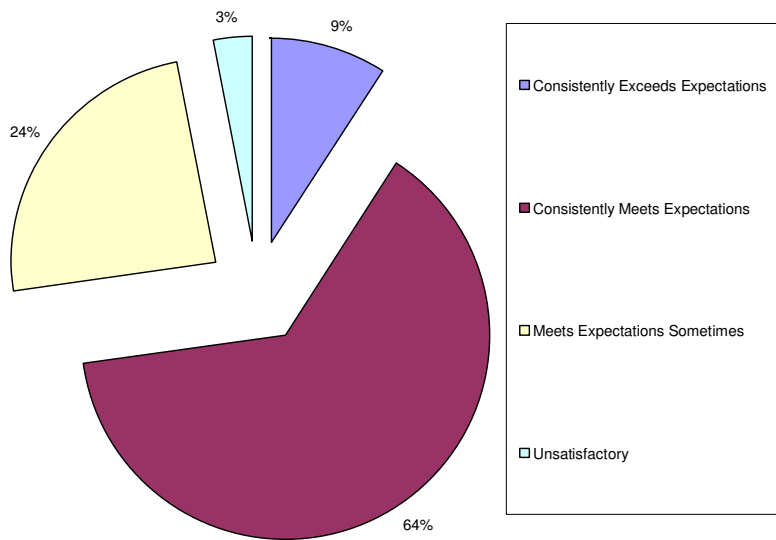
Very Interested	59	35%
Interested	50	30%
Not at all interested	58	35%
Total	167	



65% of respondents (109 out of 167) are interested in pursuing a plantation-wide recycling effort. 35% (58) of respondents are not interested. Owners also expressed interest in having community-wide trash, debris and recycle pickup. Many did comment that there are adequate facilities nearby for recycling and trash and yard debris disposal.

16. Considering the annual assessment you pay, how would you rate the services you receive from your Property Owners Association?

Consistently Exceeds Expectations	15	9%
Consistently Meets Expectations	106	64%
Meets Expectations Sometimes	40	24%
Unsatisfactory	5	3%
Total	166	

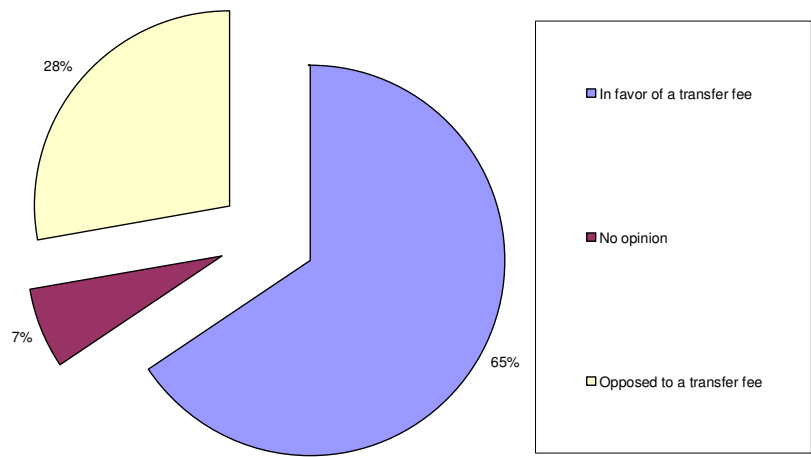


73% of respondents (121 out of 166) rate the services provided by the POA as consistently meeting or exceeding expectations. 24% said the POA office met expectations some of the time. It was clear from the comments that many owners are unaware of the distinction between club responsibilities and those of the POA.

17. Currently there are 66 properties for sale in PH (35 homes, 31 lots) with an estimated value of several million dollars. Our treasurer estimates that a .025% transfer fee would generate \$78,000. for our Capital reserves fund for road repair/replacement. The .025% can be negotiated among the buyer, seller, and realtor. As more properties come on the market and sell, the fund will increase and the need to raise our annual POA assessment will not be as substantial:

Are you:

In favor of a transfer fee	109	66%
No opinion	11	6%
Opposed to a transfer fee	46	28%
Total	166	



66% of respondents (109 out of 166) are in favor of a transfer fee. 28% of respondents (46 out of 166) are opposed to the transfer fee. Owners who are in favor of the transfer fee, noted that it is a customary fee in private communities and that it would help boost reserves. Those opposed to the fee felt that it is one more cost that owners incur.

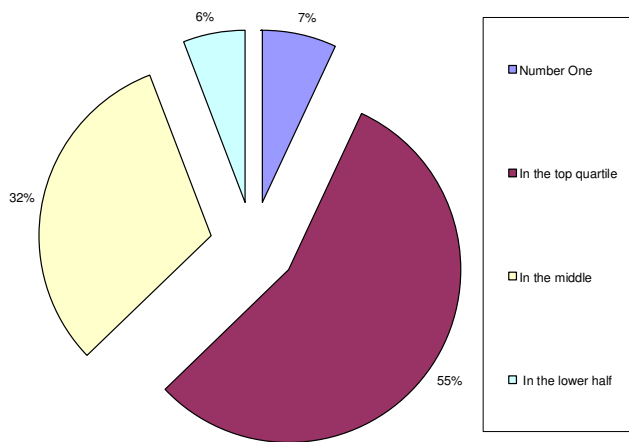
18. Has the POA appropriately communicated its plans in the event of a natural disaster, such as evacuation, security, access, recovery, communication efforts.

Satisfied	136	92%
Dissatisfied	12	8%
Total	148	

92% of respondents (136 out of 148) are satisfied with the efforts to communicate plans in the event of a natural disaster. 8% of respondents were dissatisfied with the POA's efforts.

19. All things considered, how would you rank Palmetto Hall compared to the other gated communities on the island?

Number One	11	7%
In the top quartile	88	56%
In the middle	50	31%
In the lower half	9	6%
Total	158	



63% of respondents (99 out of 158) ranked Palmetto Hall either number 1 or in the top quartile compared to other gated communities.

20. How long have you lived in Palmetto Hall Plantation?

0-3 years	17
4-7 years	37
8-10 years	30
11+ years	17

How long do you plan to stay in Palmetto Hall?

0-2 years	5
3-5 years	0
6-10 years	13
Indefinitely	62

Do you plan to build in the near future in Palmetto Hall?

yes	2
no	80