



River Reader

December 2017

THE RIVER OAKS HOMEOWNERS ASSOCIATION IS A SC REGISTERED 501(c)(3) NON-PROFIT CORPORATION, HAS MANDATORY REGIME FEES AND IS GOVERNED BY COVENANTS AND RESTRICTIONS

Management Company Information

Dorchester Real Estate Services (DRES) is our Management Company.

You may contact DRES for any questions regarding violations, Covenant and Restrictions (C&R) questions, dues information, or payment information.

Dorchester Real Estate Services – Contact Info:

Phone: 843-563-5005

Fax: 843-563-5095

Email: HOA1@dorchestersold.net (Julie Eargle)

Mailing Address:
PO Box 116
St George SC 29477

For ARB Requests, please go to <https://www.riveroaksnorthcharleston.com/arb-requests.html> and follow the instructions for filling out the form.

Where can you find us?

<http://www.riveroaksnorthcharleston.com/>

Sign up to receive the newsletter via email!

www.riveroaksnorthcharleston.com/e-newsletter-sign-up.html

Sign up for Next Door to help build a safer community.

<https://riveroakscharleston.nextdoor.com/login>

Log on to Facebook Page to interact with neighbors.

[River Oaks HOA North Charleston](#)

HOA Frequently Asked Questions

- ***What is an HOA reserve fund?***

HOA fees are usually divided into two parts: One portion goes toward monthly expenses, and the remaining money goes into a reserve fund, to save for long-term repairs and replacements such as retention pond/drainage repairs. Reserve funds also cover emergency expenses that arise when natural disasters, vandals, or just the unavoidable wear and tear strike. A great example of this is when one of the neighborhood signs is hit by a vehicle.

- ***What is an assessment?***

When our community is hit with extreme maintenance expense, a homeowner's insurance will cover some of it, but whatever's left will have to be paid by our HOA.

Typically, in these cases the HOA will tap the reserve fund, which may become depleted as a result. As a result, the HOA board may require the homeowners in the community to pay a special assessment bill above and beyond your monthly HOA fee. Luckily, though, these assessments are typically temporary until the reserve is back up to a comfortable level.

- ***What happens if I can't pay the HOA fees?***

Most lending institutions take the HOA fee into consideration when they write up your mortgage. In other words, they evaluate your monthly income compared with your monthly expenses, and they won't make a loan on the desired property unless they feel you can safely cover everything: your mortgage payment, taxes, and HOA fees.

But life happens. If you lose your job or are unable to pay your HOA fees, you might be able to work something out with the HOA board. Be sure to talk to the HOA Board **before** you miss even one payment. If you fall too far behind, the consequences could result in a lien or collection which will affect your credit rating.

2017 Board of Directors				
Subdivision	Name	Committee	Phone	Email
Ansley Pointe	Matt Jones	Maintenance	843-494-0069	mattswoodworking@gmail.com
	Vacant			
Appian Landing I	Anna Mitchel	ARB/Bulletin Board	703-403-0054	Mitchel.anna@yahoo.com
	Vacant			
Appian Landing II	Paul Amarendran	ARB/Maintenance	843-552-2601	Amarendran@knology.net
	Vacant		43-683-2960	
Appian Landing III	Michelle Jackson	Secretary	843-822-7000	Mjackson4@sc.rr.com
	Ernie Kornahrens	Maintenance	843-412-5094	ekornahrens@outlook.com
Marsh Hall	Dean Hinson	ARB	843-760-6850	Dhinson1@sc.rr.com
	Vacant			
Marsh Side (only neighborhood in the City of North Charleston)	Darcia Hicks	Treasurer	843-475-7293	odarciam@outlook.com
	Jimmy Cooper	Maintenance	843-343-2514	jamesfcooper2@outlook.com
Palmetto Plantation	Darrel McKeown	Web Page Administrator	843-303-9068	darrel@ctelc.com
	Bill Summer	ARB	843-209-2200	wsummer@dorchester2.k12.sc.us
River Chase	Sean Patrum	ARB	843-727-5226	spatrum@gmail.com
	Vacant			
Woodington I	Betsy Mitchum	Community Outreach	843-552-0945	betsymitchum@gmail.com
	Dennis Shelters	Community Advocacy	843-552-8748	Dandd8@aol.com
Woodington II	Ellen Sapp	Community Advocacy	843-810-4737	Emhawaii1@yahoo.com
	Cheryl Cannon	Community Advocacy	843-552-9092	Ckcannon50@yahoo.com
Woodington III	Jeff Morey	Vice – President	843-552-9012	Jmorey1@sc.rr.com
	Kevin Bruch	President	843-767-8299	kbruch@sc.rr.com

Holiday Decorating Contest



Look for more information on Face Book (River Oaks HOA North Charleston), Next Door and on our webpage!

<http://www.riveroaksnorthcharleston.com>

Upcoming Meetings

General Meeting Tuesday, 1/30/2018 at 7:00 PM at Faith Assembly 3001 Landing Pkwy

- Adopt an adequate budget
- Vote on adoption of the proposed budget and dues recommended by the Board
- Elect directors for the ensuing year
- Transact such other business as may properly come before it.

ROHA Committees

We have established the committees below and are meeting the **second Tuesday of the month at Ashley River Fire Department at 6:30 pm**. We are ALWAYS looking for folks to help! Come join us to help with one of the committees!!! You do NOT have to be on the board to be on a committee ☺

- **Community Advocacy** – Community wellness concerns (sewer plant, speed bumps, road resurfacing) – *Anna Mitchel* (mitchel.anna@yahoo.com)
- **Community Maintenance** - Lighting, neighborhood signs – *Paul Amarendran* (amarendran@knology.net)
- **Community Outreach** – Community yard sales, parades, get-togethers – *Michelle Jackson* (mjackson4@sc.rr.com)
- **Communications Committee** – Newsletter, Social Media including Facebook, Twitter, etc. – *Jeff Morey* (jmorey1@sc.rr.com)
- **Community ARB and CCRs** – Review ARB requests, CCR reports. *Dean Hinson* – (dhinson1@sc.rr.com)

We need your talents and willingness to serve and learn!

For more information, contact
rivoaksassoc@gmail.com.

Report from November Informational General Meeting

Maintenance Committee Report

- Still working with Councilman Baily on repaving issues. Were successful in getting some potholes filled but still working on getting other roads fixed. No knowledge of recent repairs to Park Forest, Sumters Run and Drifters Way.
- Worked with Dorchester County to fix sidewalk on Park Forest @ Landing Parkway
- Team has documented condition of street signs
- Rotten trees removed by volunteers and paid professional. Need funds to remove others
- Broken curb slab at Appian Way entrance repaired by volunteer.
- Worked to track down ownership of utility box on Park Forest Parkway. Spectrum has righted the box.
- Woodington III sign has been repaired by committee
- Subdivision lighting – has been repaired and is being actively checked.
- Marquee signs mounted and maintained.
- Purchased common area on Appian Way so that the ROHA can maintain
- Aurora drive sign post repaired.

LexisNexis® **Community Crime Map** is a public crime map that allows law enforcement to share selected crime data with the public. Dorchester County does not currently share information with the website, however North Charleston does. Logon to <https://communitycrimemap.com/> for additional information.

REMINDER

Common areas belong to the association. Homeowners that violate C&R's by disposing of landscaping or other debris, or in any way destroying or damaging common property will be held liable. This includes tree removal and/or damage to signs.

EMERGENCY TELEPHONE NUMBERS

Ashley River Fire Department	911
Ashley River Fire Department (non-emergency)	(843) 552-2425
Emergency Medical Services	911
Dorchester County Sheriff	911
Dorchester County Sheriff (non-emergency)	(843) 832-0300
Poison Control Center	(800) 222-1212
South Carolina Gas and Electric (emergency outage reporting)	(888) 333-4465
Dorchester County Public Works (responsible for street signs, roads & ditch maint.)	(843) 832-0070
Department of Transportation (medians and road conditions/Dorchester Road)	(800) 657-0330
Dorchester County Animal Control	(843) 832-0015
Red Cross	(843) 744-8021
Missing Persons:	
Child Help USA	(800) 422-4453
National Center for Missing and Exploited Children	(800) 843-5678
National Runaway Switchboard	(800) RUNAWAY
United Way Hotline for Locating Services	211

Litter Trashes Everyone!

Palmetto Pride sponsors a statewide Litter Busters Hotline so you can report litterbugs. The program, made possible thanks to the cooperation of the Department of Natural Resources and the Department of Public Safety, works like this:

You spot someone tossing litter from an automobile. You immediately call...

877-7LITTER (754-8837)

...and report the location, time and the litterbug's license number. You can also report a violation from the Palmetto Pride website using the form provided on the website.

The litterbug will receive a letter from the Department of Public Safety informing him or her that they can't get away with littering in South Carolina. The letter will explain that if a law enforcement officer had witnessed the littering, it could have resulted in a serious fine or even jail time.

<http://palmettopride.org/enforcement/report-a-litterbug/>



River Oaks Homeowners Association – Proposed 2018 Budget

Operating Account	Budget Amount	Assumptions	Comments
Income			
Projected Unallocated Carryover from 2017	22,000	No additional income collected between 9/19/17 and 12/31/17	
Annual Dues	70,770	100% pay rate of 674 homes at \$105.00	Late Fees, C&R Fines, and Admin Fees are not budgeted
Interest Income	10		
Total Income	92,780		
Expense			
Management Fees	11,700	Contract Fee of \$975.00 per month	C&R violations/Dues invoices/owner accounts
Newsletter/General Printing	1,500	4 times (February, May, August, November) average \$375 per printing	Electronic delivery option offered to reduce cost
Website	150		
Special Events	800	Spring/Fall Yard Sale, Veterans Day, Christmas, Fourth of July	
Postage & Bulk Mail Permit	1,355	Based on 4 mailings per year and office mailings Newsletter \$675 / Permit \$215 / Office \$465 = C&R violation letters	Electronic delivery option offered to reduce cost
Mail Box Fee	120		
Facility Use	100	Meeting Space	Donation to Faith Assembly
Bank Charges	50		
Tax Preparation	265	Tax Return fee	
Legal	3,500	Lien Filings /Collection on Overdue Accounts/Bylaws update	Attorney Fees (SC Supreme Court ruling - an attorney is required to file/release property liens in SC) Lowest cost \$60.00 per filing/release
Electrician	500	Maintenance for up-lighting at marquee signs, communication board and islands on Appian Way & Park Forest	
Emergency Fund	1500	Build back up to \$10,000.00 after Irma clean-up costs	Current Cap \$10,000.00
Landscape Service	33,000	Contract Fee Landscaping 32,500 / Ant Control \$500	51 visits per year
Landscape Updating/Removal	3,000	Neighborhood entrances / buffer zone from ballfield to Marshside	Prioritized by condition based on quotes
Mulch/Pine straw	5,500	Based on current budget/1000 bales estimate	
Pond Maintenance	1,440	\$120 per month for service	
Community Improvements	3,000	Neighborhood entrances sign repairs/cleaning	Prioritized by condition based on quotes
Drainage / Retention Pond Fund	1,300	Marsh Hall / Appian Way	
Electric	9,500	Street Lighting on Appian Way and Park Forest	
Insurance	4,100	Includes GL and D&O Insurance	
Property Taxes	400	Common areas	
Reserve Funding	10,000	Carryover (2 months basic operating expenses)	Management, Landscaping, Ponds & Electric
Total Expense	92,780		
Budget Shortfall	0		

PROXY — FOR ROHA 2018 Operating Budget

If you are unable to attend the general meeting, please fill out the proxy vote and ensure that it is received by the ROHA association no later than January 16, 2018. You may mail the proxy or provide to any board member listed on Page 2 of the newsletter. Mail proxies to arrive no later than January 16, 2017 to Dorchester Real Estate Services, PO Box 116, Saint George, SC 29477.

I, _____, who is the registered owner of _____,
 (Printed Name) (Printed Address)

do hereby constitute and appoint River Oaks Homeowner’s Association Board of Directors and agents for me in my name, place and stead, to vote as my proxy or proxies in accordance with the choices indicated on the attached ballot at the biannual meeting of the members of the River Oaks Homeowner’s Association to be held at the Faith Assembly Church, 3001 Landing Parkway, City of North Charleston, South Carolina, at 7 o’clock PM, on Tuesday, January 30, 2018.

 (Signature of owner)

 (Date)

YES _____ I vote to approve the 2018 operating budget for the ROHA as proposed.

NO _____ I vote to not approve the 2018 operating budget for the ROHA as proposed.

Proxies received by the River Oaks Homeowner’s Association after January 16, 2018 or improperly filled out will be deemed invalid.

Homeowner Association Dues

River Oaks Homeowner Association Dues are currently \$105.00 per year and are due January 31st of each year. The dues are applied as part of an annual budget approved by the homeowners to cover expenses associated with operation of the association, maintenance of entranceways and common areas, and Park Forest and Appian Way street lights. A detailed listing of expenditures can be found under the annual budget. If you have questions after your review of the budget on our ROHA Web page, please contact your subdivision board member or any available board member.

Vehicle Registration in South Carolina

If you meet any of the below criteria, you must register your vehicle in South Carolina:

- Have children enrolled in a public-school district
- Established residency in the state
- Working full time in the state and not maintaining another residence in another state
- Have been driving a vehicle owned by another person for an accumulated period of 150 days (Absentee Owner)
- Permanently employed in this state

Note: The Motor Vehicle Registration and Licensing Ordinance does not apply to Active Duty Military.

New South Carolina residents have 45 days to transfer their vehicle registration to this state.

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US POSTAGE
PAID
CHARLESTON, SC
PERMIT NO 194

ROHA
C/O Dorchester Real Estate Services, Inc
PO Box 116
St George SC 29477

