



NOVEMBER 2016
CCOA ROUNDTABLE

AGENDA

- Coosaw Creek Owners' Association Board of Directors Responsibilities
- Board Nominations
- Standing Committee Reports
 - ARB
 - Government Affairs
 - Landscaping
 - Safety & Security
 - Disaster Preparedness
- Financial Updates
- Special Topics
 - Curb Repair Work
 - Drainage/Wetlands
 - Pond Study
 - Traffic Violations
- Questions from residents



CCOA BOARD OF DIRECTORS RESPONSIBILITIES

CORE AREAS

- Financial (Fiduciary)
 - Operational
 - Asset Reserve
 - Insurance
- Community Infrastructure
 - Roads
 - Drainage
 - Wetlands
- Security
 - Access-Guardhouse operation
 - Street Lighting
 - Fencing
 - Traffic Control

BOARD NOMINATIONS

The CCOA is seeking nominees to fill 3 future vacancies.
Elections are March 14, 2017.

- Candidates will be considered from property owners in good standing. Nominations will be accepted until January 3, 2017.
- Nomination forms are available in the POA office and in the weekly e-blast. You will need to include a photo and short biographical statement.
- Please consider running if you have an interest and want to contribute to your community. We need energetic, talented people to deal with the important issues discussed tonight.



STANDING COMMITTEE REPORTS

ARCHITECTURAL REVIEW BOARD

The ARB consists of eight (8) members, a chairman (Dave Sheehan), and a CCOA Board liaison (Bill Prindle).

Purpose: To preserve the high standards & values of the community by enforcing the Covenants & Restrictions, Limitations, and ARB Guidelines.

Method: To work with Property Owners contemplating modifications on the exterior of their home or lot including drainage.

Process: All modification requests, including new construction, are required to use the proper application form which can be found on our website – coosawcreek.com.

Reminder: Roof replacements – If the homeowner obtains the necessary permit from the City of North Charleston, the homeowner, not the roof contractor, assumes liability.

- Each ARB decision requires a minimum of three (3) committee members and is communicated “**in writing**” to the property owner. This is the **only official** response.
- The ARB meets on the 1st and 3rd Wednesday of every month. We can meet under an emergency request with 24 hour notice.
- From January 1, 2016 through October, 2016 the ARB has reviewed/acted on 320 requests. We still have 4 meetings left in 2016.
- The ARB does not get involved with the improvements to common CCOA property.
- Yard waste/clippings are the responsibility of the homeowner even if it has been created by your lawn service company. Do not put in the street, drains, or the wetlands.

GOVERNMENT AFFAIRS IN ACTION 2016

- Committee members: Ron Brinson, Tony D'Ambrosio, Dan Svrcek, Jeremy Stipkala, Warren McCarl, Bob Cuddy, Vella Markowski, Bill Prindle (Board representative), and Richard Hayes (Chair)
- Bimonthly meetings at the Club
- The Committee supports the interests of the CCOA by interacting with the City of North Charleston, the County of Dorchester, and our elected officials -- promoting and furthering the best interests of the CCOA.
- Receives guidance from our CCOA board yearly to determine priorities and interests – for 2016 this includes working with our governments and elected officials to improve the drainage issues within Coosaw Creek, improvements in traffic, and working with our government agencies to ensure proper zoning that supports the Comprehensive Planning for our area
 - This includes attending zoning and planning commission meetings of the City of North Charleston, and staying abreast of the County meetings
 - Ensure developers adhere to all agreements and zoning requirements. Monitor buffer zones around Coosaw – to include drainage issues
 - Working closely with our City Councilman Ron Brinson, County Councilman Larry Hargett, State Representative Chris Murphy, and State Senator Sean Bennett

LANDSCAPE

The Landscape Committee has created a comprehensive plan and timeline for all CCOA property, including sod replacement, tree removal and trimming, replacement of underperforming plants with a wider variety of native plants, planting bed maintenance, improvements to islands, and beautification of the entrance to Coosaw.

Landscape Committee Update

- As promised, the Landscape Committee completed the guardhouse fence project, made it look like part of the plan, and did so within their budget.
- They have received very positive feedback. The plants have established themselves and are beginning to climb.

SAFETY & SECURITY

- The committee has nearly completed supervising the upgrade of our gatehouse software system. The new visitor vehicle passes now include more information and street directions for added convenience. The permanent guest list file has been completely updated. The Ft. Dorchester HS gate camera has been moved to give the guards a better view of gate users and the gate locking system has been improved.
- A chain link fence along the open Lennar/Coosaw perimeter will soon be erected once a survey of our common property line is completed.
- The committee is beginning the task of hiring fence contractors to repair perimeter fence damaged by Hurricane Matthew. A complete review of the needed repairs is underway.

DISASTER PREPAREDNESS

CHAIRMAN: RUSS BERNARD

Meets: 7 p.m. the third Wednesday of the month at the Clubhouse

The Disaster Preparedness Committee trains community residents to be able to field an Emergency Response Team for both natural and man-made disasters. It also maintains an Emergency Response Trailer with supplies for use in their activities. The Community Emergency Response Team coordinates its activities with the appropriate Federal, State and local agencies.

Disaster Preparedness Committee Hurricane Matthew Overview

- ❖ **No injuries**
- ❖ **No significant structural damage
to housing stock**

HURRICANE PREPARATION ACTIVITIES

- ❖ Emergency Response Center manager identified.
- ❖ Disaster Prep trailer relocated to Clubhouse parking lot.
- ❖ Remaining Block Captains identified.
- ❖ Meetings with CERT team members and Safety and Security team members. Radios issued where required.
- ❖ Meeting with North Charleston Police to review enhanced Law Enforcement patrols.
- ❖ 300 Sandbags distributed.
- ❖ **Gatehouse secured following Allied Barton departure.**

POST HURRCANE ACTIVITIES

❖ Block Captains reported on flooded and/or blocked roadways.

- ❖ West Fairway Woods
- ❖ Club Course @Sawgrass Dr.
- ❖ Timbermarsh Lane
- ❖ Persimmon Woods
- ❖ Herons Walk
- ❖ Club Course
- ❖ East Fairway Woods
- ❖ Scottish Troon
- ❖ Buck Creek Court
- ❖ Upper Woodland Walk/blocked

POST HURRICANE ACTIVITIES

- ❖ Volunteers cleared downed trees to facilitate roadway access.
- ❖ Block Captains reported on neighborhood status.
- ❖ Mike's Tree Service was given specific direction for initial tree removal for restoring full roadway access.

LESSONS LEARNED

- ❖ Estimated 33% of Community evacuated.
- ❖ Neighbors help neighbors.
- ❖ Lowering of club ponds shortened duration of roadway flooding in comparison to prior flooding events. Total rainfall ~50% of Oct 2015 rainfall, with higher rain intensity.
- ❖ Trees continued to fall up to 12 hours after the heaviest rain stopped.
- ❖ New Disaster Prep radios much more effective than prior models.



FINANCIAL UPDATES

FINANCIAL OVERVIEW OPERATIONS

Account Description	Sept Actuals	Sep Budget	Delta	YTD Actual	YTD Budget	Delta
Income						
Regime/Association Fees	\$ 36,708.00	\$ 36,708.00	\$ -	\$ 330,372.00	\$ 330,375.00	\$ (3.00)
Legal- Lien Fee Income	\$ 10.00	\$ -	\$ 10.00	\$ 870.00	\$ -	\$ 870.00
Golf Course Assessment	\$ 1,650.00	\$ 1,650.00	\$ -	\$ 14,850.00	\$ 14,850.00	\$ -
Gate Pass- Annual	\$ 60.00	\$ 720.00	\$ (660.00)	\$ 26,038.00	\$ 20,760.00	\$ 5,278.00
Boat/RV Storage	\$ -	\$ -	\$ -	\$ 10,765.00	\$ 10,800.00	\$ (35.00)
Gate Pass- Monthly/Daily	\$ 1,882.00	\$ 2,250.00	\$ (368.00)	\$ 21,137.00	\$ 20,250.00	\$ 887.00
Late Fee Income	\$ 188.00	\$ -	\$ 188.00	\$ 4,023.00	\$ 100.00	\$ 3,923.00
Interest-Demand Accounts	\$ 13.00	\$ 21.00	\$ (8.00)	\$ 70.00	\$ 188.00	\$ (118.00)
ARB Fees- New Construction	\$ 5,750.00	\$ -	\$ 5,750.00	\$ 9,500.00	\$ -	\$ 9,500.00
ARB Fees- Modifications	\$ 400.00	\$ 333.00	\$ 67.00	\$ 5,400.00	\$ 3,000.00	\$ 2,400.00
Misc Income	\$ 81.00	\$ 313.00	\$ (232.00)	\$ 4,456.00	\$ 2,813.00	\$ 1,643.00
Fines and Penalties	\$ 100.00	\$ 42.00	\$ 58.00	\$ 650.00	\$ 375.00	\$ 275.00
Operations Income	\$ 46,842.00	\$ 42,037.00	\$ 4,805.00	\$ 428,131.00	\$ 403,511.00	\$ 24,620.00
Expenses						
Admistration Expense	\$ 16,148.00	\$ 15,383.00	\$ 765.00	\$ 167,718.00	\$ 166,480.00	\$ 1,238.00
Common Property Maint.	\$ 90.00	\$ 1,600.00	\$ (1,510.00)	\$ 13,115.00	\$ 13,800.00	\$ (685.00)
Utility and Services	\$ 5,114.00	\$ 5,400.00	\$ (286.00)	\$ 45,187.00	\$ 43,642.00	\$ 1,545.00
Landscape Expense	\$ 9,187.00	\$ 8,592.00	\$ 595.00	\$ 72,812.00	\$ 75,826.00	\$ (3,014.00)
Security	\$ 10,525.00	\$ 10,725.00	\$ (200.00)	\$ 100,467.00	\$ 100,825.00	\$ (358.00)
Disaster Prepardness	\$ 82.00	\$ 1,000.00	\$ (918.00)	\$ 4,474.00	\$ 3,400.00	\$ 1,074.00
Operations Expenses	\$ 41,146.00	\$ 42,700.00	\$ (1,554.00)	\$ 403,773.00	\$ 403,973.00	\$ (200.00)
Ops Income/Expense	\$ 5,696.00	\$ (663.00)	\$ 6,359.00	\$ 24,358.00	\$ (462.00)	\$ 13,209.00

FINANCIAL OVERVIEW RESERVE

Reserve Income	YTD Actual	YTD Budget	Delta	Annual		2017 Budget
Reserve Assessment	\$ 225,000.00	\$225,000.00		\$ 225,000.00		\$ 225,000.00
Misc Income	\$ 25,149.00	\$ 25,000.00		\$ 25,000.00		\$ 25,000.00
Interest Earned	\$ 607.00	\$ 751.00		\$ 1,000.00		\$ 1,000.00
Total Reserve Income	\$ 250,756.00	\$250,751.00		\$ 251,000.00		\$ 251,000.00
Reserve Expense						
Drainage/Stormwater	\$ 146,826.00	\$ 37,500.00	\$ 109,325.00	\$ 75,000.00		\$ 75,000.00
Misc Expense	\$ 27,733.00	\$ 18,000.00	\$ 9,733.00	\$ 24,000.00		\$ 25,000.00
Road Resurfacing	\$ 162,837.00	\$175,000.00	\$ (12,162.00)	\$ 175,000.00		\$ -
Fences						\$ 50,000.00
Mailboxes						\$ 6,210.00
Gatehouse						\$ -
Entry Monuments etc						\$ -
Totals	\$ 337,396.00	\$230,500.00	\$ 106,896.00	\$ 274,000.00		\$ 156,210.00
				\$63,396		

FINANCIAL OVERVIEW PROJECTED

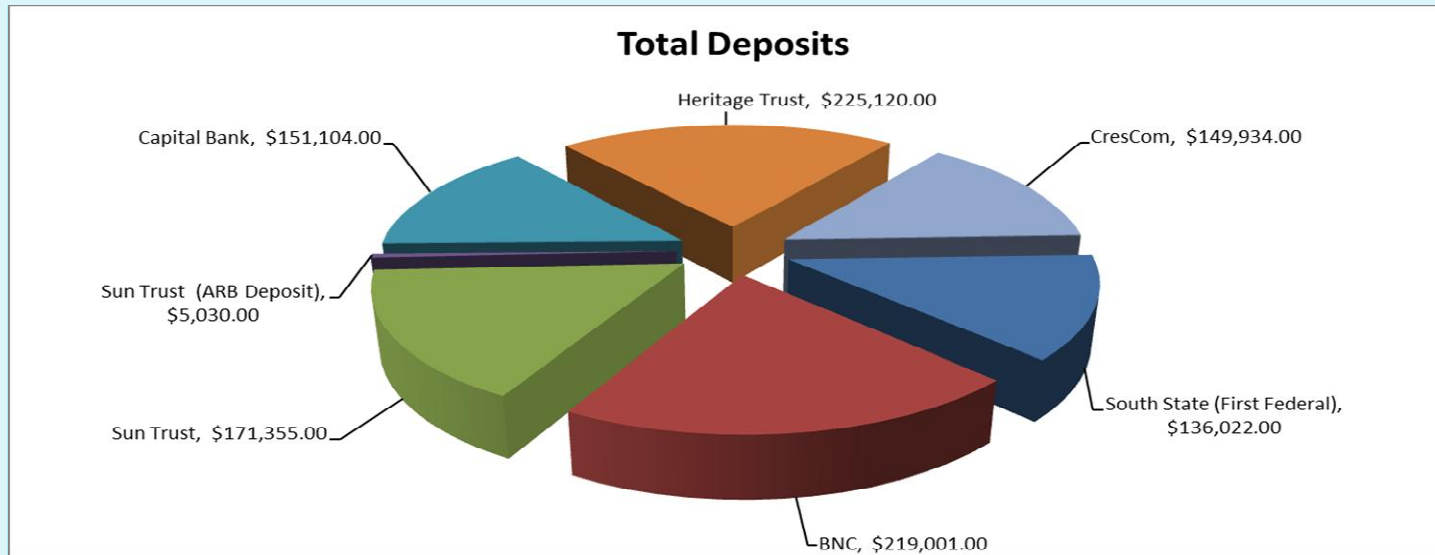
Account Description		Year end Projected	Total Budget	Delta		2017 Budget	Delta
Income							
Regime/Association Fees		\$ 440,497.00	\$ 440,500.00			\$ 460,500.00	
Legal- Lien Fee Income		\$ 870.00	\$ -			\$ -	
Golf Course Assessment		\$ 19,800.00	\$ 19,800.00			\$ 20,700.00	
Gate Pass- Annual		\$ 28,278.00	\$ 23,000.00			\$ 23,000.00	
Boat/RV Storage		\$ 10,765.00	\$ 10,800.00			\$ 12,600.00	
Gate Pass- Monthly/Daily		\$ 27,887.00	\$ 27,000.00			\$ 27,000.00	
Late Fee Income		\$ 4,023.00	\$ 100.00			\$ 100.00	
Interest-Demand Accounts		\$ 132.00	\$ 250.00			\$ 70.00	
ARB Fees- New Construction		\$ 9,500.00	\$ -			\$ -	
ARB Fees- Modifications		\$ 6,400.00	\$ 4,000.00			\$ 4,000.00	
Misc Income		\$ 5,393.00	\$ 3,750.00			\$ 4,000.00	
Fines and Penalties		\$ 775.00	\$ 500.00			\$ 500.00	
Operations Income Totals		\$ 554,320.00	\$ 529,700.00	\$ 24,620.00		\$ 552,470.00	
Account Description Expenses							
Admistration Expense		\$ 225,787.00	\$ 224,550.00			\$ 220,900.00	
Common Property Maint.		\$ 17,615.00	\$ 18,300.00			\$ 27,800.00	
Utility and Services		\$ 59,952.00	\$ 58,407.00			\$ 60,195.00	
Landscape Expense		\$ 98,086.00	\$ 101,100.00			\$ 92,700.00	
Security		\$ 133,642.00	\$ 134,000.00			\$ 148,050.00	
Disaster Prepardness		\$ 5,874.00	\$ 4,800.00			\$ 5,250.00	
Operations Expenses Totals		\$ 540,956.00	\$ 541,157.00	\$ 201.00		\$ 554,895.00	-2425

RESERVE FUND FORECAST

CCOA Reserve Fund Forecast											
YEAR	CLASS										
	ROADS	STORMWATER	FENCES	MAILBOXES	GATEHOUSE	COMMON PROPERTY	MISC.	TOTAL	EST RESERVE	Opening Balance	YE Balance
	3%	(5 yr avg.)	3.5%	3.5%		(Ent. Monuments, etc.		F/C Annual EXP.	FEE		
2016	\$ 162,850	\$ 75,000	\$ 75,000	\$ 6,000.00	\$ 35,000		\$ 25,000	\$ 378,850	225000	727768	\$ 573,918
2017	-	\$ 50,000	-	\$ 6,210.00			\$ 25,000	\$ 81,210	225000	\$ 573,918	\$ 717,708
2018	\$ 293,250	\$ 50,000	-	\$ 6,427.35			\$ 25,000	\$ 374,677	225000	\$ 717,708	\$ 568,031
2019	-	\$ 50,000	-	\$ 6,652.31	\$ 5,000	\$ 10,000.00	\$ 25,000	\$ 96,652	225000	\$ 568,031	\$ 696,378
2020	\$ 277,725	\$ 50,000	\$ 40,000	\$ 6,885.14	-		\$ 25,000	\$ 399,610	225000	\$ 696,378	\$ 521,768
2021	-	\$ 50,000		\$ 7,126.12	\$ 5,000		\$ 25,000	\$ 87,126	225000	\$ 521,768	\$ 659,642
2022	\$ 294,650	\$ 50,000	\$ 40,000	\$ 7,375.53			\$ 25,000	\$ 417,026	225000	\$ 659,642	\$ 467,617
2023	-	\$ 50,000		\$ 7,633.68	\$ 10,000	\$ 20,000.00	\$ 25,000	\$ 112,634	275000	\$ 467,617	\$ 629,983
2024	\$ 312,550	\$ 50,000	\$ 40,000	\$ 7,900.85			\$ 25,000	\$ 435,451	275000	\$ 629,983	\$ 469,532
2025	-	\$ 50,000		\$ 8,177.38	\$ 10,000		\$ 25,000	\$ 93,177	275000	\$ 469,532	\$ 651,355
2026	\$ 331,600	\$ 50,000	\$ 25,000	\$ 8,463.59			\$ 25,000	\$ 440,064	275000	\$ 651,355	\$ 486,291
2027	-	\$ 50,000		\$ 8,759.82	\$ 10,000		\$ 25,000	\$ 93,760	275000	\$ 486,291	\$ 667,531
2028	\$ 351,751	\$ 50,000	\$ 25,000	\$ 9,066.41			\$ 25,000	\$ 460,817	275000	\$ 667,531	\$ 481,714
2029	-	\$ 50,000		\$ 9,383.74	\$ 10,000		\$ 25,000	\$ 94,384	275000	\$ 481,714	\$ 662,330
2030	\$ 373,200	\$ 50,000	\$ 25,000	\$ 9,712.17			\$ 25,000	\$ 482,912	275000	\$ 662,330	\$ 454,418
2031	-	\$ 50,000		\$ 10,052.09	\$ 10,000		\$ 25,000	\$ 95,052	275000	\$ 454,418	\$ 634,366
2032	\$ 395,940	\$ 50,000	\$ 25,000	\$ 10,403.92			\$ 25,000	\$ 506,344	275000	\$ 634,366	\$ 403,022
	\$ 2,793,516	\$ 875,000	\$ 295,000.00	\$ 136,230.09	\$ 95,000.00	\$ 30,000.00	\$ 425,000.00	\$ 4,649,746			
							17 yr avg. =	\$ 273,514.48			
							Reserve Fee	225000-275000			

BANK BALANCE REPORT

Bank Balance Report			
Bank	Total Deposits	Operations	Reserve
South State (First Federal)	\$ 136,022.00	\$ 136,022.00	
BNC	\$ 219,001.00	\$ 61,344.00	\$ 157,657.00
Sun Trust	\$ 171,355.00	\$ 171,029.00	\$ 326.00
Sun Trust (ARB Deposit)	\$ 5,030.00	\$ 5,030.00	
Capital Bank	\$ 151,104.00		\$ 151,104.00
Heritage Trust	\$ 225,120.00		\$ 225,120.00
CresCom	\$ 149,934.00		\$ 149,934.00
Totals	\$ 1,057,566.00	\$ 373,425.00	\$ 684,141.00





SPECIAL TOPICS



CURB REPAIR WORK

October 24-25 contracted with Massenburg Construction to repair the most significant damaged portions in addition to drainage work. This was completed by October 26, at a cost of \$27,987.

WETLANDS AND DRAINAGE

Formed a working Wetlands and Drainage Committee in June 2016.

Committee currently consists of 8 participants with Mike Sujka as Chair.

➤ Purpose:

- To review and advise the CCOA Board on the wetlands and drainage management.
- Respond to the Board with committee recommendations.
- Establish the best management practices and guidelines for the wetlands, drainage infrastructure, and ponds.

WETLANDS AND DRAINAGE continued

- Summary Actions to date:

- Since 2015 the CCOA has initiated over 20 projects with a total cost of approximately \$231,000. Included in these projects was an update of the Wetlands and Drainage assessment, performed at the beginning of 2016, and includes a recent study of the health and assessment of our 17 ponds.

Note: The Wetlands, Drainage and Pond Maintenance assessments are joint with the Club.

- Current Scheduled Actions:

- Due to Hurricane Matthew all scheduled projects have been put on hold and will be reprioritized. Next committee meeting scheduled for November 10th.
- Mid (1-3 years) and long term plans are still part of future plans of the committee and both Coosaw Boards.
- Pond Study by Lake Doctors has been received and an action plan is being developed. Cost estimates are being gathered and a formal report will be submitted to the community. There are substantial monies that will be required, and communicated to the community prior to any plan implementation.
- Wetland Plan will be developed as a result of Matthew and requirements to meet wetland ownership maintenance responsibilities. We are working with the city to coordinate this in the hopes of obtaining some FEMA assistance.

RESIDENT IMPACT – HELP NEEDED

- **DO NOT**

- Put yard waste into the wetlands.
- Put yard debris into the drainage system, as it clogs the pipes.
- Cut your lawn down to the water's edge, as it results in erosion and fills the ponds.
- Put yard debris on the drainage boxes.
- Direct yard runoff to adjoining property without approval from the ARB (golf course, wetlands etc.).
- Fill the swales between properties and common property.
- Assume your car will survive driving through flooded roads.
- Drive on any lawns; wait until the road has drained.

RESIDENT IMPACT - HELP NEEDED

- FOLLOW THE GUIDELINES BELOW TO HELP YOUR COMMUNITY MANAGE THE DRAINAGE ISSUE AS BEST WE CAN.
- **DO**
 - Contact the CCOA office before attempting drainage work on your property.
 - Report dumping of debris in our wetlands.
 - Put your yard trimmings and debris out for collection.
 - Place all debris in the proper containers (Paper lawn bags).
 - Report drainage changes to the CCOA office (good and bad).
 - Maintain yard swales, as they are part of the system, and easements apply.
 - Maintain your French drains (clean them out periodically).

TRAFFIC VIOLATIONS

The CCOA Rules and Regulations state that ***“Enforcement of our Rules should be the responsibility of each and every member of our community. Members may report any infraction to the affected Association Committee Chairperson, the Board of Directors, or the Property Manager”***.

THEREFORE

A new Vehicle Complaint form has been developed, based on residents' phone calls about unsafe driving in our community.

S.C. LAWS AND CCOA RULES AND REGULATIONS ARE BEING VIOLATED

- Every STOP is a FULL STOP, and is NEVER OPTIONAL, based on visibility at the street you are crossing. Bikers, pets and children are especially difficult to see. “DON’T DEVELOP BAD DRIVING HABITS.”
- STOP means STOP MOVING.
- Don’t text and drive.
- Speeding is a huge problem. Your neighbors deserve the freedom to use our roads for walking, biking and running without risk.
- Only drivers with valid state driver’s licenses are allowed to operate golf carts.

NORTH CHARLESTON POLICE DEPARTMENT FINES

- Running a STOP SIGN \$232
- Speeding \$76-\$181
depending on speed

Adherence to the law will avoid costly fines for our residents and lessen the need for additional patrols hired to protect your families and your neighbors.

WHAT YOU CAN DO

- If you have a neighbor that violates laws and rules, **POLITELY** suggest that they be more careful.
- **BE CAREFUL YOURSELVES.** Do not assume that another driver is going to stop at the stop sign or see you when you are driving a golf cart, walking or driving. Many don't even slow down.
- Set a good example for your neighborhood.



QUESTIONS FROM RESIDENTS