

I'On Assembly
Board of Trustees Meeting
Thursday, February 27, 2014
Executive Session 5:30 P.M.
Board Meeting 6:00 P.M.
Conference Room
159 Civitas Street, Second Floor
Mt. Pleasant, SC

AGENDA

- Homeowner Forum
- Call to Order
 - Approval of Minutes: January 23, 2014 Board Meeting
- I'On Trust Report
- Landscape Report
 - Perseverance Park Sycamore Trees-VOTE
- Infrastructure Report
- Treasurer Report
 - Revised Collections Policy-VOTE
- Governance/Compliance
- IDC
 - Homeowner Request to Encroach on Common Areas
- Amenities
 - Proposed Ramp & Dock Rules
- Communications Report
- Secretary Report
 - Board Appointment Resolution-VOTE
 - Guide to Parliamentary Procedure
- President's Report
- Community Manager Report
- Adjournment

I'On Board of Trustees Meeting

January 23, 2014

Members Present: Deborah Bedell, Tony Woody, Martha Morgan, Tom O'Brien, Stephen Wood, Bob Davis, Anne Register, Chad Besenfelder

SCS: Mike Parades, Courtney Yannitelli

Guests: Ed Clem, Dave Rosengren, Amy Sage, John Powers, Pam Gabriel, Johan von Austen

Homeowner Forum:

Ed Clem is interested in hearing the issues with Olde Park and their rights to the docks.

Call to Order: 6:03PM

Motion to approve the November 21, 2013, Board Meeting Minutes. Motion seconded. All in favor. Motion passed.

Motion to preliminarily approve the December 10, 2013, Assembly Meeting Record in order for the information to be posted on the website. Motion seconded.

Motion to amend the report with the header removed and the corrected spelling of Degnen. All in favor. Motion passed.

Motion to approve the Minutes of the Special Meeting of the Board of Trustees on December 14, 2013. Motion seconded. All in favor. Motion passed.

Motion to preliminarily approve the December 29, 2013, Annual Meeting Minutes in order for the information to be posted on the website. Motion seconded.

Vote to approve the December 29, 2013, Annual Meeting Minutes with the change of the title to Preliminary Annual Meeting Minutes and the addition of a Post Meeting Addendum with the election results. All in favor. Motion passed.

I'On Trust Report

Amy Sage, the new Trust President, presented upcoming events:

Oyster Roast on February 9th at the Amphitheater

Celtic Concert scheduled for March 6th at a home TBD

Bridge Run Concert on April 5th at the Amphitheater

Landscape Report

Dave Rosengren updated the status of two projects:

Krier Street two small parking areas:

The I'On Company installed two live oaks between each parking spot. Eventually this will create a parking issue due to the growth and size of live oaks. In 2013, the Landscape Committee was authorized by the Board to get professional advice on a landscape/parking plan for this area. This plan recommends replacing the live oaks and angling the spaces to encourage the one-way street use. The Board gives its continued support so long as trees and vegetation are priority over additional parking spaces.

Perseverance Park Sycamore Trees

The I'On Company planted the Sycamore Trees too close together and did not remove their wire planting baskets when installed. As is, the trees will not survive. The trees are choking each other, and the wire baskets are hampering their growth and will eventually kill them. The Landscape Committee has formally asked the I'On Company to help contribute to the wire basket removal. Chad will bring this issue up again to the I'On Company

The Landscape Committee meets the 2nd Thursday of every month at 10:00am, which will be added to the website Community Calendar.

Infrastructure Report

The Infrastructure Committee has received the signed deed for the Common Areas for Phases 7, 9, and 10 with the exception of Georgetown Park and the Marsh Walk access between Lots 7-7 and 7-8 on Robert Mills. Chad will record the deed and add it to the recorded deeds book. The I'On Company plans to have the exceptions completed by March 15th.

The other larger scale infrastructure projects for the year are the painting and repair of the Eastlake boathouse and the flagpole replacement at the Square entrance.

The Infrastructure Committee is waiting on the TOMP inspection of the parking issues in front of the church.

The concrete posts that are to be replaced near Eastlake are being fabricated and will be installed when delivered in the next month..

Motion to approve the I'On Club to use the marsh paths, and support the use of the public streets within the neighborhood for this one-time run with the conditions listed at the bottom of the I'On Club Rock 'n' Run 10K Report. Motion seconded.

The I'On Club would like to host the Rock 'n' Run 10K on April 26th in parts of the neighborhood. The Infrastructure Committee has met with Judy Comen of The I'On Club, which needs consent from the Assembly to get TOMP approval for street closings. The Committee suggested the Club make its own contribution to the sponsored charity, in addition to its commitment to donate 100% of the proceeds.

Vote to approve the motion with the addition of a professional to review the I'On Club's insurance documents and the requirement of an EMS on site. All in favor. Motion passed.

The Infrastructure Committee meets on the 2nd Friday of every month at 10:30am, which will be added to the website Community Calendar.

Treasurer Report

A request was made to change the identified owner's name on the Reserve Analysis to "Owner" for confidentiality. The first half of the 2014 assessment due on January 1st is \$381,500. Approximately \$260,000 has been collected thus far.

It was noted that a discrepancy exists: The invoice states payment due by January 31 and the current Collections Policy says payment due by February 28. The Board agreed that the way the statement was written was somewhat confusing. The Finance Committee was asked to review the collections policy and procedures.

Covenants Committee

Motion to approve the Covenants Committee Charter, Board of Appeals Charter, Covenants Committee Procedures and Board of Appeals Procedures. Motion seconded.

Bob Davis explained that our governing documents require a Covenants Committee and Board of Appeals. He has created documents for Board approval, including a Charter for the Covenants Committee and the Board of Appeals, and procedures documents for both the Covenants Committee and the Board of Appeals. These are interim procedures that may be modified after a more comprehensive review of the governing documents but rather than further suspending enforcement, these proposed documents give a clear operating plan for the moment. The Board of Appeals must also be established in order to complete the turnover the IDC.

Covenants Committee Procedures:

Bob identified contradictions among the Covenants, Bylaws, and Rules on covenants issues. Where the inconsistencies appear, the decision in the proposed documents has been resolved in favor of the resident. Priorities for enforcement and standards will also need to be set.

Board of Appeals Procedures:

The Board of Appeals is the body that would hear appeals from the Covenants Committee and the IDC. This would allow a homeowner who disagrees with a decision of the IDC or the Covenants Committee to appeal to the Board of Appeals

An amendment was proposed to change the wording from "Covenants Liaison" to the "Covenants Chair." Amendment seconded. All in favor. Amendment passed.

An amendment was proposed in the Covenants Committee Procedure document in paragraph 7 iii: the number of days the committee has to respond to a homeowner needs to be changed from 10 days to 5 days. Amendment Seconded. All in favor. Amendment passed.

Vote to approve the proposed Covenants Committee Charter, Board of Appeals Charter, Covenants Committee Procedures and Board of Appeals Procedures as amended for publishing and implementation. All in favor. Motion passed.

I'On Design Committee Report

Stephen Wood presented recommended changes for the IDC process and fees. Highlights include making the meetings bi-monthly, adding an alternate architect to prevent conflict of interest situations, and scanning redlined plans. The IDC sets up its own documents and procedures so no board approval is required.

The Board suggested that the Construction Hours be posted on site and included in the approval letters.

Amenities Report - No Report

Communications Report

Anne Register pointed out that volunteers need to be officially appointed by the Board to allow them coverage through the D&O insurance policy. Traditionally the Board has not renewed appointments so once they are appointed, they do not need to be re-appointed annually.

Motion to appoint Julie Hussey as the Newsletter Editor. Motion Seconded. All in favor. Motion passed.

Secretary's Report

Martha Morgan presented the proposed Document Retention Policy, will be implemented upon approval..

Motion to approve the proposed Document Retention Policy. Motion Seconded. All in favor. Motion passed.

President's Report

Deborah Bedell presented the President's Report.

Conflict of Interest Policy

Chad Besenfelter is seeking counsel from the I'On Company and will get back to the Board on this issue at the end of the month. Deborah asked Chad to convey to the I'On Company that the Board plans on giving him all the respect and consideration that any other Board member receives and that signing the conflict of interest policy would show a reciprocation of that same respect.

Creek Club Litigation

The plaintiff's attorney has filed a motion to certify a class-action lawsuit. The Board's attorney believes this will not affect the Assembly but the goal of this motion remains unclear.

Management of Docks and CV-6

Managing the docks will create a considerable amount of work for several committees and staff.

Expense Reimbursement Approval

Motion to approve the expense reimbursement submitted for Deborah Bedell and Martha Morgan. Motion Seconded. All in favor. Motion passed.

Creek Club Agreement

Motion to give the Board president authority to sign the new Creek Club Agreement providing dates for community access for Potluck Dinners and two Assembly meetings in 2014. Motion seconded. All in favor. Motion approved.

228 Ponsbury

The President asked that Chad Besenfelder not vote on this issue due to a potential conflict of interest but asked that he remain in the room because of his involvement and background information.

A resident has been trying to build a garage/ADU behind his house by purchasing a small parcel of contiguous land from the I'On Company and a small piece of the alley (commons) from the Assembly. This piece of property would have an easement that would allow the Assembly to maintain it and the adjacent neighbor access to his home. To get TOMP approval and to comply with the CC&Rs, this resident must get approval from two-thirds of the property owners. This resident has asked the Assembly to provide him with an electronic list of the I'On email directory to assist in contacting residents. Chad commented that the sales agreement between the resident and the I'On Club had expired, and he would have to check to determine if the Club is still willing to make the sale.

Motion to not allow the Board to release an electronic email directory for this purpose. Motion seconded.

The Board believes that by giving out this information it is a breach of confidentiality.

All in favor of the motion to not permit release of the electronic email list. Motion passed.

Olde Park Request

There is ongoing discussion/dispute to what rights were granted by the I'On Company to allow residents of Olde Park to use the Creek Club docks. Olde Park's attorney has asked the Assembly's attorney if the Assembly would grant Old Park residents equal rights with I'On residents of access to the docks.

Motion to reject the request from Olde Park concerning rights to the Creek Club docks. Motion seconded. All in favor. Motion passed.

Authorization to Approve the Creek Club Lease

This is a potential conflict of interest for Chad so he has been asked not to vote.

Motion that upon execution of the deed for the transfer of CV-6, the Board approves execution of the lease on terms previously discussed, assuming no material modifications, and authorizing the President to execute the lease on behalf of the Board. Motion seconded. All in favor. Motion passed.

Management Report

Mike Parades presented the Management Report including:

Crime Prevention

Mike met with PFC Bryce Gregory to discuss an increase in patrolling. He suggests organizing a Neighborhood Watch and urging residents to call the non-emergency number for the police should they see any suspicious activity because the more this type of activity is reported, the more the police will patrol the area. They also discussed parking enforcement.

Trees on Eastlake and Sowell

There was a possible issue that the trees on Eastlake and Sowell needed to be pruned beyond the 12 feet LOG is contracted for. This issue has been resolved through the TOMP with no cost the Assembly.

Insurance

The Assembly's insurance is set to renew in February. Mike met with the Assembly's insurance agent to review the policy. Mike noted that the current contract does not include coverage for non-monetary damages. As these types of claims are not unusual, coverage should be sought for non-monetary damages. He also discussed the need for additional coverage for the Creek Club and its docks. Mike advised and the IDC recommends the Board add the IDC members as additional insureds on the D&O policy.

Motion to approve the Neighborhood Design Coordinator and up to four designers/architects added to the D&O coverage as additional insureds. Motion seconded. All in favor. Motion passed.

Meeting Adjourned: 8:48PM

**I'On Trust Report for the I'On Assembly HOA Board Meeting
February 20, 2014**

The Oyster Roast on February 9 was a great success. Loads of neighbors came out to enjoy food, music and a beautiful day. We are grateful to our neighbor Lorcan Lucey of Lucey Mortgage Corporation for providing sponsorship.

Coming Events

Celtic Concert

On Thursday, March 6th the Trust will present the Celtic harp and string duo of Castlebay. Bill and Sarah Settlemyer have graciously offered to host the concert in their home at 47 Jogging Street. The concert will begin at 7pm. Tickets are \$20. All proceeds will go to Castlebay.

Bridge Run Concert

The next major event is the annual Cooper River Bridge Run Concert at Westlake Amphitheater on Saturday, April 5. The concert will last from 3:30 until 6:30 p.m. and is free and open to the entire community. Vendors will be on hand with food and beverages.

Landscape Committee Report – February 2014

Krier Parking Area:

Background: The I'On Company installed parking areas in the Krier Lane loop for guest parking. The spots were designed for straight in parking, with each spot separated by 2 live oak trees.

Issue: In time the live oaks will increase in size so as to make parking difficult, if not impossible. Additionally, the live oaks were planted much closer together than would be advisable.

Objective: Identify a more practical, long term solution to improve ease of parking.

Status/Next Steps:

1. Develop a landscape architect design proposal with funds authorized by the 2013 Assembly Board.
2. Obtain Assembly Board conceptual approval to continue investigation of the proposed design to remove the live oak trees and change the parking orientation.
3. Review design with Krier Lane and Rialto Road neighbors for comment and revision.
4. Review design with Town for comment and approval.
5. Obtain contractor bids for work.
6. Obtain Assembly Board funding approval.

Perseverance Park Sycamore Trees:

Background: The 32 Sycamore trees planted in Perseverance Park are failing; two have died and several more (3 or 4) are experiencing a high degree of stress and die back. The Landscape Committee (LC) has received an arborist assessment that the trees were planted incorrectly with their wire baskets fully intact. Furthermore the arborist assessment is that the trees were planted too close together to allow proper growth.

Projected Next Steps:

1. The LC has formally requested the I'On Company fund wire basket removal on 26 of the Sycamore trees; projected cost is \$125 per tree for a total of \$3,250.
2. The LC will request Assembly Board approval for the following projected expenses:
 - a. Remove 6 dead/dying trees and grind the stumps at a cost of \$325 per tree - \$1,950.
 - b. Apply 6 soil treatments to amend the nutrients at \$300 per application - \$1,800.
 - c. Prune deadwood - \$1,000.
 - d. Install sod over areas where trees are removed and replace any damaged areas - \$1,000.
3. **VOTE: The Landscape Committee request that the Board approve up to \$9,000 for the work noted above. We have not heard back from the I'On Company regarding the request to remove the wire baskets from the Sycamore trees to remain.**

Infrastructure Committee Report

Committee Members:
Tony Woody, John Powers, Mike Parades

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Items to be Completed:

1. **On-street Parking** – The Infrastructure Committee met with the Town of Mount Pleasant (TOMP) to review the areas to receive painted on-street parking spaces, and the complaints / suggestions made by various neighbors over the last few months. The areas scheduled for installation of on-street parking spaces are Jane Jacobs Road, Duany Road and Robert Mills Circle. The Town has stated that the work will be accomplished as they have time and manpower, but there is no date certain. We will continue to monitor the situation. If there are any comments or concerns after the installation those can be forwarded to Mike and me for review. Still waiting on Town of Mt. Pleasant. John contacted the Town again recently and they are now targeting early March.
2. **Handover of Amenities** – Plans are still in place for a handover of the amenities in phases 7, 9, and 10 from The I'On Company before July 31, 2013 when the I'On Company completes their repairs to the areas identified in the previous walk through. On June 18th we completed a second walk through for a portion of the area and noted some discrepancies. A follow up walk through was scheduled, but the I'On Company cancelled and to date it has not been rescheduled. I am concerned that the final turnover will be delayed. Additionally the I'On Company informed us that the turnover will not include the park on Robert Mills as it has not been constructed. No date for completion of the park or for its turnover has been provided. We will keep the Board informed of the progress. Board voted to accept deeds with conditions... I'On Company turnover Georgetown Park, and access to marsh trail between lots 7-7 and 7-8 within 12 months (October 24, 2014). As of 11-17-13 we are waiting on the I'On Company to finalize the deeds and letter agreeing to conditions stated above. Received deeds for everything except Georgetown Park and the marsh path access as noted above on January 14, 2014. The I'On Company has committed to completing the remaining two items before March 15th. No change
3. **Mailbox Labels** – We will replace all the labels on the mailboxes (not the post houses) with the same style labels. Mailbox labels have been added to mailboxes with two exceptions, and they have been re-ordered. Missing labels have arrived and will be installed before the end of the year. A directory of mailbox locations has been completed and placed on file. Additional mailboxes (without new labels) were found and new labels ordered. New labels arrived and have been installed. Ordered 22 new mailboxes to replace the 12 mailboxes with missing doors and have 10 extra.
4. **Storm Drain Behind 119 Ionsborough** – investigate the reasons for the continued flooding. Flooding has been a consistent issue. Committee to investigate and recommend solution.
5. **33 East Lake** – Repair path beneath drainage outfalls. Determine if IDC approved drainage plan. We found no record of IDC approval. IDC investigating approval.
6. **Concrete Post** – Approved LOG to purchase 6 posts and replace the one broken post and asked LOG to remove and replace the chain with a larger diameter. Post are being fabricated.
7. **East Lake Boat House** – Requested proposal to Pressure wash entire facility and paint handrails. Deck will need replacement soon. Pressure wash completed. Hold on additional work until 2014 budget year. At that time perform spot painting and replace trim and decking as necessary. This will be a project for 2014. Mike will work with LOG to establish a scope of work and proposal for the work.

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8. **Flag Pole** – The existing flag pole has severe rot, and will need to be repaired and or replaced. The Committee is considering several options with sensitivity towards the historic nature of the existing pole. We hope to have a recommendation and pricing for the repair and or replacement at the September Board meeting. LOG provided us several estimates for different types of flagpoles. The estimates range from \$2,200 to \$4,200. The Committee is not yet ready to make a recommendation. I received some information from Jack Hamilton and Vince Graham regarding the history of the flag pole. In short “the pole was installed, with the Ginko tree to the SW of 10 Resolute Lane as a community 9-11 memorial in Nov. 2001. There was a ceremony with music at the time of the installation.” We will put money in the budget for 2014 to replace the wooden pole and add a historical marker to commemorate the significance of the flag pole and Ginko tree. *This will be a project for 2014. The Committee will work to prepare a scope and budget and present such to the Board for approval prior to beginning.*
9. **Electrical Supply for Christmas Lights** – Committee to investigate installation of electrical outlets at entrance to neighborhood and in Square to better install Christmas Lights in 2014.
10. **Disaster Preparedness Plan** – Committee will begin work on creating a disaster preparedness plan.
11. **Five Year Maintenance Plan** – Committee will begin work on creating a five year maintenance plan. Reserve Study will be used as basis for plan.
12. **Marsh Path Boardwalk Near Creek Club** – loose boards reported. Mike to investigate and make recommendation.

Completed Items:

1. **Stormceptors** – The Committee met with the Town to review the existing Stormceptors and discuss cleaning. We have two (2) on Hopetown, and one (1) on Robert Mills Circle. The Stormceptors should be cleaned each year. *The Committee will determine a price for this activity and include it in each year's budget going forward.*
2. **Marsh Paths** – The Committee awarded the contract for repairs to the marsh paths to LOG. *The work will begin shortly.*
3. **Lights on Neighborhood Sign at Entrance** – SCE&G is working on their facilities on Mathis Ferry Road. That activity causes them to cut the power temporarily, which in turn stops the lights timer. *The solution is for LOG to check the timer each Friday.*
4. **West Lake Pump** – Repaired started motor.
5. **Notification Post** – The Committee awarded the contract for the installation of notification post adjacent to each post house, and mailbox station to LOG. The Committee and LOG are scheduled to review the location of each post on Friday, July 19th. Installation will begin shortly thereafter.
6. **Wooden Bollards behind 345 N Shellmore** – At the request of the home owner wooden bollards will be installed behind the home to prevent Square patrons from parking in the yard.
7. **Hospitality Pond Aerator** – not working. Investigate problem and repair. Committee authorized repair work for \$528.36. The cost will be charged against the Repairs / Maintenance (6840) budget.
8. **Canal Bulkhead and Dock Inspections** – The Committee awarded the contract for the inspection of the canal bulkheads and the community docks to ADC. That work is

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- underway. Completed and the report received. The report found no deficiencies with the canal bulkheads, and did identify deficiencies with the community docks.
9. **Curb Radii** – There are a number of locations around the neighborhood where vehicles run off the pavement at the intersections with no curb. These areas are rutted and unsightly. The Committee will be inventorying these areas and requesting a proposal to install Belgian block to effectively increase the radius size and prevent the unsightly condition. We will bring the cost to the Board for approval. The Committee decided to repair the ruts on streets without curb by widening the radii with additional asphalt.
 10. **East Lake Post Office** – Repair light and sensor. Repair bricks and frame. I did not see this as an issue. Add recycle bin to area. None of the other mailbox areas have recycle bins so I don't think we need to start that precedent. Light sensor replaced.
 11. **Tetherball at Scramble** – Repair tetherball game and purchase a supply of balls. Replaced ball and have a supply available.
 12. **West Lake Amphitheater Building** – Requested proposal to pressure wash and paint. *Pressure wash completed. The structure will not be painted at this time.*
 13. **Ramble Fence** – Requested proposal to pressure wash fence. *Complete.*
 14. **Perimeter Fence Along Mathis Ferry** – Inspect fence in areas that have been cleared and paint if necessary. *No paint at this time.*
 15. **Parking Rules** – Ask Board to consider instituting a rule that identifies a maximum time period that a vehicle can be parked in the public right-of-way without being moved. *Passed comment to Compliance Committee*
 16. **Handicap Signs at Holy Ascension** – The Church installed handicap parking signs at two on-street parking spaces. The Town reviewed the installation and determined that a handicap accessible route is not available from those spaces and thus the signs should be removed. *The Town stated that the signs are standard, were not approved to be installed in the public right-of-way, and that they will remove the signs.*
 17. **West Lake Bridges** – Requested proposal to pressure wash and paint. *Finished pressure washing. Review for painting next year.*
 18. **East Lake Path Between Bridges** – Path between bridges regularly washes out. Committee will request proposal to install concrete. This should be a minor cost. LOG replaced ribbon curb with stand-up curb to direct stormwater runoff to curb inlet, and repaired path behind new curb.
 19. **West Lake Path at Boat Ramp** – The path at the boat ramp is steep and regularly washes out. Committee has requested a proposal to install concrete in this area. We will bring the cost to the Board for approval. LOG replaced eroded portion of gravel path with concrete. Adjacent neighbors complained about the termination point of the concrete path. The Committee agreed to extend the concrete path to the nearest property boundary on both sides of boat landing. LOG submitted a price of \$1,900 for the work, and it was approved. Construction should begin shortly. *Complete*
 20. **Scramble Building** – Pressure wash building and replace light fixture. Pressure wash completed. Damaged and rotted wood to be replaced, mailboxes repaired, and entire building painted. *Complete.*
 21. **Eastlake Road Speeding** – Investigate adding a speed limit sign or other to reduce speeding in the area. Moved sign from Shellmore to Eastlake. *Complete.*
 22. **Fire Pit** – The fire pit was cracked with some brick missing, brick missing from surrounding wall, and the top would not fit on the pit such that it could be locked. LOG replaced

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- the brick and fixed the top. The area was vandalized the next night, and LOG repaired the damage from the vandalism. Complete.
23. **Christmas Lights** – We are ordering additional lights to light the big oak in the square and the six trees in the raised bed along N Shellmore at the Square. Complete. Lights have been removed and stored for next Christmas.
 24. **Flagpole Lighting** – check on up light. We received a report that it is not working. Replaced bulb. Complete.
 25. **Street Lights** – Verify the number of lights and compare to monthly bill. Verified the monthly bill from SCE&G is for 123 street lights and are being charged in accordance with agreement with SCE&G. The street light map and directory have been updated and placed on file. Complete.
 26. **Bollards at the Entrance of East Lake** – Investigate why bollards were removed, and consider replacing them. Someone remembers a runner hitting one while jogging at night. Waiting on proposal. Complete.
 27. **Street Signs** – The Committee will inventory street signs, including the brass plates in the sidewalks (Montrose plate missing at intersection with N Shellmore), and recommend replacements. We have requested that the I'On Company provide the supplier so we can closely match the existing. Checked street signs and found one missing on Grace Lane, and reported it to TOMP. Found some brass street plaques in storage, but did not have missing plates. LOG found a provider and provided a cost to purchase of \$2,550. The Signage Budget does not have enough remaining funds for this activity. However, there is enough funding within the total Infrastructure budget items. Plates will be purchased and installed this year. The Committee looked into providers for the brass plates and found a less expensive supplier. We will purchase six plates to have them available when necessary. This item is complete.
 28. **Hospitality Road Pond Diffuser** – Investigate and determine cause of problem. Complete.
 - 29.

Items on Hold:

1. **West Lake Stormwater** Outfall Structures – Town recommends that we remove the wooded dock from the top of each structure. During a very large storm event the top of structure is designed to accept runoff from the lakes to prevent flooding of the adjacent properties. The Committee is investigating the removal of the wooded docks, and will report its findings.
2. **Hydro Mixer** – The Committee met with The Greenery that was hired to manage the lakes. After reviewing the canals they believe the each will maintain itself without the use of the hydro mixer with one exception. The area on the northern canal nearest East Lake expands at the bend and the additional area appears stagnant. The one working hydro mixer will be moved to the stagnant area. There is no research that we know of so this is a trial and error process. We will keep the Board informed of the progress. There was an electrical issue that was repaired. We received a proposal for \$2,497.52 from the Greenery to move the one good diffuser to the bend in the northern canal. The work involves extending the current power source 350'. This project would reduce the algae that periodically collects in the area. We have received several complaints about this item from the residents immediately adjacent to the area. This expenditure of funds is

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not in the current budget. Presently there is no money in next year's budget for this work. On hold until funding is approved.

3. **Lakes** – Lakes were stocked with tilapia to aid in algae removal. The Committee requested that the fish population (brim and largemouth bass) be sampled in each lake. This is a no cost service provided by The Greenery. We will report the findings. We received the Fish Report and it found that our fish populations are good relative to the productivity of the lakes. The report did recommend setting up two automatic feeding stations per lake to improve the number and size of both the brim and largemouth bass population. We will add an item to the 2014 budget for the feeding stations and the board can vote on the expenditure at the time of purchase.
4. **Neighborhood Crosswalks** - original plans for replacement to be done in phases with Phase I being the crosswalk in front of the Church at Sowell and N. Shellmore, Phase II being the Crosswalk at Sowell & Ponsbury and the Crosswalk at Sowell & East Lake, and Phase III being the Crosswalk at the neighborhood entrance. In addition, the Committee has been in discussion with the Square Association regarding sidewalk modifications and a pedestrian crosswalk at the Civitas and Shellmore intersections. No plans or cost are finalized. To date we have had casual discussions that the Square Association and the Assembly would share the cost. We received comments and support at the Mid Year meeting for a speed table at North Shellmore and Sowell and the crosswalk to North Shellmore and Civitas to aid in traffic calming for this section of North Shellmore. We will keep the Board informed of the progress. No change.
5. **Perseverance Park On-street Parking** – It was suggested that the Assembly consider adding on-street parking to Shellmore near the Park. Committee will request a proposal for the design.

Finance Committee Report – February 27, 2014

The Finance Committee met on February 19, 2014. In attendance were Anne Register, Ed Clem, Sally Raver, and Mike Parades and Steve Wagner from SCS.

The agenda included the following:

Review of January, 2014 Financial Statements

Steve and Mike reviewed the January 31, 2014 Financial Report, including the income and expense statement, the balance sheet, the reserve analysis, and attached documents. (See attached.) In addition the delinquency report and the transfer fee report were discussed.

Summary

Finances: December finances were ahead of budget on income and under budget for expenses (variances of \$25,430 over budget in income and \$9,726 under budget in expenses), resulting in a positive net position totaling \$35,156.

Transfer Fee Receipts: January receipts totaled \$8,156.25.

Equity Reserves: The balance for the end of January was \$878,952.

Upon request, Steve will amend the reserve analysis report to include historical data.

The group also advised Anne to check with Ameris on the CD which is to mature on March 1, 2014. It should either be renewed or cashed out and the money deposited to the Money Market account at Ameris, depending on the best earnings.

Providing Financial Reports to I'On Neighbors

In response from Martha Morgan's request to post the 2013 year-end financials on the website, Mike had reminded the committee that the Bylaws [Article 6-103(b)] require an annual report consisting of a balance sheet, an operating statement, and a statement of changes in the financial position to be made available to HOA members by 120 days after the end of the fiscal year. The group agreed to have Mike ask the SCS accountant to prepare the necessary report. The fee is estimated to be \$280 against a budget of \$500 for accounting and tax services. The actual tax return should be \$175, allowing the HOA to be within budget for both of these expenses.

Delinquencies

- Current Delinquency Report

Staff reported that collections are well ahead of where things were last year. There has been much work done on getting correct addresses. The report for 2/17/14 totals \$93,580.45, of which \$49,682.44 relates to 2014 payments still due from approximately 103 households.

Discussion followed on the process to be used in sending a friendly reminder to those who have not paid the first half of the 2014 assessment before February 28. Mike will work with Sheri Cothrane to be certain this is done.

- Collection Policy

Committee members discussed the latest draft of a revised collection policy which will be presented to the Board on February 27. The changes in the policy reflect the change in assessment payments, along with more complete instructions for checking addresses of property owners. In addition, Bob Davis reviewed the draft to be certain it is in keeping with the CCR's, and Bylaws. Those present concurred that the revision was satisfactory. One item that Mike needed to check on was a \$30 "convenience fee" when a payment plan is created. He determined that this is an administrative fee from SCS and should be a part of the stated policy. Once the policy is approved, it will be posted and property owners will be apprised of the revision.

- Discussion on Special Circumstances (*should past due fees ever be forgiven; procedure for so-doing*)

There are two circumstances related to past due assessment payments that have been brought to the attention of the committee for review. The problems were created because SCS had the wrong mailing address for each homeowner. Due to the transition from AMCS and some resulting questionable data, the committee was in favor of trying to eliminate some of the fees and interest due for these two homeowners. Anne will prepare a recommendation for the Board to consider.

- Committee Meeting with Sheri Cothrane and Stephanie Trotter

It was agreed that this meeting would be helpful in understanding exactly how delinquencies are managed. The meeting will be scheduled when Annie Bonk is back in town and can attend.

Insurance Issues

- Renewals

Mike reported that the renewal of the Nationwide Package (includes Property, GL and D&O) and Umbrella policies had been taken care of by the due date of 2/12/14. Renewal expense totaled \$15,279.

- Creek Club Coverage

He also reported that he has the information about the coverage needed once the settlement and purchase of the Creek Club property has been accomplished. What is needed is hazard coverage for the two docks and GL coverage for the boat ramp. He has talked with Mike Russo for information. Mike P. is prepared to bind the coverage at a cost of \$6,405 when the purchase is confirmed. Still under research is the cost of rising water coverage for the docks. The only provision in the budget for such insurance is the Creek Club line item of \$8,000 that is primarily for fees for usage paid to Mike Russo/ 148 Civitas.

- Other Coverage Needed

The committee discussed the recommendation of adding D&O coverage that would include non-monetary damages. We would also have to replace the current Umbrella coverage. Additional costs would be about \$5,400 over the budget. The total insurance budget for the year is \$16,000. Several questions were asked that Mike will research to know more about this recommended change.

Two small changes include adding the IDC Design Committee as additional named insureds and adding an endorsement for hired and non-owned auto to the GL coverage. Total cost for these additions is \$157.

- Recommended Insurance Review

In the near future, Mike is recommending that the property insurance coverage be examined. There are several amenities that are not covered in the current policies, and the Board should be aware of whether reserve funds are allocated for this purpose or if additional insurance is needed.

Notes on l'On Assembly HOA P & L Statement for January 31, 2014

These notes are added to give some explanation where there are significant variances between the budget and the actuals for the month, or when some other explanation is warranted.

Revenues

4000 – Assessments – the actuals include the payments received in January as well as the deferred amount from payments received in December (\$128,222.51). We are ahead of budget with our receipts.

Expenses

Administrative

6260 – Office Supplies – the expense is for furniture needed for the office used by Mike and Courtney

6409 – Website Maintenance – this fee is paid on a quarterly basis so the January payment covers the entire first quarter of 2014

6500 – Legal/Professional – no invoice was received from Leath Bouch in January, but one has come in in February (\$24,761.93)

Maintenance

Several accounts show activity that were not budgeted to have costs until later in the spring (6847 – walking paths; 6854 – plant/tree replacement; 6856 – tree maintenance; 6864 - mailbox repairs). These are simply a matter of timing, i.e. LOG was able to do some of the work, etc.



QTON

I'On Assembly Homeowners Association

01/31/2014

Financial Management Report

Year To Date

2014



I'On Assembly Homeowners Association
Income Statement - MTD-YTD-Hybrid I'On
01/31/2014

Page: 1

3301 Salterbeck St. - Ste 201
Mt. Pleasant SC 29466

	Actual Current Mo	Budget Monthly	Monthly Variance	Actual YTD	Budget YTD	YTD Variance	Annual Budget
Revenues - Cash							
4000 Assessments	326,950	300,000	26,950	326,950	300,000	26,950	749,000
4500 Past Due - Late Fees	666	292	374	666	292	374	3,500
4697 Directory Ad Revenue	0	133	(133)	0	133	(133)	1,600
4700 Interest Income	10	29	(19)	10	29	(19)	350
4702 Interest Income-Rese	109	292	(183)	109	292	(183)	3,500
4952 Mont School-Landscap	0	559	(559)	0	559	(559)	6,706
4954 IDC Revenue	0	1,000	(1,000)	0	1,000	(1,000)	12,000
Total Revenue	327,735	302,305	25,430	327,735	302,305	25,430	776,656
Expenses - Accrual							
Administrative							
5940 I'On Trust Expense	0	0	0	0	0	0	20,000
5945 Social Events/Commun	0	25	25	0	25	25	500
5950 Creek Club Fees	0	0	0	0	0	0	8,000
6000 Management Fee	5,715	5,715	0	5,715	5,715	0	68,580
6010 Staffing/Payroll	3,651	3,583	(68)	3,651	3,583	(68)	43,000
6050 Security	0	0	0	0	0	0	5,000
6080 Office Rent	425	425	0	425	425	0	5,100
6092 CAI Membership Dues	0	0	0	0	0	0	515
6200 Bank Service Charge	30	0	(30)	30	0	(30)	0
6210 Postage & Delivery	39	66	27	39	66	27	3,000
6246 Directory Printing	0	0	0	0	0	0	3,600
6250 Printing	0	500	500	0	500	500	5,500
6260 Office Supplies	2,378	100	(2,278)	2,378	100	(2,278)	2,500
6400 Accounting/Tax Servi	0	0	0	0	0	0	500
6409 Website Maintenance	713	208	(505)	713	208	(505)	2,500
6500 Legal/Professional	0	10,000	10,000	0	10,000	10,000	50,000
6545 Legal-Collections &	0	500	500	0	500	500	10,000
6555 Professional Consult	0	0	0	0	0	0	12,000
6556 Risk Assessment	0	0	0	0	0	0	4,000
6557 IDC Administration	1,665	2,500	835	1,665	2,500	835	30,000
Total Administrative	14,616	23,622	9,006	14,616	23,622	9,006	274,295
Maintenance							
6020 Contract Landscaping	14,758	14,758	0	14,758	14,758	0	177,096
6830 Signage	0	0	0	0	0	0	2,000
6840 Repairs/Maintenance	230	1,000	770	230	1,000	770	25,000
6841 Infrastructure Enhan	0	250	250	0	250	250	3,000
6842 Vandalism	0	0	0	0	0	0	5,000
6845 Seasonal Flowers	0	0	0	0	0	0	15,800
6847 Walking Path-Repairs	250	0	(250)	250	0	(250)	7,500
6849 Landscape Lighting	0	100	100	0	100	100	2,500
6850 Landscaping Enhancem	0	0	0	0	0	0	32,000
6852 Grounds Supplies	13,385	13,000	(385)	13,385	13,000	(385)	34,475
6854 Plant/Tree - Replace	125	0	(125)	125	0	(125)	6,000
6856 Tree Maintenance/Tri	150	0	(150)	150	0	(150)	24,050
6858 Pine Straw/Mulch	0	0	0	0	0	0	22,280
6860 Irrigation Repairs	150	250	100	150	250	100	3,000
6862 Power Washing & Pain	0	0	0	0	0	0	4,000
6864 Mailbox Repairs	294	0	(294)	294	0	(294)	3,000
6866 Pet Stations	1,979	1,900	(79)	1,979	1,900	(79)	4,000
6868 Fish and Wildlife	0	0	0	0	0	0	1,500
6870 Lake Equipment Maint	0	0	0	0	0	0	2,000
6874 Streetlight Replacem	0	250	250	0	250	250	3,000
6941 Pond/Lake Maintenanc	0	0	0	0	0	0	6,900
6942 Playground Improve	0	0	0	0	0	0	2,000
Total Maintenance	31,321	31,508	187	31,321	31,508	187	386,101



I'On Assembly Homeowners Association
Income Statement - MTD-YTD-Hybrid I'On
01/31/2014

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3301 Salterbeck St. - Ste 201
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		Actual Current Mo	Budget Monthly	Monthly Variance	Actual YTD	Budget YTD	YTD Variance	Annual Budget
	Utilities/Insurance/Taxes							
7000	Electricity	4,834	4,721	(113)	4,834	4,721	(113)	56,650
7010	Water	433	600	167	433	600	167	9,000
7015	Storm Drain	0	258	258	0	258	258	3,100
7060	Insurance	15,279	15,500	221	15,279	15,500	221	16,000
7450	Federal Income Taxes	0	0	0	0	0	0	200
7460	Property Taxes	0	0	0	0	0	0	310
	Total Utilities/Insu	20,546	21,079	533	20,546	21,079	533	85,260
	Total Expenses	66,483	76,209	9,726	66,483	76,209	9,726	745,656
8000	Replacement Reserves	6,875	6,875	0	6,875	6,875	0	27,500
8012	Reserves-Int Inc Tra	0	0	0	0	0	0	3,500
	Net Surplus(Deficit)	254,377	219,221	35,156	254,377	219,221	35,156	0



I'On Assembly Homeowners Association
Balance Sheet
01/31/2014

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3301 Salterbeck St. - Ste 201
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	Cash - Operating	
1000	Operating Cash	51,238
1049	Operating Money Market	<u>212,057</u>
	Total Cash	263,294
	Cash - Money Market/CD - Reserves	
1052	Reserve Money Market	27,611
1052.1	Money Market-Harbor National	82,399
1057.23	Money Market - Ameris	2,595
1065.21	CD - Cedar Harbor - 5/23/15 .6%	215,000
1065.23	CD - Cedar Harbor - 5/23/15 .6%	200,000
1065.31	CD - Cedar Harbor - 4/10/14	243,122
1065.33	CD - Ameris - 3/1/14	<u>103,463</u>
	Total Cash - Money Market - Reserves	874,189
	Accounts Receivable	
1200	Accounts Receivable	141,011
1280	AR Special	<u>-938</u>
	Total Accounts Receivable	140,073
	Total Assets	<u>1,277,556</u>
	Liabilities	
2000	Accounts Payable	18,412
2330	SCS Administrative Costs	3,518
2800	Deferred Income	<u>38,231</u>
	Total Liabilities	60,161
	Reserve Equity	
3800	Reserve Equity	8,156
3831	Reserve-Docks	136,007
3832	Reserve-Buildings	48,002
3834	Reserve-Infrastructure	475,728
3835	Reserve-Landscape Improvements	136,007
3836	Reserve Contingency - Garden Club	2,273
3837	Reserve-Contingency	<u>72,779</u>
	Total Reserve Equity	878,952
	Retained Earnings	
3950	Retained Earnings	30,343
	Net Ytd Inc & Exp	<u>308,101</u>
	Total Equity	338,443



I'On Assembly Homeowners Association
Balance Sheet
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Total Liabilities and RE

1,277,556



I'On Assembly Homeowners Association
Income Statement - MTD-YTD-Accrual I'On
01/31/2014

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3301 Salterbeck St. - Ste 201
Mt. Pleasant SC 29466

		Actual Current Mo	Budget Monthly	Monthly Variance	Actual YTD	Budget YTD	YTD Variance	Annual Budget
Revenues								
4000	Assessments	381,500	379,500	2,000	381,500	379,500	2,000	759,000
4500	Past Due - Late Fees	(160)	0	(160)	(160)	0	(160)	3,500
4697	Directory Ad Revenue	0	133	(133)	0	133	(133)	1,600
4700	Interest Income	10	160	(150)	10	160	(150)	350
4702	Interest Income-Rese	109	790	(681)	109	790	(681)	3,500
4952	Mont School-Landscap	0	0	0	0	0	0	6,706
4954	IDC Revenue	0	1,000	(1,000)	0	1,000	(1,000)	12,000
4995	Delinquent Assessmen	0	0	0	0	0	0	(10,000)
Total Revenue		381,458	381,583	(125)	381,458	381,583	(125)	776,656
Expenses								
Administrative								
5940	I'On Trust Expense	0	0	0	0	0	0	20,000
5945	Social Events/Commun	0	25	25	0	25	25	500
5950	Creek Club Fees	0	0	0	0	0	0	8,000
6000	Management Fee	5,715	5,715	0	5,715	5,715	0	68,580
6010	Staffing/Payroll	3,651	3,583	(68)	3,651	3,583	(68)	43,000
6050	Security	0	0	0	0	0	0	5,000
6080	Office Rent	425	425	0	425	425	0	5,100
6092	CAI Membership Dues	0	0	0	0	0	0	515
6200	Bank Service Charge	30	0	(30)	30	0	(30)	0
6210	Postage & Delivery	39	66	27	39	66	27	3,000
6246	Directory Printing	0	0	0	0	0	0	3,600
6250	Printing	0	500	500	0	500	500	5,500
6260	Office Supplies	2,378	100	(2,278)	2,378	100	(2,278)	2,500
6400	Accounting/Tax Servi	0	0	0	0	0	0	500
6409	Website Maintenance	713	208	(505)	713	208	(505)	2,500
6500	Legal/Professional	0	10,000	10,000	0	10,000	10,000	50,000
6545	Legal-Collections &	0	500	500	0	500	500	10,000
6555	Professional Consult	0	0	0	0	0	0	12,000
6556	Risk Assessment	0	0	0	0	0	0	4,000
6557	IDC Administration	1,665	2,500	835	1,665	2,500	835	30,000
Total Administrative		14,616	23,622	9,006	14,616	23,622	9,006	274,295
Maintenance								
6020	Contract Landscaping	14,758	14,758	0	14,758	14,758	0	177,096
6830	Signage	0	0	0	0	0	0	2,000
6840	Repairs/Maintenance	230	1,000	770	230	1,000	770	25,000
6841	Infrastructure Enhan	0	250	250	0	250	250	3,000
6842	Vandalism	0	0	0	0	0	0	5,000
6845	Seasonal Flowers	0	0	0	0	0	0	15,800
6847	Walking Path-Repairs	250	0	(250)	250	0	(250)	7,500
6849	Landscape Lighting	0	100	100	0	100	100	2,500
6850	Landscaping Enhancem	0	0	0	0	0	0	32,000
6852	Grounds Supplies	13,385	13,000	(385)	13,385	13,000	(385)	34,475
6854	Plant/Tree - Replace	125	0	(125)	125	0	(125)	6,000
6856	Tree Maintenance/Tri	150	0	(150)	150	0	(150)	24,050
6858	Pine Straw/Mulch	0	0	0	0	0	0	22,280
6860	Irrigation Repairs	150	250	100	150	250	100	3,000
6862	Power Washing & Pain	0	0	0	0	0	0	4,000
6864	Mailbox Repairs	294	0	(294)	294	0	(294)	3,000
6866	Pet Stations	1,979	1,900	(79)	1,979	1,900	(79)	4,000
6868	Fish and Wildlife	0	0	0	0	0	0	1,500
6870	Lake Equipment Maint	0	0	0	0	0	0	2,000
6874	Streetlight Replacem	0	250	250	0	250	250	3,000
6941	Pond/Lake Maintenanc	0	0	0	0	0	0	6,900
6942	Playground Improveme	0	0	0	0	0	0	2,000



I'On Assembly Homeowners Association
Income Statement - MTD-YTD-Accrual I'On
01/31/2014

Page: 2

3301 Salterbeck St. - Ste 201
Mt. Pleasant SC 29466

		Actual Current Mo	Budget Monthly	Monthly Variance	Actual YTD	Budget YTD	YTD Variance	Annual Budget
	Total Maintenance	31,321	31,508	187	31,321	31,508	187	386,101
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7000	Electricity	4,834	4,721	(113)	4,834	4,721	(113)	56,650
7010	Water	433	600	167	433	600	167	9,000
7015	Storm Drain	0	258	258	0	258	258	3,100
7060	Insurance	15,279	15,500	221	15,279	15,500	221	16,000
7450	Federal Income Taxes	0	0	0	0	0	0	200
7460	Property Taxes	0	0	0	0	0	0	310
	Total Utilities/Insu	20,546	21,079	533	20,546	21,079	533	85,260
	Total Expenses	66,483	76,209	9,726	66,483	76,209	9,726	745,656
8000	Replacement Reserves	6,875	6,875	0	6,875	6,875	0	27,500
8012	Reserves-Int Inc Tra	0	0	0	0	0	0	3,500
	Net Surplus(Deficit)	308,101	298,499	9,602	308,101	298,499	9,602	0

101

Bank Balance

**PON ASSEMBLY, INC.
COLLECTION POLICY
REVISED FEBRUARY, 2014**

WHEREAS, ARTICLE II, 2-104 of the Covenants, Conditions, Restrictions and Easements specifies the duty and obligation of each Titleholder to pay assessments to fund the expenses which the Assembly incurs or expects to incur and sets forth the obligations that may be imposed for failure to pay assessments, including the obligation to pay late charges in such amount as the Board of Trustees may establish by resolution, AND interest computed from the Due Date at a rate of 10% per annum or such higher rate as the Board of Trustees may establish, subject to limitations of Applicable Law, on delinquent assessments, AND the costs of collection including reasonable attorney fees; AND

WHEREAS, the Assembly has contracted with a professional management company to provide management services and supervision over certain contract services to the Assembly; AND

WHEREAS, the Assembly, beginning with 2014, has approved billing the annual assessment in two installments with one payment due January 1st and the second payment due July 1st; AND

WHEREAS, the Board of Trustees has determined the need to amend the previously approved Collection Policy,

NOW THEREFORE, be it resolved that the Board of Trustees has elected to authorize its management agent to carry out the following amended policy with respect to all delinquent accounts, reserving to itself the right to modify or intervene in certain cases, as the Board sees fit.

- Payments of assessments are due on the last day of the month of the initial transmittal date specified on an invoice (the "Due Date"). Collection procedures may begin immediately after the Due Date.
- If a payment becomes past due, the Titleholder shall be charged a one-time late payment fee of \$25.00, AND interest will be charged at 10% per annum, computed from the Due Date on the unpaid balance.
- If payment is not received by the end of the second month following the Due Date, then the management company shall refer the account to legal counsel to file a lien on the Titleholder's property. The Titleholder shall be responsible for all costs, expenses and fees associated with the collection of the delinquent assessment, including reasonable legal fees, whether or not suit is filed, as provided for in the Declaration of Covenants.

NOTE: If the assessment bill is returned due to an incorrect address, the management company shall perform the following actions:

- Check the Charleston County tax records to verify the address on file for tax bills and/or
- Verify the Titleholder's correct address by either calling any number listed in the Titleholder's record, and by consulting with the Finance Committee and/or the full Board as specific circumstances dictate.

**I'On Assembly, Inc,
Collection Policy Revised
February 2014**

- The performance of this additional address verification by the management company shall not relieve the Titleholder of responsibility for any late fees, interest or legal expenses.
- If the account continues to be delinquent at the end of the calendar year, or the amount of the delinquency (whether from annual assessments, fines or other amounts) exceeds \$1,500.00, including applicable late fees, interest, collection costs and attorney's fees, as well as any outstanding fines for violation, the Board shall authorize foreclosure action against the delinquent Titleholder.
- Payment Plans: In cases of demonstrated hardship, and prior to referral to legal counsel for collection, the Board of Trustees may authorize the management company to accept a payment plan offered by the delinquent Titleholder; provided, that the proposed payment plan meets the following criteria:
 - The proposed plan requires the Titleholder to immediately sign a payment agreement and pay 25% of the total fees owed to the Assembly, including the annual assessment and any applicable late fees, collection costs and attorney's fees, including a one-time \$30.00 SCS administrative fee (the "Initial Lump Sum Payment"); and
 - The proposed payment plan requires the Titleholder to pay the remaining balance owed the Assembly in no more than three additional monthly payments following the Assembly's receipt of the Initial Lump Sum Payment; and
 - The proposed payment plan requires the Titleholder to set-up automatic bank drafts to the management agent in the Assembly's favor, payable the first day of each month; and
 - In the event that a single payment is missed, the entire payment plan shall become null and void and the remaining balance shall become due immediately, and the Assembly shall proceed with the appropriate collections actions in accordance with the policy.

The Board of Trustees reserves the right to modify this policy at any time in its sole discretion.

This is to certify that the Board of Trustees adopted the Revised Collection policy by unanimous consent, effective _____, until such date as it may be modified, rescinded or revoked.

BOAT RAMP – DOCK RULES

Boats must not be left more than 72 hours.

Live Aboards (boats with kitchen, sleeping and bathroom facilities) are not permitted.

Boat Trailers may only park at boat owners home, not in parking lots or on Saturday Road and in accordance with Mount Pleasant Parking Regulations

THE I'ON DOCKS AND RAMP
ARE FOR THE USE OF I'ON
RESIDENTS WITH PROPER DECAL

Discharging oil, bilge water, etc. is prohibited while docked.

Discharging marine heads is prohibited while docked.

Garbage and Trash must be bagged and removed from premises.

Major repairs involving outfitting/refitting of vessels at dock is prohibited.

Keys to ramp are not to be loaned out

Swimming and Diving from Dock is at your own risk.

Fishing from the Dock is permitted, although cleaning fish is prohibited.

Gate must be locked after each use.

No Charter Boat operations are allowed at the dock.

THE I'ON ASSEMBLY RESERVES THE RIGHT TO REFUSE DOCK SPACE TO ANY VESSEL DEEMED TO BE IN UNSAFE CONDITION.

IT MAY BE NECESSARY TO CLOSE THE BOAT RAMP & DOCKS WITHOUT NOTICE FOR REQUIRED MAINTENANCE & OR CONSTRUCTION.

THE I'ON ASSEMBLY IS NOT RESPONSIBLE FOR ANY LOSS OR DAMAGE CAUSED BY VANDALISM OR THEFT. OWNERS ARE RESPONSIBLE AT ALL TIMES FOR THE SECURITY OF THEIR VESSEL.

THE USE OF DOCK SPACE IS AT THE SOLE RISK OF THE OWNER. THE I'ON ASSEMBLY SHALL NOT BE LIABLE FOR THE CARE AND PROTECTION OF ANY VESSEL, ITS APPURTENANCES, OR CONTENTS. THE I'ON ASSEMBLY SHALL NOT BE HELD RESPONSIBLE FOR INJURIES TO OWNERS OR THEIR GUESTS OCCURING ON OR AROUND THE DOCKS.

PLEASE BE COURTEOUS IN YOUR USE OF THE DOCKS AND RAMP

IMPORTANT PHONE NUMBERS

CHARLESTON COUNTY EMERGENCY PREPAREDNESS 740.6400

POLICE FIRE AMBULANCE 911

U.S. COAST GUARD 724-7616 OR 723-9378

ION ASSEMBLY 849-7062

Communications Committee Report – February, 2014

The Communications Committee met on February 20, 2014 to discuss projects for the year ahead. Present were Anne Register, Vikki Davis, Barb Fry, Julie Hussey, Lees Baldwin, Steve Degnen, Margaret Summers and Mike Parades from SCS.

The agenda included:

- **Website issues**

- Continuing to monitor problems and find solutions
- Determining policies and procedures to ensure consistent and efficient use of the website capacities

Discussion included learning how many neighbors have logged in on the website; what the big problems are with usage (Steve offered to help with any of these); including monthly website tips in the community newsletter; and working on ways to create more substance for the website.

- **Determining policies for e-mail blasts**

Discussion included the importance of having the blast sent from the appropriate source; researching how people can “unsubscribe” without having the HOA lose electronic contact; consensus was that blasts are not overused at the current time and that mixing messages on blasts takes away from the importance of each.

- **Guidelines for the I’On Newsletter**

- Items to be included – what is deemed appropriate and what is not
- A possible dialogue in the newsletter that posts ongoing and specific volunteer responsibilities in the neighborhood based on the premise that if folks get accustomed to seeing this information, more will decide to get involved in some way
- Other suggestions for regular features

Discussion included the need to check the form on the website to determine if the criteria for articles is there and is appropriate/complete; possibly adding an item from the manager (SCS) each month; focusing on features for younger neighbors; in addition to volunteers in the newsletter, improve the website’s mention of volunteer needs by posting this in several locations; considering a volunteer of the month feature; reminders from IDC are good.

- **Assisting with securing resident’s e-mail addresses, possibly at closings**

Discussion included Mike’s offer to help with this, using the “ticket” form that the Ambassadors use as a template for a form for closing attorneys; Lees had suggestions about being more “official” and thorough with materials given to new neighbors (there is a Florida model we should check on).

- **Investigating ways to continue to improve overall neighborhood communications**

- How many residents do not use e-mail or online information – how do we ensure they receive I’On communications?

Discussion included finding a way to indentify these people; Mike suggested including a survey form in the mid-year mailing that will be done with July 1 invoices; it was agreed that this is an area we should know more about.

- **Exploring the Concept of a Homeowner's Guide**

Discussion included identifying what needs to be in such a guide, keeping it current, etc.; all agreed that it would be useful, especially for new neighbors; it could be printed and also posted on the website; Julie offered to help and suggested that it should be done with a little humor throughout.

- **Thoughts on "I'On Life"**

Discussion suggested that also related to this monthly publication that all neighbors receive but that does not include much about I'On is the reality of the I'On Next Door social network; there is a need to understand more about readership and usage because we don't want to have neighbors choosing to use other resources exclusively instead of what the website provides, i.e. we'd like for the HOA communication tools to be valuable; the committee will look into these resources.

Committee members were asked to think over the discussions and get back to Anne with further thoughts as well as their interest in being a part of specific projects and ongoing assignments to be done.

Secretary Report February 27, 2014

PARLIAMENTARY PROCEDURES

Decision Required

Recommend time management of the monthly agendas to max 2 hrs. (+ exec session+ homeowner forum).

Two methods from Roberts Rules:

- a. Time limited comments and rotation for board members
- b. A pre-assigned time for each agenda item

Attached is a summary of the topics that are most applicable to I'On Board meetings. This can be used as a reference sheet for future parliamentarians and board presidents.

COMMITTEE AND BOARD OF APPEALS APPOINTMENTS

VOTE to approve the members of all committees and board of Appeals as listed in the attached draft Board Appointments Resolution.

BOARD APPOINTMENTS RESOLUTION

RESOLVED, that the Board of Trustees (the “Board”) hereby appoints the following members of the Assembly to serve as members of the Board of Appeals and five Committees, as specified below. These appointments shall be for a period of one (1) year, or until the successors of each of them are properly designated:

Board of Appeals

- Deborah Bedell, Board President (Chair)
- Stephen Wood, Board IDC Liaison
- Bob Davis, Board Covenants Liaison
- Fred White
- Bill Settlemeier

Covenants Committee

- Bob Davis (Chair)
- Mike Parades, Property Manager
- Scott Alderson
- Ginger Black
- Peggy Watt
- Lori Bate
- Lori Feehan

I’On Design Committee (IDC)

- Pam Gabriel (Chair)
- Steve Woods, IDC Liaison
- Len Hanson
- Phil Clark
- Marty Schulken
- Mackie Hill

Docks Amenities Committee

- Tom O’Brien (Chair)
- Bob Hardie
- Bill Hussey
- Wim Kellett
- John Krainin
- Jeff Meyer
- Bill Raver

Communications Committee

- Anne Register (Chair)
- Barb Fry
- Lees Baldwin
- Julie Hussey
- Steve Degnen
- Vikki Davis
- Margaret Summers

Finance Committee

- Anne Register (Chair)
- Ed Clem
- Frederik Winther
- Sally Raver
- Annie Bonk

This is to certify that the Board of Trustees adopted this resolution effective
_____ until such date as it may be modified, rescinded or revoked.

Guide to Parliamentary Procedure:

l'On Bylaws Article 2:106 (d) "...To the extent consistent with the Governing Documents, meetings shall be conducted according to the most current edition of *Robert's Rules of Order*. "

'Robert's Rules of Order' 11th ed.

"used to making meetings fair and equitable while controlling time and relevance, to accomplish the work with minimum discord and maximum productivity."

MANAGING MEETINGS

1. Responsibilities
 - a. Board President chairs the board meetings
 - b. Secretary keeps the minutes, signs copies of official acts and assistant the president in preparing the agenda for each meeting.
 - c. Parliamentarian advises all members on parliamentary procedure.
2. Types of Agendas
 - a. Informal - list of items to cover
 - b. Timed – assigns timeline each item on the agenda
 - c. Consent – Allows board to adopt the entire agenda (or a section of) through a motion and vote or by unanimous consent.
3. Regular Monthly Meetings

A majority of board members must be present to transact business. If a vote on motions occurs at a meeting without a quorum, individuals can be held personally liable.
4. Executive Session

Closed to all but members. Others can be asked to join if agreed to by the majority. Voting is allowed (requiring minutes). Revealing the results to nonmembers is optional.

THE DECISION MAKING PROCESS USING MOTIONS

Making a motion is proposing a plan of Action. Only one *main* motion can be acted upon at the time.

- a) Sequence for a Main Motion
 1. A motion starts with "I move that..."
 2. Motion seconded (doesn't have to support the motion – just that it is worthy of discussion)
 3. Chair states the question (to clarify what is being voted on)
 4. Discussion?
 - a. Chair may ask 'Does anyone want to speak against the motion?'
 - i. If yes
 1. Maker of the motion speaks first

2. Each member is limited to speaking¹ once until all have had an opportunity. The maximum is twice on any one motion. Speaking rights are not transferrable.
3. A subsidiary motion can be made according to the order of precedence (from the bottom up) chart below.

MOTION	SECOND	DEBATABLE ?	AMEND ?	VOTE
Adjourn	Required for all	No	No	Majority Required for all
Recess		No	Yes	
Table		No	No	
Previous Question		No	No	
Limit Debate		No	Yes	
Postpone		Yes	Yes	
Refer		Yes	Yes	
Amend		Yes	Yes	
Main Motion		Yes	Yes	

Amend = modify.

Postpone requires to a specific time.

Previous Question means to close debate and vote immediately.

Table is to temporarily set aside (to later or next meeting), when an urgent matter has arisen.

Adjourn can be used as a main motion when adjournment is reached on the agenda.

- i. If no one is against the motion, proceed
5. Vote on a Motion
 - a. Chair puts question to a vote
- b) Motion to Ratify or Adopt
 1. To validate previously taken actions 'off line'.
 2. Rarely needs debate
- c) Appeal 'I appeal from the decision of the chair'
 1. Can only be from a decision or ruling of the chair.
 2. From a member who is dissatisfied with the ruling from the chair
 3. Question is: "Shall the decision of the chair stand as the judgment of the Assembly?"
 4. Must be seconded.
 5. If debated, speaking limited to once per member except for the chair who can speak first and last.
 6. Majority vote required to overrule the decision of the chair.

¹ The maximum is 10 minutes, but others recommend 3-5 minutes.

MINUTES

a) Regular Meetings

- a. Minutes are defined as the official record of actions taken – not what was said.
- b. The draft minutes should be reviewed ahead of time by the board so the final is in the agenda for approval.
- c. Officer and Committee Reports are for information or for requested actions
- d. Actions adopted at a meeting are not subject to approval of the minutes to make them valid.

b) Executive Sessions

- a. Minutes of actions taken are only available to the invited list and kept in a separate file. If the actions are no longer confidential, the board has the option to make them public.

c) Changing Minutes After the Fact

- a. The motion to 'Amend Something Previously Adopted' is limited to corrections, not changes. With proper notice -or a majority of vote with no notice- the board can correct approved minutes – even years later.

PRESIDENT'S REPORT
February 2014

Litigation Update: The partial settlement of the Creek Club litigation, covering the Assembly, the plaintiffs and 148 Civitas LLC, was finalized on Thursday, February 20th, with the transfer of :Lot CV6, the property including the Creek Club and the two deep water docks to the Assembly. The Assembly is leasing back the Creek Club to 148 Civitas to continue to operate its wedding business.

In recent weeks, the plaintiffs filed a motion to certify the lawsuit as a class action, and the attorney for the I'On Company has indicated he will request further discovery on the settlement through depositions of Board members. In a status call with the parties, the judge scheduled an in-chambers mediation session for March 7th.

The case will proceed against the I'On defendants, but a date for a new trial has not yet been set.

Community Management: The Board has learned that SCS's administrative assistant, Courtney Yannitelli, will be leaving SCS to pursue further career advancement in another field. Several Board members met with SCS management to discuss our community management options going forward. We anticipate there may be further developments in this area.

Manager's Report
February 2014

Insurance

The Nationwide policies have been renewed and 148 Civitas LLC added to the GL coverage as a named insured with a Certificate of Insurance delivered to Mike Russo.

The IDC Committee members were added as additional named insureds to the D&O policy at a total premium cost of \$22.00 for the year.

A quote was obtained to add Hired and Non-owned auto liability coverage to the GL policy by endorsement. This provides protection for Board members, committee members and volunteers using their personal auto while on Assembly business. The quote to add this coverage is \$135 for the year and I would recommend the Board authorize the addition.

I am trying to obtain a quote for rising water insurance on the docks. The application received from Nationwide requires information I do not have available. I am trying to locate the original ramp and dock permits issued by OCRM. I have not heard back from Chad whether the I'On Company still has them in their files. I have learned I can obtain the permits and any As-Builts from OCRM through an FOI request. There will be a cost that should not exceed \$500.00. I would recommend the Board approve obtaining these records. They will be important for insurance purposes and provide valuable information for long-term maintenance purposes.

Risk Management Assessment

Over the past month, I have started looking at risk management issues with the intent to develop recommendations to the Board related to controls that may be needed to minimize the risk of loss and how to fund the costs associated with a loss when it occurs.

I would recommend the Board appoint an ad-hoc committee that I can work with to complete the risk management evaluation and any related recommendations.