

Persistence pays off for Palm Key

Developers have created a three-in-one community designed to maintain the Lowcountry environment

When we were children, we read about Robert the Bruce, the great king of Scotland. Old Bob was licked a half dozen times by those pesky British; his army was scattered, and he was hiding in a humble stone cutter's hut. Then he noticed a tiny spider, patiently spinning away in the corner of the ceiling. The web kept breaking, but the persistent little bug didn't give up until the job was done.

Heartened by this example, the doughty Scots warrior came up with a new maxim. "If at first you don't succeed, try, try again."

Islander Judy Rigg, too, knows all about perseverance. For six long years, as managing general partner of the Marsh Island Development Company, she has been fighting to realize the dream of developing a resort-retirement community in the Lowcountry of South Carolina.

That dream is Palm Key, a 137-acre complex located on the great salt marshes of the Broad River. The site is bucolic, with picturesque green fields, stands of massive oak trees, and forests of slender pines. Although its aura is one of isolated countryside, it lies only a five-minute drive from the Interstate 95 exit at Coosawhatchie, and a scant half-hour from Hilton Head Island.

Persistence pays off

Rigg has skirmished with various state authorities for zoning and for development permits, especially for water and sewage. But her work and her persistence culminated in a state-of-the-art, \$600,000 water and sewage treatment plant that is to serve the development in the present and the future. The plant has been partially funded by a grant from Gov. Carroll Campbell. Upon completion, the plant will be deeded to the Beaufort-Jasper Water & Sewer Authority for maintenance.

And then there was money.

"We were turned down by 25 lending institutions before we finally found financing for development," she said. "It was understandable. After all, people were reluctant to finance a project in rural Jasper county. It was a very new concept."

Eventually, officials at C&S Bank shared her vision, and provided the needed financing. Rigg credits islanders Bill Bethea and Lou Grant for their support and advice in preparing an acceptable loan proposal. At last, the Palm Key project was off the drawing board and ready to fly.

Maintaining the environment

Approximately 2-1/4 miles of the property fronts on the marsh, and views extend to Broad Creek, Beaufort and Parris Island. The exclusive and expensive new

community of Bray's Island lies directly across the marsh, and some of its elegant new homes are visible from Palm Key.

Hilton Head naturalist Todd Ballantine, the author of nearly a dozen nature guides, masterminded Palm Key's original land design. The plan, Rigg said, is "geared to maintain the essential nature of the pristine environment." Palm Key general manager Tom Barr explained further.

"Palm Key is where the rubber meets the road," Barr said. "It is sited on the watershed of the Broad River, an estuary environment that has very little pollution, and is of very high quality. It's bountiful," he added, "just like it was 200 years ago."

Multiple personalities

The Palm Key site is being developed as three separate identities. First, there is the area called the Palm Key Inn. This section will not actually have a hostelry, but will offer 70 cottages or bed-and-breakfast residences, which will provide overnight or vacation accommodations for tourists.

Also located in this 27-acre complex will be a 3,000-square-foot "lodge," or community hall, a cafe, a general store, walking and cycling paths, a swimming pool, and a lake with a dock for fishing and boating.

Real estate

**Story and photos
by Anne Montgomery**

Hilton Head architect Joe Hall has designed both the one-story cottages and the more spacious bed-and-breakfast homes for this section.

"I am the interpreter of the dream," said Hall, who explained that the ambience at Palm Key will be similar to the early development on Hilton Head, where homes were of mellow cypress and unobtrusive cedar, architecturally integrated into the natural environment.

"I call it 'no see 'um' architecture," laughed Hall, who said his designs for the development combine the rustic elements of Carolina mountain cabins, the sturdy techniques of 19th-century "carpenter Gothic," and many of the ingredients of the graceful Lowcountry style.

"It's like a stew," he said. "You mix up all the good things, until you're not sure what makes it so tasty."

The cottages each offer 990 square feet of heated and air-conditioned space, plus another 400 square feet of veranda and porch. There is a living room with fireplace, a pantry or "tea kitchen" for boiling water, cooling soda pop and thawing Lean Cuisine, and two bedrooms, each with its own bath and its own private, screened porch.



Rick Rigg and his wife, Dee, have come from southeast Florida to help market the development at Palm Key. Rick's uncle, Dr. Emil Rigg, is broker-in-charge of sales at the new project, and Rigg's wife, Judy Rigg, is managing general partner. "The whole company is a family," says Judy. "Even the ones that aren't really related!"

Fully furnished, the cottages are offered for sale at \$85,000.

Although Barr played down the investment aspect of the Palm Key Inn ("We're selling real estate, not investments," he said firmly), he said it would be possible to experience a cash flow that might be attractive, either before or after taxes.

The Palm Key Inn dwellings are planned to generate income. Owners may make their own private arrangements for rentals, or they may plug into an on-site rental management program, Barr said. The rental management program is to work on a roughly 50-50 split of an adjusted gross, after electricity costs, but before maintenance, sewage and water, basic telephone and cable TV charges.

With seasonal changes, one cottage bedroom should rent for \$40 a night; one bedroom plus living room should fetch \$60, and the entire cottage should bring \$100.

Home and Inn in one

The bed-and-breakfast homes, comprising 2200 square feet of heated and air-conditioned space and marketed as a "special opportunity to make life-long friends and enjoy a leisurely pace," are geared to a concept that has only recently been introduced to resort-residential communities.

Here, as in the pioneer prototype at the Clearbrook Resort in central Florida, owners are encouraged to remain in residence in the spacious, ground floor section of the home while they play host to visitors quartered upstairs in two roomy guest suites. The owners' area includes an entry hall, a parlor, a full kitchen, a dining room, a screened porch and a master bedroom suite. With a full laundry, wall-to-wall carpeting, and a wood-burning fireplace, this part of the home is fully self-contained.

The bed-and-breakfast homes, with furnishings provided only for the two guest rooms, are marketed for \$150,000 or less (depending on the site and the view). Rental management fees for these units are flexible, Barr said, "depending on how much the owner wants to get involved. They can do their own cooking, provide their own linens, and do their own cleaning, and save some money."

If the Palm Key management provides maid service and meals, they take a larger cut of the projected \$60 per night room rental fee.

Private enclave

Next door, the Palm Key Club is slated for future development. The concept for this parcel, the largest in the development, is a members-only private enclave.

"It will be like a country club," said Barr, who explains that 40 rustic cabins will offer motel-type accommodations for 4,000 members, on a reservation basis. That equals only one cabin per every 100 members, but he said that during heavy demand periods such as Memorial Day or Labor Day weekends, the overflow can easily be booked in at the cottages and the bed-and-breakfast units just down the road.

At the Palm Key Club there will be a clubhouse, swimming pools, nature trails, fishing, crabbing and shrimp-picking opportunities, a croquet lawn and, perhaps, a tennis court or two. There will not be a golf course.

Palm Key does not aspire to enter the ranks of the glamorous resorts of the Southeast.

"We're not fooling ourselves that we have any ability to compete with Hilton Head," said Judy Rigg, who explained that the Palm Key appeal is aimed at people who

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U.S. Senator Strom Thurmond was guest of honor at the official grand opening party for Palm Key. After his speech extolling the beauties of the state, and the rewards of enterprise, the senator posed for photographs with Palm Key entrepreneur Judy Rigg. In the background, the chairman of the Jasper County Council is impatient to whisk Thurmond away to his next engagement.