PALMETTO DUNES
PROPERTY OWNERS ASSOCIATION
A RESIDENTIAL RESORT COMMUNITY

PDPOA LAGOON & LAKE

POLICIES, PROCEDURES & GUIDELINES (PPG's)

Revised August 2026

CONTENTS

1. **FOREWORD**

2. **USE OF LAGOON AND LAKES**

3. **BOATS**

4. **COMMUNITY BOAT RAMP**

5. **COMMUNITY OBSERVATION DECKS, DOCKS, AND LAUNCHES**

6. **FISHING**

7. **TREES AND FOLIAGE ON WATERFRONT PROPERTY**

8. **SWIMMING POOL WATER DISCHARGE**

9. **DOCKS, BOAT RAMPS, AND BULKHEADS**

10. **REVISIONS**

PDPOA LAGOON & LAKE
POLICIES, PROCEDURES & GUIDELINES

1. FOREWORD

1.1 Governing Authority

The Palmetto Dunes (PD) covenants were established to assure and preserve certain high standards of aesthetics and materials, and to create certain procedures to enable the community to permanently control the quality of its neighborhoods and resort amenities, including the lagoon and lakes within the resort.

Section 3-22 of the PD covenants specifically address matters pertaining to the lagoon and lakes: Section 3-22: Limitations As To Use of Bodies of Water

A section of the PD Resort Regulations specifically addresses lagoons: Section C. Lagoon and Lakes. The Shoreline Management & Bulkhead Policy addresses non-compliant bulkheads, docks, and shorelines on the lagoon and lakes.

Greenwood Communities & Resorts (previously Greenwood Development Corporation) has retained certain rights with respect to common properties within Palmetto Dunes through Transition Document #5, which refers specifically to the lagoon system.

The Lagoon Agreement between Palmetto Dunes Property Owners Association and Leamington Association describes the lagoon ownership, maintenance responsibilities and supervision of the lagoon system.

1.2 Architectural Review Board

In addition to the covenants, Palmetto Dunes Property Owners Association, Inc. (hereinafter referred to as "PDPOA") has established Architectural Standards & Guidelines (ARB PPG's) that address matters directly related to the lagoon, including, but not limited to buffer setbacks; docks and bulkheads; land clearing adjacent to the lagoon; and pool water backwashing. Refer to the ARB Standards & Guidelines available on the PDPOA website (www.pdpoa.org) for details on these issues.

2. USE OF LAGOON AND LAKES

2.1 Other than the rights reserved by Greenwood Development for its invitees, the Palmetto Dunes lagoon is for the enjoyment of the Palmetto Dunes and Leamington property owners, their guests, and their tenants.

2.2 Commercial use of the lagoon and lake system is prohibited.

2.3 Use of the lagoon and lake system is subject to the Palmetto Dunes Resort Regulations and these PDPOA Lagoon and Lake Policies, Procedures & Guidelines, as amended from time to time (the "Lagoon PP&G").

2.4 Approved activities include boating, kayaking, canoeing and fishing.

3. BOATS

3.1 Boat Limitations

3.1.1 Boats in the lagoon and lakes are limited to a maximum of eighteen (18) feet.

3.1.2 Boat canopies should be less than five (5) feet and five (5) inches in height from the waterline of the empty vessel to the highest point on the canopy or stern light – whichever is greater – to fit safely underneath all bridges.

3.1.3 Gas engines are prohibited except by PDPOA Management.

3.2 The lagoon and lakes are No Wake Zones. Care shall be taken to keep engine throttles in the low position in order to preserve our shorelines.

3.3 All electric boats must be registered with the PDPOA Compliance office located at 16 Queen's Folly Road in Palmetto Dunes. Registration may assist in identifying boats that may have broken loose from their moorings. Kayaks and other vessels may be registered but are not required.

Registration requires completion of the PDPOA Boat Registration Form with the following information provided:

- proof of property ownership within Leamington or Palmetto Dunes;
- proof of boat ownership; and
- a description of the boat.

Each year between January 1 and January 31, owners must verify ownership by emailing compliance@pdpoa.org to confirm that the boat remains in the lagoon or on the owner's property.

Registered boats will be given a PDPOA registration decal, which the owner shall affix to the port (left) side, stern (rear) of the boat. *PDPOA will keep all registration information confidential and will not share it with third parties.*

3.4 Boat Storage

For waterfront boat storage, large boats (electric, paddle, etc.) shall be tethered to a shoreline structure such as a dock. Small boats shall not be kept on the ground within the buffer zone. Boats must be kept in sea-worthy condition even if moored.

3.5 If an unmanned boat leaves an owner's property for any reason, including a weather event, the property owner is responsible for retrieving his/her boat.

4. COMMUNITY BOAT RAMP

The Palmetto Dunes community boat ramp is located on the south side of Queen's Folly Road just beyond the inbound bridge.

4.1 The boat ramp may only be used by owners of property in Leamington and Palmetto Dunes Resort. Guests, renters, and others are not allowed to use the boat ramp.

4.2 Only registered boats shall use the boat ramp. (See 3.3)

4.3 Property owners can arrange for access to the boat ramp by contacting the PDPOA Department of Security Operations at 843-785-1120. An officer shall be present to unlock the boat ramp and supervise its use. Written requests must include the boat registration information and the property owner's PIN (personal identification number). Written requests can be emailed to the PDPOA Department of Security Operations at securityoffice@pdpoa.org or mailed to 16 Queen's Folly Road, Hilton Head Island, SC.

4.4 The boat ramp is intended for launch and retrieval of boats constantly docked in the lagoon. Daily launches and retrievals are prohibited.

4.5 Use of the boat ramp by boat dealers and boat maintenance firms shall be arranged by written approval from the property owner. New boats must be registered before being launched. Trucks used by dealers or other outside firms must have a PD pass for entry into PD and to use the boat ramp.

4.6 Boat maintenance or boat cleaning tasks may not be performed in the area of the boat ramp.

4.7 Parking is not permitted in the boat ramp area. Boats may be launched or retrieved, but vehicles and boat trailers must then be immediately removed. Parking regulations will be enforced, and illegal parking in the boat ramp area will result in a parking citation and fine.

4.8 All users assume all risks and liability associated with his/her use of the boat ramp, including, but not limited to: personal injury, damage to a boat or vehicle, damage to the boat ramp, or damage to adjoining property.

5. COMMUNITY OBSERVATION DECKS, DOCKS, AND LAUNCHES

PDPOA has multiple community kayak/canoe launches and observation/fishing docks located in the community. Check the PDPOA website for the current locations.

All users assume all risks and liability associated with use of the kayak/canoe launches and observation decks, including, but not limited to: personal injury, damage to a boat, damage to the launches, or damage to adjoining property.

6. FISHING

6.1 Property owners, guests, and renters are allowed to fish in the lagoon and lakes from registered boats, the launches and observation decks, and in common areas of Palmetto Dunes and Leamington except where expressly prohibited. Owners of property and their guests with direct access to the lagoon or lakes may also fish from their own property.

6.2 Fishing from bridges and golf course property is prohibited.

6.3 Individuals fishing shall abide by all vehicle parking regulations.

Refer to the Palmetto Dunes Resort Regulations, Section C, for other fishing requirements and rules.

7. TREES AND FOLIAGE ON WATERFRONT PROPERTY

7.1 Dead, diseased, damaged and /or defective trees and vegetation pose a threat of injury to persons and damage to property. Property owners are expected to comply with the PDPOA Shoreline & Bulkhead Management Policy with regards to vegetation maintenance on their property or easement.

7.2 There is a twenty (20) foot vegetative buffer from the lagoon and lake water's edge inward on every lagoon and lake property in Palmetto Dunes. While the twenty (20) foot vegetative buffer may remain in a natural state, it is the responsibility of the property owner to perform or schedule regular maintenance to ensure that the property remains in compliance with Palmetto Dunes Covenants and PDPOA Shoreline & Bulkhead Management Policy.

7.3 Fertilizer and pesticides shall not be used within the twenty (20) foot vegetative buffer adjacent to the lagoon and lakes.

8. SWIMMING POOL WATER DISCHARGE

Swimming pool water discharge (because of backwashing the pool filter and/or draining the pool) is not allowed to empty into the lagoon or lakes. Swimming pool water discharge must remain on the property owner's property and be absorbed naturally into the soil.

9. DOCKS, BOAT RAMPS, AND BULKHEADS

9.1 Docks, and bulkheads on the lagoon and lakes must be kept in good repair and be safe, clean, and orderly in appearance as required by the PDPOA Shoreline Management & Bulkhead Policy.

9.2 If repairs are necessary, Property owners must complete the appropriate ARB application prior to making any repairs.

9.3 Only biodegradable, non-foaming cleaners that contain no bleach or chlorine may be used to clean docks, boat ramps, and bulkheads.

10. REVISIONS

These policies, procedures, and guidelines are subject to periodic revision and modification.