

August 31, 2020

Welcome to Turn of River!

The Homeowners Association of Turn of River (HOA TOR) welcomes you to our little piece of paradise at the Edge of America! As homeowners and residents of Turn of River condominiums we believe you will come to enjoy the location, the amenities and the sense of community we all enjoy here. Our goal is to provide a home that you can be proud to share with family, friends and guests.

As soon as you have completed the process of purchasing a condo unit, please contact the company that manages our property, Property Management Services, at 843.881.5459 or www.charlestonpms.com to set up an account for the current monthly regime fee. The monthly regime fee payment can be set up two ways: Either by mail or by setting up a bank account draft. Our property manager with Property Management Services can also help with explaining what insurance you may need to cover your condo's personal property and contents or answering questions you may have about the homeowner's association rules and regulations.

We are fortunate to live overlooking the Folly River and can watch life on the river and the beautiful sunrises and sunsets from our balconies. Many of our TOR homeowners live here year-round. We ask that ALL TOR homeowners and their guests respect their fellow homeowners and adhere to our rules and regulations so ALL can enjoy what we have here at Turn of River

We have several shared amenities that our homeowners and their guests can enjoy:

Turn of River Pool:

- Depending on weather, the pool opens in May and continues being open through September.
- The hours of pool use are from 10AM to sunset daily.
- There is no lifeguard present so homeowners and their guests swim at their own risk.
- There are lifesaving items in the pool area such as a hook and float as well as a phone to call 911 if necessary.
- All TOR homeowners and guests that use the pool are reminded that there is to be no glass brought into the pool area and all trash generated by those using the pool is removed from the pool area when you leave.
- The pool is kept clean weekly during the pool season by a contracted pool company. Report any dirty area of the pool or pool deck to the property management company immediately.

Turn of River Dock:

- There are locks on the two gates to keep the dock accessible to only TOR homeowners and their guests. Use of the dock is at your own risk.
- We ask that both the gate to the community dock and the gate to the boat dock always be kept locked to prevent any undue danger to unauthorized persons on the dock and limit the risk and liability for the TOR homeowners
- The community dock, with picnic tables and fish prep area, is available at all times, except for the rare occasion when a resident reserves the dock area to host an event.
- Enter the community dock by aligning the lock tumblers to 0428.

- Enter the boat dock by aligning the lock tumblers to 0429.
- The boat dock, with both wet and drive-on float dry boat slips, may be available for TOR homeowners to rent. All drive-on float boat slips are rented on a first come, first serve basis. There is currently a waiting list for TOR homeowners to rent a drive-on float boat slip. If you have a boat that you need to moor overnight there will be an overnight fee and proof of insurance is required before mooring a boat at the boat dock. Any TOR HOA board member of the TOR Homeowners Association can be contacted to either place your name on the waiting list to rent a drive-on float dry slip or to make overnight mooring arrangements.

Turn of River Kayak Storage:

All kayaks are to be registered with the TOR HOA. Kayak storage is on a first come, first serve basis. If all the kayak slots are in use any TOR HOA board member can be contacted to place your name on the waiting list.

Turn of River Bicycle Storage:

All bicycles are to be registered with the TOR HOA. Bicycle storage is on a first come, first serve basis. If all the bicycle slots are in use any TOR HOA board member can be contacted to place your name on the waiting list.

TOR Homeowner Responsibilities:

Homeowner Front Entrance area:

- Owners are responsible for their entrances partly because these areas are often personalized with plants or furniture, making it difficult for the HOA to maintain immediate entrances. By Code TOR homeowners are to keep all decorative plants and furniture out of the common walkway balconies.
- The most frequent complaint at TOR is that someone's entrance is dirty or cluttered with unsightly items, garbage, or a garbage bag.
- Leaving shoes on the porch or towels on the railings reduces attractiveness.
- Damaged screens should be removed or replaced. The HOA tries to maintain the walkways.
- To clean the high-cost and easily damaged nonslip Pecora finish on the porch floors, please use only a soft brush and a non-harsh soap like Simple Green or Greased Lightning. To avoid both staining and penetration of the Pecora, do not place any iron, e.g., table legs, in direct contact with the Pecora. Instead, provide substantial padding between the iron and Pecora.

Back Screen Porch area:

- Back screen porches are limited common areas in the parlance of condo ownership.
- Decorate your back porch as you see fit, but know that under our Master Deed, "limited" means that if it becomes necessary to renovate the porches, the HOA will not reimburse you for fixed improvements like tile.

Noise

- Please note that loud talking, screaming or laughing, knocking over furniture and heavy footsteps may be disruptive to other TOR homeowner and their guests in the adjoining condos.
- We ask that ALL TOR homeowners and their guests be respectful of their neighbors so ALL may enjoy their time here at Turn of River.

Smoking:

- Also be aware that smoke drifts from the front balconies and back screened porches to adjoining condos and that other TOR homeowner residents may be allergic.
- We ask that ALL TOR homeowners and their guests be respectful of their neighbors so ALL may enjoy their time here at Turn of River.

Grills:

- Folly Beach and the TOR HOA has aligned its fire code with the International Fire Code.
- This code forbids any grill with flame that is not under sprinklers or 15 feet away from the TOR building. Also, our bylaws prohibit charcoal grills on the premises.

Animals:

- Only those TOR homeowners or Long Term residents (residing for 90 days or more) may have pets.
- Documented service animals are permitted, but guest animals are not allowed. Dogs must be on leashes at all times.
- Dogs may be on the dock only to immediately go from the dock to a boat.
- All pet owners are responsible for cleaning up and disposing of animal waste immediately. Owners may be charged for not doing so.

Parking:

- TOR homeowners or Long Term Residents (residing for 90 days or more) may have 2 cars or vehicles that require parking spaces. One space is allocated for a parking space underneath the building in the garage and one space is allocated in a space in the outside parking lot.
- Short term renters (residing 89 days or less) should use always fill the outside parking first, leaving adequate parking underneath the building in the garage for TOR homeowners and Long Term Residents.
- Two stickers/placards will be issued to each TOR homeowner for resident parking and two parking placards for guests.

Maintaining TOR curb appeal:

TOR homeowners and their guests, Long Term and Short Term residents are reminded to protect our property by throwing all metal, glass or paper trash in the proper dumpster/recycle container as provided for all to use.

Regime Shared Services:

Included in your monthly regime fees are:

- Water and sewer
- Cable TV with HBO (as of August 2020). Contact Comcast to get a cable box to access these services
- Lawn maintenance of the grounds
- Cleaning of the dock, pool, and all common areas such as walkways, roof, elevator, garage, parking lot,
- Exterior maintenance to include the exterior building siding
- Pest control. Contact our contracted vendor, Terminix, if needed.
- Insurance for the building and dock to include flood, hail, wind, and hazard coverage
- Insurance for your condo interior contents (furniture, fixtures, flooring, etc.) ARE NOT COVERED. This is your personal responsibility.

- A HO6 policy can be obtained to cover these items for your contents (furnishings, fixtures, flooring, etc.);;
- Property management fees
- Please note that the TOR HOA Board oversees maintenance. A portion of the regime fees collected goes towards reserves for any future structural repair or replacement. TOR was built in 2000 and 2001, so with systems typically failing at about 20 years, the current board wants to avoid huge assessments to TOR homeowners.
- Guard against leaky toilets and faucets.
- TOR's budget, which is driven by the prompt collection of all TOR homeowner monthly regime fees, is set by the HOA board as directed by the Master Deed in Article VI. Note the sections of the amended Master Deed which state that amenities may be restricted for those who are 90 days or more than \$2500 past due. Late payments may also incur interest and penalty charges.

General Maintenance Responsibilities:

- It is the responsibility of all TOR homeowners to keep their HVAC, electrical and plumbing systems up to date and free from requiring repair or replacement.
- Insurance may or may not cover damage caused to your unit or adjacent TOR homeowner units due to your lack of proper maintenance and attention.
- Never leave your unit set without enough heat or cold to prevent mold growth. Any leaking must be repaired immediately to prevent damage to others and to prevent the growth of mold.
- Please note that water heaters should be replaced every 10 years to avoid failure and expensive cost of repairs.

Resident Moving In/Out – Giving Notice:

- Due to previous damage to the building and elevator during the moving process, the HOA requires that the owner notify the property manager (Property Management Services at 843-881-5459), of the time and date of the move to get instructions and access to the elevator protector panels.
- A security deposit of \$250.00 will be required. The security deposit will be promptly refunded after inspection by the property manager and deems there are no damages or cleaning issues a result of the move. Should a move occur without notice but with damage or cleaning issues, the owner will be charged the cost of repairs.
- Moves may be scheduled Monday through Sunday from 9am until 6pm, except on Saturday from Memorial Day until Labor Day. During this high tourist season, moves may occur only between 10 and 4 on Saturday.

General Remodeling:

- The property manager should be notified of ALL remodeling, to include painting, flooring, cabinetry replacement, wall remodeling electrical, plumbing or HVAC with start and project finish dates.
- If a building permit is required, check with the city for a permit (843-588-2447) and notify management of major interior repairs. The permit builds in a check for proper installation of such appliances as a water heater. We have had leaks from one unit to another but without knowing exactly how they occurred. Such downstream damage is not typically covered by the insurance of the unit causing the damage.
- Please be respectful of your neighbors in adjacent units by containing noise from the remodel and keeping common areas clean and unobstructed.

Rules (Abridged*) from TOR Homeowners Association By-Laws

Applicable to ALL TOR Homeowners and their guests, Long Term Residents and Short Term Residents)

NOT ALLOWED

- Bringing/using firearms or fireworks
- Charcoal grilling anywhere, nor gas grilling on the dock.
- Smoking or playing in elevator
- Skating, skateboarding, biking, ball playing, etc., on property
- Hanging clothing/towels or other paraphernalia on rails or decks
- Leaving shoes outside door.
- Soliciting or advertising
- Making loud noises (no profanity, please)
- Leaving trash or garbage outside door
- Golf carts, unless approved by management
- Boat, boat trailer, houseboat, bus, recreational vehicle or unlicensed, unsafe, or inoperable vehicle on property.

TRASH Responsibilities:

- Place all trash, garbage, or other waste in garbage bin. Place recyclables in recycle bin.
- Place biodegradable garbage, pet excrement, and paint cans in a sealed plastic bag before placing in the dumpster.
- Do not put construction debris, furniture, electronics, batteries, motor oil, light bulbs, paint, and appliances in the dumpster or recycle bin. Call (843) 720-7111 for disposal information, or bring to the County's household hazardous waste disposal site at 1716 Signal Point Road off Folly Road on James Island.

The HOA: A Homeowners' Association governs the regime under all applicable public laws and our Master Deed. At TOR, five volunteers are elected as HOA officers. At some point, we welcome your service as a board member. The HOA meets monthly or bi-monthly as needed to deal with the issues arising out of community life. The Board prepares and passes an annual budget since it has fiduciary responsibility. As with the national congress, TOR Homeowners do not vote on the budget or the officers of the HOA board, but they do vote for their representatives who make the budget and elect the officers to the TOR HOA board.

Our property management company, Charleston Property Management Services (PMS), sits between the owners and the tasks to be done and the establishment of desired behavior. The Board makes the decision, (for example to buy a bike rack at a given price), but the property manager sees to it that it is purchased and installed.

As for resident behavior, if someone commits an infraction (for example leaves a bike in the pathway of car being able to park in parking spaces) , then that infraction is reported to the property manager or to an HOA board member and passed on to the property manager. Then the property manager notifies the offender and asks that the offense stop. Repeated offenses by TOR homeowners, TOR homeowner's guests, long term or short term renters can bring charges levied against the TOR homeowner. This use of management to negotiate among owners and vendors obviously helps preserve good relationships among owners and others.

IMPORTANT Documents can be downloaded from the Property Management Services site:

<http://charlestonpms.com/propdetail.php?id=41>