

As soon as you have completed the process of buying a unit, please immediately contact our Management, Property Management Associates, for the amount of the current regime fee and instructions for mailing the fee or setting up a bank account draft: 843-881-5459. Also, they can help you with explaining insurance options or answer questions.

August 2016

Welcome to Turn of River:

The Homeowners Association Board of Turn of River (HOA TOR) welcomes you to our space. We believe that Condo living is typically a good deal and want to share that belief and the responsibilities of homeowners and residents. First, you share amenities that otherwise would be too expensive for most individuals or families. The cost of a small lot at Folly is prohibitive, but many can purchase a condo. If I put an elevator in my private home, I pay \$35,000 and have the costs and worry of maintenance. One for a condo like TOR may cost \$125,000 initially, but spread that among 32 owners and the initial cost is \$4000. More important, the HOA and management see that the elevator is cleaned and maintained. They contract for repairs even when it snows. Add in other amenities: a pool, a large dock, and lower-cost rental of boat slips.

Second, the multifamily condition of condo living can foster easier social interaction. If I'm sick and need someone to pick up my medicine, I can call a neighbor. If I want to leave for an extended trip or to live for a season in another city, I know the condo HOA has contracted regular maintenance of common areas. For short trips, someone will water my flowers because it's only a few steps for him or her, and I can return the favor. If I want to meet or spend time with others, there are gatherings and easy meet ups. Unlike suburban living, I see neighbors every day.

Third, condos are flexible as an investment. In a resort community like Folly Beach, I can subsidize ownership by renting to vacationers part of the time but enjoy it most of the year. If I want to sell, then there are thousands more people who can purchase a condo than a single-unit waterfront place.

Rights and responsibilities come with these benefits:

Shared Amenities: Please enjoy the shared amenities of the pool and dock. Depending on weather, the pool opens in May and continues through Sept. The dock is available at all times, except for the rare occasion when a resident hosts something like a rehearsal dinner. As of late 2015, enter the dock by aligning the lock tumblers to 0428. Close the dock after you in order to prevent small children from running onto it and exposing themselves to danger and us to liability. Lock the gate when you leave. Your help in enforcing the gate closure will be both needed and appreciated. If you want to moor a boat at the dock, the 2015 charge is \$150 per month for a boat of about 20 feet.

Limited common areas: Back 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. Also, note that if you are talking loudly on your porch, make it

interesting because people on other porches may hear you, especially in humid weather. Be aware that tobacco smoke travels upward for the screened porches and that some people are allergic.

Maintaining curb appeal: First, among those shared responsibilities, is maintaining attractive entrances or curb appeal. 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. 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 nonharsh soap like Simple Green or Greased Lighting. 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.

Along the walkways, torn screens should be replaced or removed.

Shared Utilities & General Remodeling: We all gain from the lowered cost of heating/cooling because of shared walls, but we share the water bills in a climate of rising water and sewage costs. Guard against leaky toilets and faucets. Likewise, when remodeling, low-usage toilets and showerheads should replace the old ones.

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. Management also needs to know of changes in wiring and plumbing. 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.

If You Are Going to be Away; Leaks: Never leave your unit without enough heat or cold to prevent mold growth. Any leaking must be repaired immediately to prevent damage to others and to prevent mold.

Financial Obligations: Obviously, the benefits of shared living accrue only if people pay regime fees. TOR's budget, which results in the regime fee, 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.

What the Regime Fee Includes: Water and sewer, cable TV with HBO as of August 2016 (you should contact Comcast to get a cable box), maintenance of the grounds, dock, pool, and generally all the outside of the building such as walkways, roof, elevator, garage, parking lot, and siding; pest control (2016 contract is with Terminix so call the company if you need them); insurance for dock, flood, hail, wind, and hazard but not HO6 for your contents (furnishings, fixtures, flooring, etc.); ongoing housekeeping such as mopping elevator; fees for the management company that advises the HOA Board and oversees maintenance. Very important is that part of the regime fee goes to reserves. TOR was built in 2000 and 2001, so with systems typically failing at about 20 years, the current board wants to avoid huge assessments.

Grills: New owners always ask about having a grill. The best option at the moment is a small electric one. Target (and others) sell for one for \$25-35. Folly Beach has aligned its

fire code with the International Fire Code. This code forbids any grill with flame that is not under sprinklers or not 15 feet from the building. Also, our bylaws prohibit charcoal grills on the premises.

Animals: Only those in residence for 90 days or more may have pets. Documented service animals are permitted, but guest animals are not. 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: Residents may have two cars or light trucks (no trailers) that require parking spaces. One space is guaranteed in the garage. During the high season, we need more parking in the lot than under the garage, so use all garage parking first. Under the Master Deed, no person is guaranteed more than one parking spot under the garage; no one is guaranteed a specific spot. The HOA owns all parking as part of the common area. Presumed ownership of two spaces or any particular space may not be passed on at the sale of a unit. The HOA Board has the right to assign spaces as needed, e.g., ease for handicapped or spots that allow parking of large vehicles. Ownership of a parking space typically implies higher property costs and taxes on that cost. Our management company will provide you with two stickers to indicate resident parking, and two parking pendants for your guests.

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, owners 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. The 2016 members of the board are as follows: Brook Wills, President; Marty McDonald, Treasurer; Ben Davidson, Secretary; Mary Lou Perkins and Nancy Moore, at-large. Our 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 management sees that it is purchased and installed. We chose our management, Property Management Services, knowing they have many years of wise experience, so they may recommend a certain type of bike rack and policy. As for resident behavior, if someone commits an infraction such as leaving a bike in the pathway of car parking, then that infraction is reported to management or to an HOA board member and passed on to management. Then, management notifies the offender and asks that the offense stop. Repeated offenses by owners can bring charges, something that's fortunately been rare at TOR. This use of management to negotiate among owners and vendors obviously helps preserve good relationships among owners and others.

Social life: We have historically had a more active social life at TOR than in many similar places. That's one of the reasons that people choose us. Currently, we plan for dock parties every one or two months in the good weather and sometimes have progressive dinners or other events during colder weather. Often, one neighbor calls another to share a glass of wine as you both watch the sunset from the dock or the porch.

If you would like to help in such planning for social events, please let us know. Feel free to contact us with questions.

Moving: Due to previous damage to the building and elevator from owners and renters during the moving process, the HOA requires, as of 9/29/2015, that the owner notify management (currently Property Management Services, 843-881-5459), of the time and date of the move to get instructions and to place a security deposit of \$250.00. The security deposit will be promptly refunded if no damages or cleaning issues exist as 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.

Rules and Regulations (Abridged*) for Turn of River Homeowners Association
(Applicable to owners and tenants and their guests.)

1. Not Allowed

- * Bringing/using firearms or fireworks
- * Charcoal grilling anywhere, 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.

2. TRASH

- * 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.