

**INDIGO ON THE ASHLEY HOA
BOARD OF DIRECTORS MEETING
October 4, 2005**

LOCATION:

8325 Berringer Bluff Road (Judy Tanner's Home)

ATTENDEES:

Judy Tanner
Steve Bright
Evelyn Turner
Laurie Bagley

TOPICS:

Open Discussion

- Expansion of the Indigo on the Ashley Board of Directors (IOA BOD) to a 5-member board instead of 3-member board. It was decided that we would have to present the election of two additional BOD at the next meeting with the homeowners – possibly in January 2006.
- We need to obtain PO Box given the fact that IOA HOA will have to collect 2006 dues regardless of merger situation.
 - *Action Item:* Laurie Bagley – will obtain information on PO Box and present to IOA BOD via email.
- Checking Account. Once we have our account open, we should have all BOD and the treasurer as signers on the account. Each check must have two signatures.
 - *Action Item:* Laurie Bagley – research banks and types of checking accounts – possibly use Wachovia.
- Request all tax information from the RMC Dorchester County tax office.
 - *Action Item:* Steve Bright
- Judy Tanner brought up the possibility of selling off the “common areas to nowhere” (bike and walking paths near Dye Makers Ridge cul-de-sac and Berringer Bluff). It was decided that this was an issue that would be readdressed at a later time as it would be beneficial to reduce the association’s common area when the areas served no purpose due to the liability costs associated with each piece of property.

Merger with Indigo Fields Homeowners Association (IF HOA)

- BOD will request meeting with the IF HOA Board to discuss possible merger of two associations.
 - *Action Item:* Evelyn Turner – call Valerie Jackson, IF HOA President, and request meeting with their BOD.
 - At the meeting with IF HOA Board, discuss pro’s and con’s of a merger. See the meeting as an information gathering session. Pro’s, as we see them, not doubling costs for lawyer’s fees and insurance costs.
- Merger is not a decision that IOA BOD can make for all of our homeowners. We will need to prepare a newsletter or some type of document to compare and contrast the covenants of both associations and to list the pro’s and con’s in black and white for all to review.
- Will need to schedule a meeting with IOA homeowners to vote on possible merger with IF HOA. Meeting notices will be sent out after IF and IOA board members meet.

Transfer Issues from Charleston Land Group

- Evelyn Turner brought up the need for our board to conduct an audit on the HOA books once we receive the books from the Charleston Land Group.
 - Action Item: Judy Tanner – research the costs involved in hiring a CPA to perform an audit.
- Action Item: Evelyn Turner – schedule meeting with IOA BOD and Charleston Land group. Letter will be prepared to be presented at the meeting – letter will request the following information:
 - Any open contracts and information on accounts payables/accounts receivables.
 - Status on the pond – why are the lights and fountain not working.
 - Legal issues update. Does the new board take over the issue of pursuing unpaid dues?
 - Further information regarding insurance bond.
 - Transfer of bank account.

**INDIGO ON THE ASHLEY HOA
SPECIAL MEETING WITH INDIGO FIELDS BOARD OF DIRECTORS
November 7, 2005**

LOCATION:

Valerie Jackson's Home (IF HOA Pres)

ATTENDEES:

Steve Bright (IOA BOD)

Evelyn Turner (IOA BOD)

Laurie Bagley (IOA Sec/Treasurer)

Valerie Jackson (IF BOD)

Tom Clayton (IF BOD)

Kenny Skipper (IF BOD)

JoLynn Harrison (IF BOD)

MERGER CONCERNS/FACT FINDING DISCUSSION:

- Valerie Jackson provided most information.
 - Informed Indigo on the Ashley Board of Directors (IOA BOD) that they were told by their attorney that it would be better and cheaper for everyone involved if the merger between Indigo Terrace (new neighborhood at front entrance) and Indigo Fields (IF) HOA took place at the same time as a possible merger between IOA HOA and IF HOA.
 - Only new construction would be strictly enforced. If we merge with IF HOA, any action under IOA HOA covenants would be grand fathered in. IF provided us with copy of rules/instructions for mailboxes. If we merge, all of our mailboxes will have to conform to IF HOA standards. This will mean that our homeowners will have to change their mailboxes if they do not conform. IF BOD indicated that they may possibly help with this issue and would allow time for the changeover to happen.
 - IOA BOD would be welcomed to serve on IF committees to keep our interests secured.
 - IF elections are held around July 20th of each year. However, their fiscal year runs from Jan to Dec.
 - Currently, IF has a 5-member BOD with the following officers: President, Vice President, Secretary/Treasurer. IF Committees: Nominating, ARB, and will be forming a new Welcoming Committee.
- IOA BOD would like to present the pro's/con's of a merger to our homeowners to educate everyone before calling for a vote. We will have to have 75% of voting membership vote "yes" to the merger.
 - Anticipate a Jan 1 drop dead date to call for a vote to merge or not.
- IF HOA will also have to obtain a "yes" to merger with Indigo Terrace and for us (also have to have 75% yes votes). They plan to canvass door to door.
- IF HOA lawyer is in Mt. Pleasant on Johnnie Dodds Blvd.
- IF HOA dues are \$120 per year. IF dues may need to be raised due to increase in landscaping contract. They will no longer be using Lightning as their Landscape Contractor and will be going with Steve Walker from Lawn-O-Green. Steve Bright also indicated that IOA BOD planned to cancel our contract with Lightning because they were charging entirely too much money for the amount of work.
- IOA BOD let IF BOD know that we are in the process of reviewing our books and can provide a balance sheet to IF BOD if so requested.
- IF stated that we would operate under one common name – there will be one homeowners association if we merge – we will fall under Indigo Fields HOA.

- If we merge, IF would have to increase their liability insurance to cover the expense of our common areas – specifically the pond. IOA BOD mentioned that we also have other “common areas to nowhere” that we may look into selling off to the property’s adjacent homeowners or contractor.
- IOA BOD informed IF BOD of the problems we have been having with the pond fountain and the maintenance expenses we have discovered from reviewing the books and conducting research. Steve Bright stated that we estimate that it will be \$2500-\$3000 to make the fountain functional and perform required maintenance. Steve stated that he was in the process of researching how other HOA’s take care of pond fountains.
- Evelyn Turner recapped issues/action items, as she understood them. 1) We come under one common name. 2) Requested copy of IF HOA covenants. 3) Stated that as we understand it, IF BOD is in the process of making an amendment to their current covenants to change their trashcan policy to reflect the policy of the City of North Charleston. 4) IF BOD may have to raise their current rate of \$120 to cover the anticipated increase in their landscaping contract.
- IF BOD indicated that they also have expense of paying for street lighting for all neighborhoods. We indicated that we all pay for that cost on our individual home electric bills. Statement was made that maybe we are paying double.
- IF BOD indicated that they spent \$11,817.05 for landscaping in 2004.
- Steve Bright stated that if we do not merge that IF BOD needed to understand that they may not be receiving \$100 from us per house for landscape maintenance of the front entrance as we have our own landscaping costs to cover. He indicated that we realize and wanted IF BOD to understand that we have not been paying a “proportional share.” Valerie Jackson stated that she would provide the estimate for our proportional share of the landscape contract for the front entrance to Laurie Bagley.
- IOA BOD requested financial records for IF HOA from 2003-2005. IF BOD stated that they could provide copies of their audits for 2003 and 2004.
- Valerie Jackson stated that she would ask their attorney what documents would need to be prepared on both sides if merger should take place.

**INDIGO ON THE ASHLEY HOA
BOARD OF DIRECTORS MEETING
November 22, 2005**

LOCATION:

8315 Tyrian Path (Evelyn Turner's Home)

ATTENDEES:

Judy Tanner
Steve Bright
Evelyn Turner
Laurie Bagley

TOPICS:

Discussion of information from meeting with Indigo Fields (IF) HOA

- Difference in covenants.
 - Homes on slab.
 - Mailboxes have to conform to IF standards provided to us during 11/7/2005 meeting.
 - Need to find out how we address providing our homeowners who do not conform to new mailboxes. Also need to discuss labor to install mailboxes.
- As Evelyn Turner understood it, Indigo on the Ashley (IOA) name will go away along with our sign. Steve Bright and Laurie Bagley said they did not remember IF Board of Directors (BOD) saying anything about the sign going away. We will need clarification on this issue.
- If we merger – we fall under IF HOA covenants and restrictions. IOA covenants will go away.
- Discussed the cost of front entrance landscape contract and how we were not paying a “proportional share.”

Homeowners Dues for 2006

- Homeowners need to see action in their favor.
- Anticipate dues being \$150 or \$175.
- Still waiting on figure from IF BOD, Valerie Jackson, with cost for landscaping for front entrance.
 - *Action Item:* Laurie Bagley – contact Valerie Jackson to get the figure.
- We will send out itemized bill for 2006 dues in packet along with pro's/con's of merger.

Insurance Email from Charleston Land Group

- Decision was made to go with company who provided liability insurance quote to Abbey Adams from Charleston Land Group.
 - *Action Item:* Evelyn Turner – contact Abbey Adams at Charleston Land Group and ask her to write a check for the liability insurance.

Checking Account/PO Box

- *Action Item:* Laurie Bagley – 1) get information on different types of accounts and member costs from Wachovia; 2) purchase PO Box at Oakbrook branch because it is across the street from Wachovia.

Other Transition Issues (Audit)

- Action Item: Evelyn Turner – will have a friend who is a CPA look over IOA HOA books.

Contractor Complaint

- Action Item: Evelyn Turner – will call to get more specific information from Abbey Adams regarding the contractor complaint made due to a problem with one of our homeowners.

New Business

- We will mail out a packet to our homeowners by Dec 2, 2005 which will contain the following:
 - Cover letter to homeowners. (Action Item: Steve Bright)
 - Pro's/Con's of IF merger. Make sure and discuss how mailbox change over will affect everyone. Pro's: strength in numbers – have one attorney and insurance policy. Discuss IF BOD amendment to covenants concerning trashcan issue. (Action Item: Steve Bright)
 - Copy of IF HOA covenants and financial records. (Action Item: Steve Bright and Laurie Bagley)
 - Rules of Order for meetings. (Action Item: Judy Tanner)
 - Notice of meeting with information on voting by proxy if homeowners can't make meeting. Also include statement that if anyone is interested in serving on the Architectural Control Committee (ACC) to contact Laurie Bagley. (Action Item: Laurie Bagley)
 - Financial Balance Sheet for last two years and projected IOA HOA budget for 2006. (Action Item: Steve Bright)
- Schedule a meeting for Jan 5, 2006 (Action Item: Laurie Bagley)
 - Serve light refreshments.
 - Issues to discuss:
 - Briefly address rules of order.
 - Merge.
 - Discuss pond issues with everyone.
 - Summary of audit.
 - Appoint Architectural Control Committee (ACC) if merge is not voted in.
 - Discuss how people want to correspond – cut down on cost of mailing. Look into posting information on common website.
- Selling off two “common areas to nowhere.” We will still leave this as an open issue for further discussion.
- Decision was made to continue to email each other with any open issues and include everyone in the email.
- Action Item: Laurie Bagley will draft a reimbursement form letter to use as an internal control for accounting purposes.
- Action Item: Laurie Bagley will contact Valerie Jackson and obtain answers to the following:
 - Will our name and sign go away if we merge?
 - Further clarification on transition of mailboxes.
 - Request, again, detailed financial records promised to us at our meeting with IF BOD.
 - Cost of our “proportional share” for landscaping of front entrance.

**INDIGO ON THE ASHLEY HOA
BOARD OF DIRECTORS MEETING
December 5, 2005**

LOCATION:

5564 Indigo Fields Blvd (Steve Bright's Home)

ATTENDEES:

Judy Tanner (Board Member)
Steve Bright (Board Member)
Evelyn Turner (Board Member)
Laurie Bagley (Secretary)

TOPICS:

2006 HOA Dues

- In determining HOA dues for 2006, the following issues were discussed:
 - 2006 IOA HOA proposed budget prepared by Steve Bright. Budget attached.
 - Indigo Fields (IF) HOA cost of maintenance of front entrance.
 - Per Valerie Jackson, IF HOA President, IF HOA requested \$73.89 per IOA home.
 - Steve Bright informed board that he again requested (via email) a financial breakdown of the estimated cost for maintaining the front entrance along with the copy of IF HOA audit from 2003-2004 as promised during the November 7, 2005 meeting between both association boards. As of the time of the meeting, IOA HOA Board had not received any detailed financial information from IF HOA.
 - Based upon the proposed budget for IOA HOA, it was determined that IOA HOA would only contribute \$50.00 per IOA home to IF HOA for costs associated with maintaining the front entrance.
 - It was determined that IOA HOA would not inform IF HOA of the \$50.00 per home contribution until after IOA HOA dues were collected by Feb 2006.
- By unanimous decision/vote of all board members, the IOA HOA member dues for 2006 are set at \$150.00.

Packet for January meeting.

- It was determined that the following would be included within the packet to be mailed out to homeowners by December 9, 2005 by secretary, Laurie Bagley.
 - Cover Letter (Prepared by Steve Bright. Evelyn Turner will review letter and send out proposed changes to board members before December 9, 2005. Final copy will be provided to Laurie Bagley.)
 - 2006 Budget (Prepared by Steve Bright. Steve will make minor changes and will email final version to Laurie Bagley.)
 - Financial History (Prepared by Steve Bright. Steve will email file to Laurie Bagley.)
 - Pros/Cons of Merger with IF HOA (Prepared by Steve Bright. Steve will make minor changes and email final version to Laurie Bagley.)
 - Robert's Rules of Order (Judy Tanner will prepared and email to board members for review. Laurie Bagley will print and include in packet.)
 - Dues Notice (Evelyn Turner will prepare and email to board members for review. Final copy will be given to Laurie Bagley.)
 - Meeting Notice/Proxy Vote Ballot/Request for names of homeowners interested in serving on ACC (Prepared by Laurie Bagley.)

Discussion of Items for January 2006 Meeting

- This item was tabled until a later date.

Old Business

- Minutes from October 4, 2005; October 18, 2005, and November 22, 2005 IOA HOA Board meetings were accepted as written.
- Minor change was requested for minutes from November 7, 2005 meeting between IF HOA and IOA HOA boards. Laurie Bagley will make change and resubmit.
- Laurie Bagley was tasked to contact Wachovia to set up a meeting to open HOA checking account sometime the afternoon of Dec 21, 2005.
- Evelyn Turner indicated that she will pick up the check from Charleston Land Group sometime this week so that funds may be deposited once we open the new HOA checking account.
- Evelyn Turner will contact Wynn Insurance in order to obtain application to start the process of obtaining liability insurance policies.
- Per Evelyn Turner's discussion with Abbey Adams, Charleston Land Group, we cannot sell common areas ("to nowhere") without a vote by homeowners.

New Business

- Judy Tanner indicated that the Board, as acting ACC, need to send out a letter to Mark Kerce, owner/realtor for empty lot at 8328 Berringer Bluff. The lot is overgrown and not being maintained. Laurie Bagley indicated that she will obtain a good mailing address for Mr. Kerce and will draft a letter for Board to review and sign.
- Steve Bright indicated that he needed a copy of the covenants and restrictions. Laurie Bagley will make a copy for him.
- Laurie Bagley was tasked to prepare an ACC Modification Approval Application with our new address. New form will be emailed to all Board members.

**INDIGO ON THE ASHLEY HOA
BOARD OF DIRECTORS MEETING
January 16, 2006**

LOCATION:

8315 Tyrian Path (Evelyn Turner's Home)

ATTENDEES:

Evelyn Turner (President/Board Member)

Steve Bright (Vice Pres/Board Member)

Judy Tanner (Board Member)

Laurie Bagley (Secretary/Treasurer)

TOPICS:

Update on Legal Issues

- Per Evelyn:
 - Patrice Greene foreclosure (5342 Sundial Court) papers were forwarded to CLG lawyer for review. No further info at this time.
 - Waller's on Berringer Bluff paid 2005 dues.
 - Unsure on status of Evans 2005 dues (Berringer Bluff) – Evelyn will check on this. Board felt that we should not pursue collection of these dues; however, Evans will be expected to pay for 2006.

Notification to IF re: dues & merge

- Evelyn will draft letter to IF Board stating our intent on contributing to landscaping costs for front entrance for 2006.

ACC Appointment

- Appointment of ACC will run 1 Jan 06 – 31 Dec 06.
- Those interested in serving on ACC:
 - Danny Winstead, Dave Jones, Ronny McDowell, Steve Smiley, Adrian Haynie, Dean Perkins, Stephen Toole.
- Board voted and appointed the following individuals to serve on the ACC (decision was made based upon length of time candidates have lived in IOA):
 - Dave Jones, Steve Smiley, Stephen Toole. Board members to serve on ACC: Judy Tanner and Steve Bright.
- Action Item: Laurie Bagley: prepare appointment letter and send out to all candidates. Thank everyone for their interest in serving.

Nominating Committee

- Tabled until Summer 2006.

Welcoming Committee

- Action Item: Evelyn Turner: create a welcome packet to give to new residents.

Contractor Issues

- Per Abbey from CLG, our BOD can set and notify contractors of expected working hours within IOA.
- Action Item: Laurie Bagley – call the City of North Charleston to have Indigo Fields Blvd (within IOA) swept – looks bad.
- Action Item: Steve Bright – send email to contractor notifying them to keep job sites clean and let them know of expected working hours.

Common Areas

- Dock requirements – will need to verify with DHEC and Army Corp Engineers to see if dock is allowed in common area on Indigo Fields Blvd – not sure if it is scenic corridor. Will also have to find out what cost would be (dock contractor).
 - Action Item: Evelyn Turner – will call the City of NC Planning and Zoning to find out further info – will let BOD know findings.
- Pond Plat: CLG will be let us know about the green space that is adjacent to the pond – should let us know by the end of the week.

Web Site

- Action Item: Laurie Bagley – will research.

Amending the By-Laws regarding annual fees

- At the next HOA meeting – motion has to be made to remove it from the table. Motion was made that BOD could not set the dues for each year – that entire HOA should vote on what dues should be.

Elect Officers

- Unanimous elected for 2006: President: Evelyn Turner; Vice-President: Steve Bright; Secretary/Treasurer: Laurie Bagley

New Business

- Street lights not installed down Indigo Fields Blvd (within IOA) – Action Item: Steve Bright will call SCE&G.
- Sundial Court stop sign – Action Item: Laurie Bagley – will research to find out cost of installation – will contact Abbey from CLG.
- Pond fountain – Action Item: Steve Bright – still working to find source to buy new fountain. Steve is POC on this item. Open.

**INDIGO ON THE ASHLEY HOA
BOARD OF DIRECTORS MEETING
March 15, 2006**

LOCATION:

8315 Tyrian Path (Evelyn Turner's Home)

ATTENDEES:

Evelyn Turner (President/Board Member)

Steve Bright (Vice Pres/Board Member)

Judy Tanner (Board Member)

Laurie Bagley (Secretary/Treasurer)

TOPICS:

Minutes from Jan 16, 2006 Meeting

- Minutes provided to BOD by Laurie Bagley. Accepted as submitted.

Update on Legal Issues

- Per Evelyn:
 - We have new attorney – Derrick Lingenschmidt.
 - Paperwork was filed in response to Patrice Greene foreclosure (5342 Sundial Court)

Notification to IF re: contribution to front entrance ground maintenance

- Evelyn will send a letter to IF Board (certified/return receipt) along with check in the amount of \$3250. Paying for 65 IOA houses (those that have paid to date – not late) at a rate of \$50.00 per home.

Secretary/Treasure's Report (Laurie Bagley)

- SCE&G account update – SCE&G now stating that we will have to set up our own account under IOA HOA and not under Charleston Land Grp. Requires a \$190.00 deposit. Laurie had Evelyn Turner sign the account application as President and listed POC's for HOA. Laurie will go to SCE&G office to pay deposit and turn in application.
- Treasure's Report given to BOD.

ACC Report

- Steve Bright updated BOD on status of modification requests. All requests submitted to ACC to date have been within ACC guidelines and have been approved.
- No complaints have been submitted to ACC since new ACC took over.
- Steve Bright did ask about mailbox at 5342 Sundial Court, Patrice Greene. Mailbox is leaning and box is duck taped to base. Yard also in bad shape – tall weeds, limbs. BOD discussed sending violation/complaint letter to Mr. Greene; however, the post office is not delivering mail to the box. Additionally, Mr. Greene refuses to sign for certified letters and comes and goes from residence – hard to catch home.

Contractor Issues

- Sidewalk on Indigo Fields Blvd. – Steve Bright has talked with contractor and told contractor to bill IOA HOA for portion of sidewalk that will go in front of small common area. Otherwise, contractor will be installing sidewalk per plans submitted to North Charleston Planning and Zoning.

Common Areas

- Dock requirements – Evelyn still working this issue with City of NC Planning and Zoning.
- Pond Plat: CLG will be let us know about the green space that is adjacent to the pond. Deed still in CLG name.
- Pond – Per Steve Bright – Professional Lake Mgt Inc will come out and test water, survey pond, work up estimate for new fountain, and give us estimate for monthly pond maintenance.
- Ground Maintenance (common area around pond) – Steve Bright – Still looking for landscaper.

Web Site

- Action Item: tabled – POC Laurie Bagley.

Late Dues

- Action Item: Laurie Bagley – Prepare late notice for 8 homes that have not paid their dues as of 3/15/06. In notice, give homeowners an additional 30 days – state that if dues plus 5% late fee of \$8.75 (total due now \$183.75) not received by April 15, 2006 interest will begin to accrue. State the covenant that gives BOD authority to add late fees and interest for dues not paid. Interest rate is 18% annum.

New Business

- Neighborhood roster – will include request for interest in spring flier.
- Agreement was made by board to hold special meeting of members in Summer 06.

**INDIGO ON THE ASHLEY HOA
BOARD OF DIRECTORS MEETING
April 3, 2006**

LOCATION:

8325 Berringer Bluff Road (Judy Tanner's Home)

ATTENDEES:

Evelyn Turner (President/Board Member)

Steve Bright (Vice Pres/Board Member)

Judy Tanner (Board Member)

Laurie Bagley (Secretary/Treasurer)

TOPICS:

Minutes from Mar 15, 2006 Meeting

- Minutes will be submitted at next BOD - tabled.

Update on Legal Issues

- Per Evelyn:
 - No new information on Patrice Greene foreclosure (5342 Sundial Court)

Notification to IF re: contribution to front entrance ground maintenance

- IF HOA still have not confirmed they received IOA HOA contribution for front entrance ground maintenance. Laurie Bagley will check PO Box and checking account.

Secretary/Treasurer's Report (Laurie Bagley)

- Treasurer's Report given to BOD.

Contractor Issues

- Sidewalk on Indigo Fields Blvd. – per Steve Bright – Sidewalk being installed. Steve will talk to contractor to make sure sidewalk is finished nicely. HOA common area portion may be \$200.00.

Common Areas

- Pond Plat: Tabled. CLG will be let us know about the green space that is adjacent to the pond. Deed still in CLG name.
- Pond (monthly maintenance) – Per Steve Bright – Professional Lake Mgt Inc given contract for monthly pond maintenance. Monthly fee will be \$85.00/\$1020 per year. Our budget was set for \$5400 – so we are ok. BOD unanimously agreed to give monthly pond contract to Professional Lake Mgt.
- Pond (purchase new equipment/fountain) Steve Bright provided information received from Professional Lake Mgt for purchase of new pond fountain. We will have two-year warranty. BOD unanimously approved purchase of new fountain and lighting in the amount of \$4900. Purchase made with funds transferred over from CLG in Dec 05.
- Ground Maintenance (common area around pond) – Steve Bright – Has appointments for two landscapers to come give estimates. Steve will have a new landscaper secured before end of Apr 06. Will notify BOD via email of information obtained.

Late Dues

- Notices sent out. Waiting until April 15, 2006 to see who will pay. Have received payment for two homes notified (Estrada and Sanscrainte).
- Woolverton's on 8321 Dye Makers Ridge contacted Laurie Bagley via email to let us know they sold the property April 2005. We need to find out who bought property to collect dues.
- Notice sent to Mark Hodge for 5571 Indigo Fields Blvd. Mr. Hodge called Laurie Bagley to say that they did not own house yet – Creative Builders still has possession of property. Per Steve Bright, Hodge's backed out of deal due to problem with builder. Will need to let builder know to contact us if property sold.
- Per Judy Tanner, seems that Evans home at 8329 Berringer Bluff may be going on the market. This homeowner did not pay dues for 2005 and also has not paid dues for 2006. We may want to involve our lawyer after all to collect the money. Will have to make decision if it is worth the legal fees to place lien on home.
- Malle home at 8312 Dye Makers Ride – Steve Bright will go by and talk with homeowner. Husband has been deployed and wife may not know about dues.
- Thompson home at 5563 Indigo Fields Blvd is not going to pay since they are selling soon. We may need to turn this one over to attorney as well.

New Business

- BOD and Secretary will divide up homes and hand deliver the spring flier. Extra copies of covenants given to BOD in case neighbors do not have them. Steve Bright will talk to house on Dye Makers Ridge formerly owned by Lang.
- Still planning Summer 06 meeting with members.

**INDIGO ON THE ASHLEY HOA
BOARD OF DIRECTORS MEETING
June 19, 2006**

LOCATION:

8315 Tyrian Path (Evelyn Turner's Home)

ATTENDEES:

Evelyn Turner (President/Board Member)

Steve Bright (Vice Pres/Board Member)

Judy Tanner (Board Member)

Laurie Bagley (Secretary/Treasurer)

TOPICS:

Approval of Minutes

- Minutes from Mar 06 and Apr 06 BOD meetings approved unanimously.

Secretary/Treasurer's Report

- Secretary indicated that she had no open issues.
- Reference attached treasurer's report presented to all BOD at meeting by Laurie Bagley, secretary/treasurer. Ending balance of \$8,969.24 as of date of meeting. Treasurer's report accepted by all in attendance.

ACC Report

- Steve Bright reported that the ACC currently has no open issues. No complaints and no problems with modification requests.

Common Area Issues

- Deed: Per Evelyn – discussions ongoing with Abbey from Charleston Land Group. She will notify Charleston Land that we will start to bill them for grounds and pond maintenance since we, IOA HOA, do not legally own the property. Additionally, we will bill them for the money we have already spent to secure liability insurance for the areas.
- Fountain: Per Steve – Steve Smiley, resident and an electrician, was going to wire the new fountain that was purchased by IOA HOA and placed in pond early May 2006. Per Mr. Smiley, the fountain requires a 220 connection and current connection is 120. Steve Bright contacted SCE&G to request that they change out the 120 for 220. After SCE&G came out to site, Steve Bright was told that we would have to have licensed contractor request that the change be approved by the City of North Charleston Planning and Zoning Department. Mr. Smiley will go to the City of North Charleston to request approval for IOA HOA. After we are given approval by the City of North Charleston, SCE&G will come back out and change out the connection to 220 and also wire the fountain.
- Grounds: Per Laurie – told by Kevin Posey, grounds maintenance contractor, that our irrigation system is not working. Mr. Posey found that a few of the sprinkler heads are damaged and said he could recommend an irrigation contractor to us if we could provide them with irrigation schematics from Charleston Land Group. Also, Laurie realized that we are not paying a water bill. Laurie called Abbey from Charleston Land Group and was told that they did not have schematics and that they had the irrigation system run into the house adjacent to the pond. Laurie called Charleston CPW to ask how IOA HOA may have been billed for the water. CCPW stated that there was never a separate bill that went to IOA

HOA, the house adjacent to the pond was the only account on record. Evelyn stated that she would contact Ralph at Charleston Land Group for clarification on issue.

Update on Legal Issues

- Patrice Greene (5342 Sundial Court) foreclosure.
 - Per Laurie: After contacting Clerk of Court for Dorchester County, Mr. Greene's home will go to public auction on July 5, 2006. Judge's decision was made on May 25, 2006 and only the lawyer for Mr. Greene's mortgage company was in attendance. Therefore, the judgment was for the balance owed to the mortgage company and not to IOA HOA even though we are listed as having a lien on his home – this is because our lawyer was not there to represent us. If, at the public auction, the home is sold for more than is due to the mortgage company, IOA HOA can submit a request to Dorchester County to recover amount listed within our lien. Laurie did talk with attorney that Charleston Land Group secured for IOA HOA prior to homeownership of association, Mr. Qualey stated that he could go and monitor the sale, for a fee, to protect our interests. Laurie told Mr. Qualey that she did not think that was necessary as the Dorchester County Clerk of Court stated that we could call the afternoon of July 5, 2006 and she will let us know what happened at the sale. Evelyn and Steve mentioned that they may attend.

Nonpayment of Dues

- Legal action against three homeowners who did not pay dues for 2006. Laurie talked with Mr. Qualey, attorney, about this issue. He stated that he could send a letter to each past due homeowner stating demand for payment. However, this will cost us \$150.00 per home. Board decided that it would not pursue 2006 dues from Mr. Greene given the foreclosure situation. However, we will pursue payment from Evans (8329 Berringer Bluff) and Thompson (5563 Indigo Fields Blvd) households. Evelyn will draft a letter to these two owners demanding payment. This will be the last step before taking matter to court.
- Steve will find out who purchased home at 8321 Dye Makers Ridge (formerly Woolverton) so that we may request payment.

Summer HOA Meeting

- Laurie will call Ashley River Fire Department to schedule meeting for Tuesday, August 1, 2006 at 7pm. Notices will be sent out at least 30 days prior to scheduled meeting along with agenda and minutes from last IOA HOA meeting.
- At the meeting, we will provide at least 30 copies of treasurer's report and have 3 copies of pond contract in case anyone once to look it over after the meeting.
- We will need to elect a nominating committee for BOD elections for 2007 positions.
- We will need to address the open issue from last IOA HOA meeting concerning changing the By-Laws as it pertains to IOA HOA BOD being able to set the yearly dues.

Old Business

- New Neighbor Packet – had not input from anyone after request presented to homeowners in Spring flier.
- Web site – after research conducted by Laurie Bagley, motion was made to not create an IOA HOA website based on the monthly cost and upkeep and due to lack of interest by homeowners. Unanimous decision to not create an IOA HOA website. This issue is closed.
- Sundial Court stop sign – no homeowners have indicated desire to assist in creating wooden stop sign. Evelyn will contact Ralph to see how much they would charge to create one for us. Open issue.

New Business

- Steve will check into progress of City of North Charleston in adding an access road from Indigo Fields onto Dorchester Road. Will also see about possibility of having stop light installed.
- Steve and Evelyn indicated that they will check into Indigo Fields HOA annual meeting and will try and attend.

**INDIGO ON THE ASHLEY HOA
BOARD OF DIRECTORS MEETING
October 19, 2006**

LOCATION:

8315 Tyrian Path (Evelyn Turner's Home)

ATTENDEES:

Evelyn Turner (President/Board Member)

Judy Tanner (Board Member)

Laurie Bagley (Secretary/Treasurer)

TOPICS:

Approval of Minutes

- Minutes from June 19, 2006 BOD meeting will have to be approved along with this set of minutes at the next IOA BOD meeting.

Secretary/Treasurer's Report

- Secretary presented list of 3 homeowners who still have not paid dues.
 - Thompson – 5563 Indigo Fields Blvd. It was decided that we will have to put a lien against this home as it is up for sale. Will have to obtain procedures from Steve Bright.
 - Formerly Woolverton – 8321 Dye Makers Ridge – we still need to find out who bought this home. Action item – Steve Bright.
 - Tony Whitfield – 5342 Sundial Court. Have sent Mr. Whitfield a certified return receipt letter demanding payments along with late fee. Will have to wait to get back return receipt (claimed or unclaimed) before proceeding further.
 - Collected 2005 dues, late fees, legal fees, and 2006 dues and late fees on Evans home – 8329 Berringer Bluff during sale of home to new owners. This debt owed by Evans is cleared.
- Reference attached treasurer's report presented to all BOD at meeting by Laurie Bagley, secretary/treasurer. Ending balance at beginning of meeting was \$8420.15. During meeting, checks were written and signed for Nov SCE&G bill in the amount of \$212.42 and legal fees owed to Qualey & Beck totaling \$2300. Ending balance by end of meeting was \$5837.73. Reference Legal Issues below for explanation on legal costs. Attached is the treasurer's report as updated during the meeting. Ending balance of the treasurer's report accepted by all in attendance.

ACC Report

- Steve Bright not available during meeting to give report. Judy Tanner, BOD and ACC member, stated that Steve Bright had brought by plans for the building of new home on vacant lot at 8328 Berringer Bluff. Will be updated of all issues at next IOA BOD meeting.

Common Area Issues

- Deed: Per Evelyn –Abbey from Charleston Land Group submitted proposed site plan for green space to be deeded over to IOA. Evelyn and Steve will have to schedule a face-to-face meeting with Abbey to discuss the new site plan to determine if it is acceptable for our HOA.

- Pond/Fountain: Per Laurie – Electricity bill has gone up to approximately \$200 per month. Laurie had SCE&G come out to reread the meter to ensure the charges were correct. SCE&G did go out to site and said that the readings and bill were correct. Evelyn stated that we need to contact Steve Bright to see about putting the fountain on a timer to keep the electricity bill down.
- Grounds: All discussed that the warning sign for Alligators is now posted. Will have to ask Steve Bright if he knows who posted the sign. Comment was made that pond looks very nice. Mentioned the fact that from our last HOA meeting in August, all members present were cautioned about dumping yard debris and pet waste around pond. Evelyn will prepare newsletter stating these along with other reminders to homeowners. See Unfinished Business below.

Update on Legal Issues

- Discussed legal bills totaling \$4410 due to Qualey and Beck attorneys for services requested by Charleston Land Group (CLG) for homeowner nonpayment of dues and problems with Mr. Green formerly of 5342 Sundial Court. Review of the invoices showed that the invoices were not itemized and that we have no way of knowing what services were provided and on what dates. Additionally, of the 6 homeowners involved in the legal affairs, 3 paid their dues and late fees minus any legal fees to CLG. Question if the homeowners were even notified that they had legal fees to pay.
- All of the bills are for different amounts. The legal bill for the Evans home at 8329 Berringer Bluff was the lowest at \$200 (this money was recouped during the closing of Evans home 9/29/06). It was determined that we would cut a check for legal fees for the Patrice Greene home at 5342 Sundial Court (\$2170) and for the Evans home at 8329 Berringer Bluff (\$200) – total amount of check was \$2370.
- This leaves a balance of \$2040 that will be challenged by Evelyn Turner. Evelyn will contact Abbey Adams (CLG) and Qualey and Beck to find out what services were rendered in each case and why the difference in charges.
- Since the vacant lot at 8328 Berringer Bluff, owned by Mark Kerce, may be sold in the next week, Laurie Bagley will contact closing attorney and notify them that Mr. Kerce owes legal fees for 2005 in the amount of \$447.50.

Unfinished Business

- Two motions were made and seconded by homeowners at August 3, 2006 HOA meeting. Since there was not enough homeowners in attendance to constitute a forum, no vote was taken. These items were tabled until next HOA meeting. IOA BOD reviewed the issues.
 - Motion was made by Dean Perkins that our HOA adopt the same guidelines as the City of North Charleston pertaining to tree removal. Motion seconded by Diana King.
 - Action Item: Laurie Bagley – will gather City of North Charleston policy on removal of trees to present to IOA BOD via email.
 - Todd Hohn made a motion concerning promises made to prospective IOA homeowners by Charleston Land Group.
 - Motion: Pursue legal action against CLG for 6 acre common area commitment marketed and advertised in sales literature for recreational dock, and walking paths.
 - Mr. Hohn was supposed to provide us with sales literature. As of meeting date, no literature has been obtained. Evelyn Turner will look into this.

New Business

- Evelyn Turner will prepare a newsletter to all homeowners pertaining to the following topics: Pet waste and keeping pets on leash; problems with speeding cars; problems with motorized recreational vehicles (mopeds, go-carts, scooters); caution again about Alligators and no swimming.
- Laurie Bagley needs to send out notice to everyone requesting the member info on record is correct. Suggest sending this along with newsletter to save additional postage.
- Laurie Bagley was asked to prepare a 2007 budget proposal for HOA.

**INDIGO ON THE ASHLEY HOA
BOARD OF DIRECTORS MEETING
December 18, 2006**

LOCATION:

8315 Tyrian Path (Evelyn Turner's Home)

ATTENDEES:

Evelyn Turner (President/Board Member)
Steve Bright (Vice President/Board Member)
Judy Tanner (Board Member)
Laurie Bagley (Secretary/Treasurer)

TOPICS:

Approval of Minutes

- Minutes from June 19, 2006 and October 19, 2006 BOD meetings were unanimously approved as written.

Secretary/Treasurer's Report

- Secretary presented list of 3 homeowners who still have not paid dues.
 - Thompson – 5563 Indigo Fields Blvd. It was decided that we will draft a letter to Lynn Hall, realtor for the Thompson's detailing all dues, late fees, and legal fees due to IOA HOA upon the sale of the home. Action Item: Laurie Bagley
 - Boston and Ladona Fenton (Formerly Woolverton) – 8321 Dye Makers Ridge – These homeowners purchased this home in April 2005. Therefore, they owe 2006 dues. Since we aren't sure if they ever received a notice that they owed the dues, we will contact the homeowners to let them know that we will include a bill for 2006 dues with the 2007 dues notice. Action item – Steve Bright/Laurie Bagley.
 - Collected 2006 dues for Tony Whitfield – 5342 Sundial Court.
- Reference attached treasurer's report presented to all BOD at meeting by Laurie Bagley, secretary/treasurer. Ending balance for 2006 is \$4,263.80. Ending balance of the treasurer's report accepted by all in attendance. All financial documents will be presented to HOA members at Jan 07 meeting.
- 2007 Budget Forecast was presented by treasurer, Laurie Bagley. After discussion by BOD, the following will be added to the budget: \$1800 for Common Area Improvements; \$350 for Audit of 2006 books; \$1540 for contribution to landscaping - IF HOA (\$20 per 77 homes) which will only be contributed if requested.

ACC Report

- Steve Bright stated that there were no outstanding issues to report.

Common Area Issues

- Deed: Per Evelyn – No change from Oct 06 meeting - Abbey from Charleston Land Group submitted proposed site plan for green space to be deeded over to IOA. Evelyn and Steve will have to schedule a face-to-face meeting with Abbey to discuss the new site plan to determine if it is acceptable for our HOA.
- Pond/Fountain: Per Laurie – Electricity bill has gone up to approximately \$200 per month. Laurie had SCE&G come out to reread the meter to ensure the charges were correct. SCE&G did go out to site and said that the readings and bill were correct. Evelyn stated

that we need to contact Steve Bright stated that putting the fountain on a timer could increase chances of problems with pump (turning on and off – more wear and tear). Steve Bright stated that he will also contact SCE&G – he feels that the cost is too high.

Update on Legal Issues

- Per Laurie Bagley - All legal fees due to Qualey and Beck have been paid in full. All checks issued to Qualey and Beck have cleared our bank account.
- Laurie Bagley will contact closing attorney for the vacant lot at 8328 Berringer Bluff, formerly owned by Mark Kerce and now owned by Rob Brown to see if they collected legal fees for 2005 in the amount of \$447.50.

Unfinished Business

- No Change - Two motions were made and seconded by homeowners at August 3, 2006 HOA meeting. Since there was not enough homeowners in attendance to constitute a forum, no vote was taken. These items were tabled until next HOA meeting. IOA BOD reviewed the issues.
 - Motion was made by Dean Perkins that our HOA adopt the same guidelines as the City of North Charleston pertaining to tree removal. Motion seconded by Diana King.
 - Laurie Bagley presented City of North Charleston policy on removal of trees to IOA BODI.
 - Todd Hohn made a motion concerning promises made to prospective IOA homeowners by Charleston Land Group.
 - Motion: Pursue legal action against CLG for 6 acre common area commitment marketed and advertised in sales literature for recreational dock, and walking paths.
 - Mr. Hohn was supposed to provide us with sales literature. As of meeting date, no literature has been obtained. Evelyn Turner will look into this.

New Business

- After review of 2007 Budget Forecast presented by Laurie Bagley, HOA dues for 2007 are set at \$150 per household/member.
 - 2007 HOA packets will be sent out by December 31, 2006 and will contain:
 - Cover Letter (include info on following: nomination slate for election of BOD; pet waste and keeping pets on a leash; problems with speeding cars; problems with motorized recreational vehicles; caution again about alligators and no swimming) (Action Item: Evelyn Turner)
 - Jan 2007 HOA member meeting notice (Action Item: Laurie Bagley)
 - Dues Notice (Action Item: Evelyn Turner)
 - Agenda for Jan 25, 2007 meeting (Action Item: Evelyn Turner)
 - 2007 Budget (Action Item: Laurie Bagley)
 - Laurie Bagley will type up a reminder notice of Jan 25th meeting one week prior for us to hand deliver around the neighborhood.

INDIGO ON THE ASHLEY
BOARD OF DIRECTORS MEETING
July 9, 2008

LOCATION:

5560 Indigo Fields Blvd (Dave Jones's house)

ATTENDEES

Dave Jones (President/Board Member) Rich Barnett (Treasurer/Board Member)
Steve Toole (ACC Chief/Board Member) Dean Perkins (Board Member)

TOPICS

Approval of Minutes

- Minutes of the April 10, 2008 BOD meeting were unanimously approved as written.

Treasurer's Report

- 2008 Budget (attached) presented by Rich Barnett. After discussion of the current line items, the board decided to add several new budgeted items (see the discussion following).
- Rich also presented a list of all homeowners and highlighted 6 accounts that have not been paid. Since there was a question about several accounts regarding recent sales, we will need to get more information about them. Dave and Rich will meet and finalize plans to send out registered notices to each of the delinquent homeowners.

Secretary's Report

Nothing to report except that the lack of a person filling this position is a hindrance to overall operations. Dave requested a volunteer for the position in a recent newsletter and received no responses.

ACC Report

Steve Toole mentioned that there were no outstanding issues that required BOD attention, other than that some debris has been appearing around the pond area that needs to be cleaned up.

Unfinished Business

- Status of the new signs for the pond. The Sun Sign shop is the company getting them made. They will call Dave when the signs are finished—should be around the week of July 15. Then, Dave will meet with the company to determine where to install the two signs around the pond.
- Issue of the front entrance intersection. Rob Militello is pursuing the best way to institute political pressure in the proper places to get some action on what appears to be a stalled initiative. Since Rob was called away unexpectedly—was not present for the BOD meeting—we shelved this topic for future discussion at the semiannual homeowners meeting. Steve mentioned that he had asked Sen. Mike Rose, who was campaigning door-to-door recently, about it, and Steve will follow up on that potential contact.

New Business

- We have received the deeds to three of the common areas from Charleston Land Group. We will discuss any further issues with them at a future meeting, such as whether to consider offering any of the parcels for sale to an adjacent homeowner. Some may not be legal to sell, and we have to investigate each one separately.

- The required annual audit for the HOA for the previous year was never conducted. Since the books were turned over to a new Treasurer, we will make sure that all looks good with them, and next year's audit will be conducted by a professional CPA.
- The (optional) summer meeting for the HOA has been scheduled for July 30, 2008, 7 – PM, at the Ashley River Fire Department.
- Indigo Fields HOA has asked again for a payment for the costs of maintaining the front entrance to the entire subdivision.
 - Dave presented the document sent by the IF HOA, which included the “front entrance costs” for 2007. One issue that must be satisfied is that we will not contribute anything to the other HOA until they forward their budget for the front entrance for 2008, the current year.
 - Dave proposed a payment of \$1200.00, \$100.00 per month to cover all homeowners. We recognize that the front entrance is an asset to all of the homeowners in the area. However, our pond is also a very valuable asset to all homeowners in the surrounding area, and the cost of pond upkeep and improvements must be considered any time that shared costs are going to be discussed by the HOAs.
 - The board unanimously approved paying IF HOA \$1200.00 as a “contribution” to the front entrance upkeep. We will also emphasize the point of the cost of maintaining the pond when we make forward the check.
- Pond improvements required. Two major projects are needed in or around the pond.
 - First, a group of stumps in the north area of the pond needs to be cut and dragged out of the pond. Rob Militello has contacted one or more tree-removal companies about the project, but none seem to want to tackle that sort of project. This needs further attention. We will discuss this further at the HOA meeting and seek anyone who knows of a company who can tackle the project. We agreed to add \$1000.00 to the budget for this project cost.
 - Second, a stand of trees just outside the pond at the southeast end needs to be cleared out. The undergrowth in and around the trees has become an eyesore and snakes seem to like the area a lot. This is not only an eyesore; it has also become a possible safety issue with snakes inhabiting the undergrowth. We agreed to add \$2000.00 to the budget for this project cost.
 - Dean proposed buying one or more trash cans to be placed near the pond so that anyone using the area has a place to dump their trash. The Board agreed that this was a good suggestion: as we make more improvements to the pond, the idea is that it should become sort of an attraction to the surrounding homeowners to visit, fish, walk around, picnic at, etc. A trash receptacle or two is definitely a good idea. Dean will look for an appropriate container.
- Dave proposed buying an “announcement sign” that could be used on a temporary basis to advertise annual meetings, etc. Dave will look into buying some sort of sign at the local home stores. The comment was made that we would need three signs to cover the various noncontiguous neighborhoods.
- Recordkeeping. Dave suggested that our recordkeeping has been spotty at best. For example, there is a box full of documents that cover various actions over the several years that the HOA has operated, but other documents are contained electronically on the various board members' hard drives. There needs to be a central repository for all HOA documents. And we need to organize all of the communications of the HOA in electronic documents, to be maintained in one central location. This topic will receive further discussion at future board meetings.

The board adjourned at 8:15 PM.

**Indigo On the Ashley (IOA) HOA
Meeting
October 8, 2008**

Location:

5560 Indigo Fields Blvd. (Dave Jones' Home)
Meeting called to order at 7:00 pm

Attendees:

Dave Jones
Rob Militello
Rich Barnett
Steve Toole
Amy Nienstedt

Topics:

After meeting was called to order by President, Dave Jones, the following topics were discussed:

Presentation of Minutes from July 30, 2008 Meeting

Minutes were presented and accepted. No objections were heard.

Treasurer's Report:

Rich informed the group that 3 delinquent HOA dues had been paid, and 3 were still needed. Also, 3 statements from the bank show an \$866 discrepancy. Rich will investigate and reconcile if possible.

Architectural Control Committee (ACC) Report presented by Steve Toole:

Steve stated that the only ACC news is that the request by a homeowner for a ramp to be installed at their home is no longer needed.

Unfinished Business:

It was discussed that a lien needs to be put on a home on Dye Maker's Ridge for unpaid HOA dues. These homeowners have not paid HOA dues in 2 years. Amy will look into the process of placing a lien on a home.

Also, someone broke the new "No Swimming" sign at the pond. It has been repaired and will be placed on the side of the pond, instead of at the back.

Regarding the intersection at the entrance of Indigo Fields on Dorchester Rd, Rob attended a meeting and the plan has been conceptualized.

Dave stated that he will file the amendment on the tree restrictions.

Regarding the pond, Rich and Rob will try to find a landscaper to clean out the stumps and add rocks to the pond where necessary.

New Business:

There are several openings for the IOA HOA board coming up. The board decided that a nominating committee is not necessary, and instead will inform the homeowners through the next newsletter. The openings are President, and 2 ACC positions.

Steve Toole is looking into adding speed bumps to the neighborhood.

Meeting adjourned at 8:06 pm

**Indigo On the Ashley (IOA) HOA
Meeting
April 29, 2009**

Location:

Amy Nienstedt's Home
Meeting called to order at 7:06 pm

Presiding Board of Directors (BOD):

Dave Jones
Rob Militello
Rich Barnett

Secretary:

Amy Nienstedt

Attendees:

Presiding Board of Directors (BOD):

Dave Jones
Rob Militello
Rich Barnett
Steve Baker

Secretary:

Amy Nienstedt

Topics:

After meeting was called to order by President, Dave Jones, the following topics were discussed:

Presentation of Minutes from January 13, 2009 Meeting

Minutes were presented and accepted. No objections were heard.

Treasurer's Report Presented by Rich Barnett:

Rich explained that he has adjusted the report to match the bank. Budget accepted. The unpaid HOA dues were discussed and Rich stated that he is researching how to put a lien on a home. Also, vacant lots were discussed and it was agreed that they are not responsible for HOA dues.

Architectural Control Committee (ACC) Report Presented by Steve Baker:

Steve stated that there is 1 homeowner wanting to put up a shed and 1 wanting to add a pool. Steve also is checking with 1 homeowner who wants to enclose their deck. He will also look at the covenants to see if sheds need to be on a permanent foundation.

Unfinished Business:

- **Indigo Fields HOA:** Dave proposed IOA HOA give them \$1300 for the front entrance upkeep.
- **Pond maintenance:** Ricky Turner has proposed \$180/month to take care of the pond maintenance. Board agrees to accept his proposal.
- **Pond Signs:** The repaired “No Swimming/Wading” sign will be relocated to the side of the pond on Sunday, May 3rd.
- **HOA Meeting Sign:** Amy will take care of ordering a simple sign from Sun Sign to advertise the annual HOA meeting.
- **Tree Amendment:** Dave and Rob will take the tree amendment to be notarized within 2 weeks of the date of this meeting.
- **Stump Removal at Pond:** Rob spoke with a neighbor who would clear the stumps in the pond for \$500. Also, he is interested in having large rocks put into the pond. Dave will get in touch with Abby at the Charleston Land Group regarding the large rocks.
- **Intersection Issue:** This is a dead issue. Instead there will be a 700’ deceleration lane at the u-turn.

New Business:

- **Election of Officers:** Dave Jones was appointed by the board to be a member of the board to fill the vacancy.
- Motion made for Dave Jones to be elected President. Motion approved.
- Motion made for Rob Militello to be elected Vice President. Motion approved.
- Motion made for Rich Barnett to be elected Treasurer. Motion approved.
- Motion made for Amy Nienstedt to be elected Secretary. Motion approved.
- Motion made for Steve Baker to be elected Head of Architectural Control Committee. Motion approved.
- Motion made for Rich Barnett to be elected to the Architectural Control Committee. Motion approved.

Meeting adjourned at 8:13 pm

**Indigo On the Ashley (IOA) HOA
Meeting
July 30 , 2009**

Location:

Dave Jones' Home
Meeting called to order at 7:00 pm

Presiding Board of Directors (BOD):

Dave Jones
Rob Militello
Rich Barnett
Steve Baker

Secretary:

Amy Nienstedt

Topics:

After meeting was called to order by President, Dave Jones, the following topics were discussed:

Presentation of Minutes from April 29, 2009 Meeting

Minutes were presented and accepted. No objections were heard.

Treasurer's Report:

Rich explained that there are still 4 delinquent dues accounts. There is a \$10 fee per home for a lien. Steve will get the lien form. Also, our records match the bank statements. Treasurer's report was accepted.

Architectural Control Committee (ACC) Report presented by Steve Toole:

No activity.

Unfinished Business:

1. Tree Ammendment – Dave and Amy will get tree amendment notarized ASAP.
2. Annual Meeting Date – Tenative date and time – Thursday, August 20 at 7PM

New Business:

1. One homeowner has a trailor and a boat in their driveway, which is against the covenants and restrictions of the neighborhood. Rob and Dave will go talk to the homeowner about the situation.

2. Steve was concerned about homeowners having window air conditioning units because he believes it alters the look of the neighborhood. Dave will look at the covenants and restrictions to see if there is any restriction against window units.

Meeting adjourned at 7:58 pm

**Indigo On the Ashley (IOA) HOA
Meeting
December 29, 2009**

Location:

Dave Jones' Home
Meeting called to order at 7:01 pm

Presiding Board of Directors (BOD):

Dave Jones
Rob Militello
Rich Barnett
Steve Baker

Secretary:

Amy Nienstedt

Topics:

After meeting was called to order by President, Dave Jones, the following topics were discussed:

Presentation of Minutes from July 30, 2009 Meeting

Minutes were presented. It was noted that the Presiding Board of Directors was incorrect. Amy has revised the minutes to reflect the addition of Steve Baker to the board as well as the loss of Steve Toole and Dean Perkins. Minutes have been accepted.

Treasurer's Report:

Rich explained that we have now received all outstanding dues with the exception of 1 in the amount of \$666.16. This amount reflects 3 years of unpaid dues along with 18% interest. The board will now proceed with filing a lien against this homeowner in the amount of \$666.16. Rich will handle this process. Also, there was a foreclosed home in which we received only half of the dues amount from the lender. Rich also went over the financial records summary. The board then reviewed the 2010 Budget Estimate. After reviewing all of our estimated expenses, the board came to the conclusion that the 2010 homeowners dues should be \$150. The Treasurer's Report was accepted with no objections.

It was noted that no other associations in the neighborhood contribute to the upkeep of the pond area. Also, it was noted that Indigo Fields has not asked our association to contribute to the upkeep of their common areas.

Secretary's Report:

Amy reports no activity.

Architectural Control Committee (ACC) Report presented by Steve Toole:

Steve reports that 1 homeowner has asked for an approval for a pool and fence. Steve looked at his plans and drawings and both have been approved by the ACC.

It was also noted that at least 2 homeowners in the neighborhood have done extensive modifications to their homes without the ACC's approval. Dave will call and speak to these homeowners. They must get ACC approval for these modifications. Also, Dave will include a note in his upcoming newsletters regarding the requirement of ACC approval before doing modifications.

Unfinished Business:

1. Tree Amendment – Dave and Amy will get tree amendment notarized in January 2010.
2. Annual Meeting Announcement Signs: Amy will have the 3 signs made by Sun Sign in order to announce our annual meetings. 2 signs will be placed at the front of the neighborhood and 1 will be reserved in case of loss.
3. The homeowner who was storing their boat and trailer in their driveway has stopped doing so.
4. Dave checked the covenants about window air conditioning units and did not find anything specific. Therefore, there is no action to be taken on homeowners with window units.
5. The board is no longer receiving notes from the pond maintenance company explaining the actions that they take to maintain the pond. Therefore, we are looking into getting a proposal from another company that will do more to maintain the pond.
6. The pond pump has broken. The pump company, PLM, is claiming that fishing line got caught in the motor and therefore our 3 year warranty does not cover the repair. The repair is expected to cost \$550. Rob has been in constant contact via email with PLM to find out why we bought this pump from them with the warranty just a year ago and now it is not functioning. If PLM will not honor their warranty, then we will have to look into getting legal advice on how to proceed.

New Business:

1. The board missed our 3rd quarter meeting due to health issues of the President.
2. The annual meeting is tentatively set for January 19th, 2010. This date is dependent on the schedule of the fire station. If the Ashley River FD has no availability, we will look at the fire station further up on Dorchester Rd. to see if they have a room we can use.
3. Dave and Amy will work on getting out a newsletter and dues letter to all the homeowners so that they receive it the first week of January.
4. Phase III of the pond will begin in the spring of 2010.
5. No Wading/Swimming Signs – these signs have been destroyed by vandals. Amy will get a quote from Sun Sign to have more sturdy signs made.
6. Rob has continued to request information about the front intersection issue, but has not gotten any response. The last information he was given is that the intersection has been nixed because of a letter from the Indigo Fields HOA President. Also, there were plans at one time to add a 700

ft. deceleration lane to the U-Turn spot, but we have not heard any further information on this plan, either. Rob will continue to try to get information on this.

7. The Board needs new members to volunteer. Both Dave and Rob are at the end of their terms. If no homeowners can volunteer their time, the board will look into hiring a company to handle the affairs of the HOA.

Meeting adjourned at 8:12 pm

INDIGO ON THE ASHLEY HOA
Board of Directors Meeting
September 20, 2011

LOCATION:

5564 Indigo Fields Blvd
7:00 p.m.

PRESIDING OFFICERS:

Steve Bright - President
Danny Winstead -Vice-President
Alisa Quevedo - Treasurer
Evelyn Turner - Secretary (Absent)
Steve Toole - ACC
Sharon Macrae - ACC

TOPICS:

Discussion of Neighborhood Entrance:

Mr. Bright discussed the meeting that was hosted by Indigo Fields HOA on 6 Sept 2011 which was initiated to bring all the HOA's together to try to come to an agreement on the upkeep of the entrance to the neighborhood in which IF HOA decided to stop upkeep in July. Prior to the meeting Mr. Eric Cox (Indigo Point President) made it known that Indigo Point was not happy with the total cost and asked if IF HOA could put the work out to bids. IF HOA did bring 5 different bids to the table which ranged from \$11,700 to \$25,500. After listening to the other HOA's proposals, Mrs Dale Davis then asked to hear our thoughts and before we could even finish we were rudely interrupted and was made aware that IF did not care about the pond and the cost we incur to upkeep our common area. At this point Mr. Winstead and I decided to leave the meeting.

Mr. Bright then distributed 3 estimates for upkeep of the entrance that was solicited by Mr Cox with prices ranging from \$5,200 to \$7,950

After discussion will all members 3 different plans were set for further negotiations

1. Offer IFHOA \$2000 for calendar year 2012 and they continue the way things have been for the last 15+ years and we will negotiate while the last 37 houses are being built for a long term solution.
2. Add all of the common area costs for the entire subdivision (est. 25K) and divide by the 325 current houses and pay our part. \$6538.46. With 367 houses it would be \$5790.19 pending on the new common area.
3. Pursue ownership of the 2 strips of land in the median of the entrance.

Fall Newsletter:

All agreed that a newsletter was needed as soon as possible to inform our owners on the current status of the entrance. We also discussed included voter information as elections are in Nov and our Council seat is up. We also agreed to include the North Charleston new NO BURN policy and clarify it's intent.

Filing Cabinet:

Mr. Bright expressed the need for a filing cabinet which was approved by all.

Meeting adjourned at 8:00 p.m.

Indigo on the Ashley (IOA) HOA Board Meeting
June 20, 2013

Presiding Board of Directors Attending:

Rich Barnett – President
Gene Hoover – Vice President
Alisa Quevedo – Treasurer
Sharon MacRae – Secretary, ACC
Danny Winstead - ACC

Treasurer Report:

Payment for lawn maintenance around the pond was discussed and checks will be issued for May – July 2013. HOA Dues: To date, there are 11 delinquent accounts for HOA dues. Final notice letters will be sent to the homeowners by Rich Barnett. The IOA board members discussed the placement of liens on the properties and/or taking the homeowners to small claims court. Rich Barnett will speak to Ashley Fitch (Indigo Fields Community Manager) regarding the process of placing a lien on a home and also the possibility of the Management group filing the liens for IOA and the associated administrative charge for filing.

Front Entrance maintenance:

Our contribution to the front entrance was \$1230 to CMG lawn care. Ashley Fitch (Indigo Fields Community Manager) obtained a quote from Yard Art to include the strip on the left of entrance past the wall. The price would be an extra \$175/month. This quote did not include the strip of grass on the right side. Members of the IOA Board thought the quote was high. Danny Winstead and Steve Bright offered to cut the grass on both sides for \$200/month. It was suggested that the 2014 quote for the Front Entrance maintenance include the current section as well as both strips of grass from the brick walls to Deep Blue Lane (also to include bed clean up and trimming of shrubs). Board agreed. This will be discussed further at the June 24th meeting of the 4 HOAs and the Management group.

Ashley Fitch (Indigo Fields Community Manager) obtained a quote from Yard Art for flowers at the Front entrance. The price would be \$475.00. Members of the IOA Board thought the quote was outrageously high. Two homeowners have volunteered to plant the flowers – cost of flowers to be established.

Low Country Mulch, Inc submitted a quote for red mulch for \$495.50 for the front entrance. Sharon MacRae expressed dissatisfaction with the company. The mulch this company installed was about an inch instead of 3 inches (the weeds and grass were barely covered). They were also inconsistent with coverage, for example, only one section of the 2 areas of azaleas was mulched.

Note: quote states red mulch – brown was applied last year.

The above will be discussed with Ashley Fitch.

Pond Landscape restoration:

Area on the trees has been tilled, graded and grass seed planted by David Allen. Soil has been added to the front section and graded.

Indigo on the Ashley (IOA) HOA Board Meeting

May 21, 2014

Presiding Board of Directors Attending:
Rich Barnett – President Gene Hoover – Vice President
Carolyn Hoover – Treasurer Sharon MacRae – Secretary, ACC
Danny Winstead - ACC

Meeting started at 6:00 PM.

1) Treasurer Report: Presented by Carolyn Hoover

As of May 21, 2014, the treasury balance is \$16,184.64. To date, there are 8 delinquent accounts for HOA dues:

Haverlick, 8320 Dye Makers	(\$297.00)	McDowell, 5575 Indigo	(\$297.00)
Fenton, 8321 Dye Makers	(\$2383.82)	Chontofalsky, 8308 Berringer	(\$130.00)
Kneece, 8309 Berringer	(\$130.00)	Sharp, 8313 Berringer	(\$130.00)
Huber, 8325 Berringer	(\$130.00)	Foster, 5334 Sundial	(\$130.00)
Jefferson, 5346 Sundial	(\$130.00)		

To both remind and encourage the delinquent homeowners to pay the dues, signs were placed in strategic areas. The question was asked: "Did the signs have an impact?" As of May 21st, one homeowner complained to Rich Barnett and one homeowner paid the dues a second time (which will be refunded). The decision was made to send a past-due notice.

Gene Hoover verified the property owner name for the residence located at 8321 Dyemaker Ridge for purposes of filing a lien against the home.

Action Item – Carolyn Hoover:

Send past-due notices to each delinquent homeowner.

Action Item: - Rich Barnett:

File lien at City Hall in St. George

Tax Returns: property taxes have been filed. An inquiry was made about the need to file income taxes. It was agreed that the IOA Homeowners Association is a non-profit and therefore exempt from the filing requirement.

A gallon of IOA HOA ACC approved paint has been purchased for \$31.00 and is available to all homeowners. Located at the Hoovers.

2) Front Entrance Maintenance

Rich Barnett, Gene Hoover and Danny Winstead met with representatives from each of the Indigo HOAs. Annual dues for all four Home Owners Associations have not been billed. The president of Indigo Fields, Rhodan Keon, has agreed to sort it out.

The IOA HOA board had previously agreed to participate in landscaping the front entrance. Rich has visited Home Depot, Lowes and Hyams and determined that the approximate cost for plants and mulch would be \$100.00. The Board agreed to the purchase.

Action Item – Rich Barnett:

Purchase plants and mulch and landscape front entrance area.

3) Indigo on the Ashley Insurance

A few questions came up regarding the Renewal Quote for Indigo on the Ashley's Commercial General Liability. It was agreed that further investigation into the policy and coverage is warranted.

Gene Hoover contacted the company (Agency: Wynn & Associates, Underwriter: Rehling Deroos) for an explanation of some of the specifics outlined in the renewal quote, for example:

- Damages to premises rented to you ?rented
- Personal and advertising injury ?advertising injury
- Condominims ?condominiums versus homes
- Business Personal Property Theft ?what is that covering
- General Aggregate ?what aggregate? Isn't it for the pond/common area?

Contact was Marie Wynn. Ms. Wynn confirmed that we have what appears to be a general policy for \$889.00.

Carolyn Hoover (treasurer) confirmed that we are paying \$1014.00. The board members agreed that the policy details and costs warrant further investigation and possible corrections.

Action Item – Gene Hoover:

Contact insurance company to discuss possible changes in policy language and cost adjustments.

4) *Community Dock Permit*

To homeowners have petitioned for a joint-use dock. The homeowners would like to use the Indigo on the Ashley community dock variance for a joint dock on their abutting property in lieu of the IOA community dock. The IOA HOA Architectural Control Committee received the ACC modification form on May 15, 2014 for review. The IOA ACC Modification Approval application was reviewed by members of the IOA board and ACC. The homeowner is requesting a letter from the IOA HOA Board confirming that there would not be a community dock built for Indigo on the Ashley subdivision.

Sharon MacRae, after calls to North Charleston planning and zoning, Health Coastal research, OC&N Environment Services, and the GIS Department, was finally directed to Dorchester County Planning and Zoning. Contact was Ms. Mary Cohen, Supervisor. Ms. Cohen confirmed that the Indigo subdivision (did not specify Indigo on the Ashley) did have 1 community dock approval and that it must meet Municode size limits. She confirmed that a dock zoned as a community dock and located on private property would still be available to use by all homeowners residing in the subdivision. HOA would be responsible for liability of the community dock. According to Ms. Cohen a joint-use dock is not allowed – only private docks. As far as any limitations on dock permits for this subdivision, she clarified that SAMPs (Special Area Management Plans) supercedes the planning and zoning departments of Dorchester, Charleston and Berkely Counties. This subdivision is located in the Ashley River Scenic II district.

The board's discussion included the following:

- ◆ liability and variance issues
- ◆ the rights of current and future homeowners
- ◆ the fairness of relinquishing a community dock to 2 homeowners exclusive to any other resident rights
- ◆ dock variance has not been exercised to date does not mean it will not be used in the future
- ◆ bringing the issue to a vote at the next HOA meeting

The Board members agreed that further information is needed before responding to the request.

Action Item – Sharon MacRae:

Contact Blair N. Williams Manager, Wetland Permitting and Certification
South Carolina Department of Health and Environmental Control for information on private dock variances

Action Item – Gene Hoover:

Contact City of North Charleston planning and zoning for additional information on the community dock variance.

5) *Indigo on the Ashley HOA meeting*

Meeting to be scheduled on a Thursday at the Community Center for the end of June 2014.

Action Item – Rich Barnett:

Contact community center for available dates

Action Item – Carolyn Hoover:

Send out the quarterly newsletter, including the date of the meeting.

6) *Pond Swimming Signs*

The “no swimming” signs have faded and the board agreed to the purchase of new signs.

Action Item – Carolyn Hoover:

Purchase new signs

7) *New Homeowners*

Gene Hoover suggested that Indigo on the Ashley HOA welcome each new homeowner to the neighborhood and provide them with the IOA HOA covenants, ACC Modication form, information on the dues, parking restrictions, etc. He recently met with Lamar Davis 8319 Dyemakers Ridge

Carolyn Hoover volunteered to make up a welcome package. All agreed it was a great idea.

Indigo on the Ashley (IOA) HOA Board Meeting
July 29, 2014

Presiding Board of Directors Attending:

Rich Barnett – President Gene Hoover – Vice President
Carolyn Hoover – Treasurer Sharon MacRae – Secretary, ACC
Absent: Danny Winstead - ACC

Meeting started at 6:30 PM.

1) ***Front Entrance Maintenance***

The Board discussed the Front Entrance costs and reviewed multiple pages of expense sheets provided by Keon Rhodan, President of Indigo Fields HOA. It was agreed that further investigation was needed into the multiple billing invoices from SCE&G.

Rich suggested that we pay \$30.00/house for the 81 homes in IOA for the 19 months we owe. The board agreed to the sum of \$2430.00 as Indigo on the Ashley HOA's contribution.

Indigo Fields was in the process of severing their ties with the CMG company. Future payments would be made on a quarterly basis once Indigo Fields established a bank account and landscaping, electric, water, insurance has been defined.

2) ***IOA HOA Covenants***

The board discussed and agreed that we should have professional printed copies of the IOA Covenants for new homeowners. Also, signed copy of 3rd amendment needed.

Action Item – Rich Barnett: Obtain 10 professionally printed copies of covenants.

Meeting adjourned at 7:15PM - Rich Barnett Second: Carolyn Hoover

Respectfully submitted:
Sharon MacRae
Secretary, ACC IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting ***December 9, 2014***

Presiding Board of Directors Attending:
Rich Barnett – President Gene Hoover – Vice President
Carolyn Hoover – Treasurer Sharon MacRae – Secretary, ACC
Danny Winstead - ACC

Meeting started at 6:26 PM. Called to order: Rich Barnett

1) Treasurer Report: Presented by Carolyn Hoover

As of December 9, 2014, the treasury balance is \$7802.24. The board agreed to keep the yearly homeowner's dues at \$130.00.

To date, there are 5 delinquent accounts for HOA dues.

Action Item: - Rich Barnett:

File liens on outstanding delinquent accounts (>2 years) at City Hall in St. George

2) Front Entrance Maintenance

Indigo on the Ashley HOA's financial contribution for front entrance expenses for landscaping, lights, sprinklers, repairs was determined based on the number of homes (81 in IOA). The IOA contribution expense for the Front Entrance maintenance is \$342.78 per quarter for a yearly total of \$1371.12.

Gene Hoover suggested the possibility of including the subdivision lighting expense for the front entrance onto the SCE&G bill for each homeowner. Each homeowner currently pays a percentage of the subdivision lighting. Adding the front entrance subdivision lighting expense to each homeowner's bill would eliminate duplicate bills from SCE&G.

Danny Winstead explained that the City of North Charleston pays half the cost of the front entrance subdivision lighting and that this contribution would be lost. It is unclear from the billing statement how much North Charleston is contributing or if SCE&G sends the city a separate bill. It was agreed that further investigation into the subdivision lighting expense was warranted.

Action Item – Gene Hoover:

Contact SCE&G and the City of North Charleston regarding front entrance subdivision lighting.

The IOA HOA board had previously agreed to participate in landscaping the front entrance with the hopes of each HOA taking a turn. At this time the likelihood of this happening is remote. Sharon MacRae and Rich Barnett volunteered to landscape the front.

Action Item – Rich Barnett and Sharon MacRae:

Purchase plants, mulch and landscape front entrance area.

3) Indigo on the Ashley Insurance

The Agency of Wynn & Associates and Underwriter Rehling Deroos will no longer provide coverage for Indigo on the Ashley's Commercial General Liability insurance for the pond and common areas. It was agreed that quotes would need to be obtained as soon as possible. A suggestion was made to obtain insurance company information from the other HOA's in Indigo and surrounding areas. Board member insurance may be required. Rich volunteered to obtain quotes. IOA HOA currently pays \$1014.00 per year.

Action Item – Sharon MacRae:

Contact Kevin Nadzam Indigo Field's Board member for insurance company information.

Action Item – Rich Barnett:

Contact Indigo Terrace and Indigo Point Board for insurance company information.
Solicit quotes from insurance carriers.

4) Pond

Three benches were approved for installation at the pond. The bench material will be composit and it was also agreed that the benches would need to be anchored to a cement footing.

Action Item – Carolyn Hoover:

Purchase benches and arrange for installation.

Indigo on the Ashley (IOA) HOA Board Meeting

February 6, 2015

Presiding Board of Directors Attending:

Gene Hoover – President Steve Bright – Vice President
Alisa Quevedo – Treasurer Sharon MacRae – Secretary, ACC
Evelyn Turner – Board Member

Meeting started at 6:03 PM. Called to order: Gene Hoover

1) *Board Member Terms and Positions*

The volunteers discussed the terms and positions for the Indigo on the Ashley HOA and the following consensus was reached:

Gene Hoover – President	2 year term
Steve Bright – Vice President	2 year term
Alisa Quevedo – Treasurer	1 year term
Sharon MacRae – Secretary, ACC	2 year term
Evelyn Turner – Board Member	1 year term

The board unanimously agreed that the ACC members should be invited to attend the Board Meetings. The board members approved the addition of Steve Toole as the third volunteer for ACC.

The Architectural Control Committees Members include: Sharon MacRae, Danny Winstead and Steve Toole ACC Mod requests will be forwarded to Sharon MacRae.

Gene Hoover suggested that the IOA Board meet on a monthly basis and to continue with two homeowners meetings per year. Summer meeting tentatively the week of June 23rd (Tuesday or Thursday) at the Fire station. All present unanimously agreed.

Evelyn Turner volunteered for the quarterly IOA Newsletter and IOA activities to be determined.

Action Item - Gene Hoover:

Contact Fire Station for available dates for the week of June 23rd .

Action Item - Evelyn Turner:

IOA Newsletter and IOA activities

2) *Speed Monitoring*

Due to the problem with several cars speeding, Gene Hoover suggested we locate the Speed Monitoring Device at the Pond. All present unanimously agreed.

Action Item - Gene Hoover:

Contact Police Department for Speed Monitoring Device

3) *Treasurer Report:*

As of February 6, 2014, approximately 40/79 homeowner's dues have been received.

Alisa Quevedo and Steve Bright will be added to the IOA HOA account tentative date February 20th.

Action Item - Alisa Quevedo:

Treasurer report, status of dues

4) *Front Entrance Maintenance*

Indigo on the Ashley HOA's financial contribution for front entrance expenses for landscaping, lights, sprinklers, repairs was determined based on the number of homes (79 in IOA). The IOA contribution expense for the Front Entrance maintenance is approximately \$30.00 per home.

The IOA HOA board had previously agreed to participate in landscaping the front entrance with the hopes of each HOA taking a turn. At this time the likelihood of this happening is remote. Sharon MacRae and Rich Barnett volunteered to landscape the front in the Spring of 2015 (April/May timeframe)

Action Item – Rich Barnett and Sharon MacRae:

Purchase plants, mulch and landscape front entrance area.

5) Indigo on the Ashley Insurance

The Agency of Wynn & Associates and Underwriter Rehling Deroos will no longer provide coverage for Indigo on the Ashley's Commercial General Liability insurance for the pond and common areas. Although information was provided on alternate insurance companies, Gene Hoover contacted the original insurance carrier (Wynn & Associates) and secured insurance.

6) Pond

Three benches were approved for installation at the pond. This has been tabled for the time being.

The pond lawn maintenance was discussed. It was agreed that Ricky Turner would continue the lawn maintenance at the same rate as 2014. Effective start date would be the first week in April and continue through October. It was suggested that Ricky provide a schedule for the 2015 maintenance season (weekly, e/o week).

Steve Bright suggested additional maintenance items that need to be done including: addition of pine straw, Palms need to be trimmed, the Indigo sign needs to be painted, lights on the fountain need to be replaced and possible addition of a pump for flowers around the sign. A volunteer maintenance day was suggested by Gene Hoover to work on the pond area (add pine straw, etc) - date to be determined.

The high cost of the pond chemical maintenance was also discussed. A suggestion was made to obtain competitor quotes as well as looking at the feasibility of performing the task.

Action Item - Steve Bright:

Trim Palm trees, paint the Indigo Sign, determine cost of submersible pump, purchase pine straw with Gene Hoover, and replace lights on fountain.

Obtaining quotes for the chemicals for the pond and research the cost of performing the maintenance.

The significant cost of the electric bill for the fountain was also discussed. Alisa Quevedo suggested that we look at the category we are charged for the pump – different categories (nonprofit, commercial) have different charges and savings may be realised.

Action Item - Gene Hoover:

Contact SCE&G – determine category, change to nonprofit if possible for savings

7) Indigo on the Ashley HOA Board meeting

Next meeting scheduled for March 3rd and hosted by Gene Hoover.

Meeting adjourned at 6:44 PM - Gene Hoover Second: Evelyn Turner

Respectfully submitted:
Sharon MacRae
Secretary, ACC
IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

March 3, 2015

Presiding Board of Directors Attending:

Gene Hoover – President Steve Bright – Vice President
Alisa Quevedo – Treasurer Sharon MacRae – Secretary, ACC
Evelyn Turner – Public Relations

Meeting started at 6:15 PM. Called to order: Gene Hoover

1) *Treasurer Report: Gene Hoover*

As of March 3, 2015 the treasury balance at the end of the year was \$7,225.00. Via a power point presentation and spreadsheets, Gene presented the Indigo on the Ashley Financials as outlined below:

82 properties in the HOA

*Collecting on 78 properties @ \$130 = \$10,140

*IOA 2015 internal obligations = \$8,880

*Front entrance minimum obligation = \$2,430

*IOA forecasted 2015 = \$11,310

*IOA 2015 shortfall = **-\$1,170**

*End of year bank balance = \$7,225

Front Entrance – Overview

321 Properties @ \$30 annual dues = \$9,630

*Lawn maintenance (\$690 x 12) = \$8,280

*Insurance = \$980

*Electricity (270 x 12) = \$240

*2015 front entrance total = \$12,740

*2015 total front entrance shortfall = **-\$3,110**

Indigo on the Ashley – Possible Impact

*Estimated IOA additional share = \$756

*Current front entrance obligation = \$2,430

*Forecasted front entrance contribution = \$3,186

*Forecasted 2015 (\$8,880 + \$3,186) = \$12,066

*IOA forecasted 2015 shortfall = **-\$1,926**

*Adjusted end of year bank balance = \$6,499

Indigo on the Ashley – Future

*Define our minimum operating balance

*Define neighbor improvements/maintenance

*Adjust out year dues to cover internal/external cost

As suggested by a board member and agreed by all present, if the new Oaks on the Indigo HOA contributed their fair share to the front entrance, the shortfall would be eliminated.

The president of Indigo Fields, Keon Rhodan, for a monetary contribution to the Front Entrance will contact the developer for The Oaks on the Indigo.

To date, there are 3 delinquent accounts for HOA dues.

Action Item: - Gene Hoover:

File liens on outstanding delinquent accounts (>2 years) at City Hall in St. George

Second notices to be distributed

As of February 6, 2015, approximately 78/81 homeowner's dues have been received.

2) *Front Entrance Maintenance*

Indigo on the Ashley HOA's financial contribution for front entrance expenses for landscaping, lights, sprinklers, repairs was determined based on the number of homes (81 in IOA). The IOA contribution expense for the Front Entrance maintenance per year is currently \$2,430 or \$30.00/home.

Subdivision lighting:

The possibility of including the subdivision lighting expense for the front entrance onto the SCE&G bill for each homeowner has been tabled. The understanding is North Charleston pays a portion of the lighting and continuing this contribution is a saving for the subdivision.

Status of sprinkler system repair:

IOA HOA board was unanimous in approving this repair for the Back flow assembly; however, the question that has arisen is which back flow assembly is in need of repair. The understanding is that the assembly froze. The front entrance back flow assembly is underground and protected from the elements and the Indigo Fields back flow assembly is poorly covered and exposed. Sharon MacRae had previously sent an email to Keon Rhodan requesting additional information and as of this date, he has not responded. Indigo Fields has not requested a contribution to the repair cost. Steve Bright offered to check out both back flows assemblies.

Action Item: - Steve Bright:

Check out both Back Flow assemblies to determine which device is in need of repair.

Landscaping:

Indigo on the Ashley HOA members, Sharon MacRae and Rich Barnett landscaped the front entrance in the fall and have also volunteered to landscape the front in the Spring of 2015 (April/May time frame). Indigo Fields would like to contribute.

Action Item – Rich Barnett and Sharon MacRae:

Purchase plants, mulch and landscape front entrance area - late spring

Sidewalks for Front entrance:

Installation started early March.

Gated Community:

During the quarterly meeting with the 4 HOAs, Indigo Fields again brought up the idea of a gated community. The board unanimously agrees that this would not be in the best interest of the IOA homeowners; however, it was agreed that it should be a topic in the next HOA meeting.

White Fence:

It appears that Indigo Fields HOA members have an issue with the white fence located at the Front Entrance. The IOA HOA board members agreed that the presence or absence of the white fence is not an issue and we are in agreement that Indigo Fields may remove it. To be further discussed at HOA quarterly meeting.

3) ***Speed Monitoring***

Due to the problem with several cars speeding, Gene Hoover arranged for a Speed Monitoring Device to be positioned at the Pond. Unfortunately, the device was broken and once repaired, will be available to IOA. Gene suggested an increase of police presence in the neighbor during high traffic times. All members of the board unanimously agreed this was a good idea.

Indigo Fields has suggested the installation of speed bumps. The board agreed that this was a terrible idea.

Action Item: - Gene Hoover:

Contact North Charleston police for increased police presence and arrange for Speed Monitoring Device

4) ***Reservation for Summer Meeting***

HOA Meeting 23 June 7pm at the Fire Station has been confirmed the board agreed that Councilman Stiegler should be invited as the guest speaker.

Action Item: - Gene Hoover:

Contact Councilmen Stiegler

5) ***SCE&G***

Gene Hoover spoke with SCE&G about our service and rate plan. There are no preferential rates available; they offer only one type of service.

6) **Pond**

Steve Bright suggested additional maintenance items that need to be done including: addition of pine straw, Palms need to be trimmed, the Indigo sign needs to be painted, lights on the fountain need to be replaced and possible addition of a pump for flowers around the sign. A volunteer maintenance day was suggested by Gene Hoover to work on the pond area (add pine straw, etc) - date to be determined. Addition of fish and plants (barley) was also discussed but may be cost prohibitive at this time. The high cost of the pond chemical maintenance was also discussed. A suggestion was made to obtain competitor quotes as well as looking at the feasibility of performing the task. Steve Bright repaired the lights on the fountain and also spent a few hours with Danny raking pine straw around the palms. Steve also researched the cost of purchasing chemicals for the pond. A few board members were concerned about liability issues and safety issues. Steve Bright has been tasked with contacting PLM for MSDS sheets. Sharon MacRae has been tasked with contacting the Department of Natural Resources on appropriate chemicals for dispersal into the Ashley River and obtaining bids for Pond maintenance.

Action Item - Steve Bright:

Trim Palm trees, paint the Indigo Sign, determine cost of submersible pump, and purchase pine straw.
Continue feasibility study for performing pond chemical maintenance
Obtain MSDS for the chemicals used the pond by PLM

Action Item - Sharon MacRae:

Contact Department of Natural Resources or other appropriate entity
Obtain quotes for Pond maintenance

7) **Other**

Newsletter:

Evelyn is in the process of writing/designing newsletter. Awaiting president's message.

Action Item - Gene Hoover:

Write up a president's message for newsletter

Action Item - Evelyn Turner:

Create Quarterly newsletter
Add IOA HOA business info for members

Bank: all signatures have been finalized and appropriate keys distributed. File cabinet transferred from Rich Barnett's home to Gene Hoover.

Next IOA HOA board meeting: April 7, 2015 at 6:00 PM at Gene Hoover's residence.

Meeting adjourned 7:02 PM - Gene Hoover Second: Evelyn Turner

Respectfully submitted:
Sharon MacRae
Secretary, ACC
IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

May 5, 2015

Presiding Board of Directors and ACC Members Attending:

Gene Hoover – President

Steve Bright – Vice President

Alisa Quevedo – Treasurer

Sharon MacRae – Secretary, ACC

Evelyn Turner – Public Relations

Danny Winstead - ACC

Meeting started at 6:35 PM. Called to order: Gene Hoover

1) Treasurer Report: Gene Hoover

To date, there are still 3 delinquent accounts for HOA dues with 1 lien filed. As of May 5, 2015, 76/81 homeowner's dues have been received. Second notices will be sent to the delinquent accounts. For problem accounts, Gene Hoover volunteered to do cold calling (knock on the homeowner's door). Indigo Fields has had success getting delinquent dues from homeowners by sending the bill directly to the wives. This may be a option in the future.

The IOA HOA treasury balance is appropriately \$12,500. Gene offered to pick up mail from the IOA HOA post office box, with Steve Bright as a second. Steve Toole obtained the second key from Rich Barnett and it has been given to Steve Bright.

Action Item: - Gene Hoover:

Pending for future action: file 2 additional liens on the outstanding delinquent accounts (>2 years) at City Hall in St. George

Send second notices to delinquent homeowners and cold calling delinquent homeowners.

Action Item: - Steve Bright:

Assist Gene Hoover in cold calls

2) Front Entrance Maintenance

Status of sprinkler system repair:

Sharon MacRae has been in contact with Kevin Nazdam regarding the backflow assembly repair. The backflow assembly that required repair did belong to Indigo Fields. Therefore, IOA HOA should not be responsible for any monetary contributions.

Landscaping:

Indigo on the Ashley HOA board member, Sharon MacRae, landscaped the front entrance May 4, 2015. Indigo Fields had offered to pay for the materials; however, upon a subsequent conversation, the offer was modified for reimbursement upon the cost divided among the 4 HOAs. The IOA HOA board members decided to reimburse the cost of materials and discuss this topic at the meeting with the 4 HOAs.

HOA Committee Meeting

The joint committee is scheduled for Thursday, May 7th at 7 PM.

The following will be discussed:

*Separate account and board for front entrance

*Indigo on the Oaks contributions and landscaping around sidewalk

*Additional contributions from Indigo Terrace, Indigo Fields and Indigo on the Oak

*Sprinkler system repair

*Improvement of front entrance appearance and costs associated

*Landscaper costs – additional quotes from other vendors/providers

*Speed bumps - Indigo on the Ashley is not in favour

*Indigo Point – not paying \$30.00 per household

*Gazebo was cleaned by Wayne – Indigo Fields did not solicit opinions from the other HOA's on decisions pertaining to the front entrance. Should have been approved by all 4 HOAs before proceeding.

*Peace Lutheran Church issue

*Insurance for sign – moved to Front Entrance insurance policy

*Improvement of front entrance appearance and costs associated

Action Item: - Gene Hoover and Steve Bright:

Attend meeting – discuss topics above

Indigo on the Oaks: Keon Rhodan had offered to contact Indigo on the Oaks for a contribution to the front entrance maintenance. As of this meeting, the IOA HOA board was still waiting for a response from Keon Rhodan. Steve Bright successfully obtained the Indigo on the Oaks HOA covenants. This will help determine the status and responsibilities of the homeowners association. The dues will be \$175.00 per month. The consensus of the board was that the Indigo on the Oaks HOA would not be functional until the builder was completely built out. Hoping Keon was successful in getting this HOA to contribute to the HOA (referring to builder at this point).

Action Item – Gene Hoover or Steve Bright:

Contact Indigo on the Oaks for a contribution to front entrance maintenance or determine status of contribution from Keon Rhodan

Peace Lutheran Church Issue:

Issue has been tabled until further discussion with the 4 HOAs regarding the front entrance.

Front Entrance Contributions:

The topic was briefly discussed. The front entrance is an eyesore and an increase in contributions per house may be needed. Additional contributions from the HOAs that do not have other common areas to maintain should be considered. Will be discussed at the joint committee meeting scheduled for Thursday, May 7th at 7 PM.

The insurance costs of the front entrance sign was briefly discussed. The insurance for the sign is currently included under Indigo on the Ashley's insurance policy. This is an extra cost and liability. If damage to the sign occurs again we would be responsible for the cost of the deductible. It was suggested that the insurance for the sign should be moved to the front entrance insurance policy.

Action Item – Gene Hoover

Contact the IOA HOA insurance carrier regarding the structures covered under the policy
The above is still an issue and will be discussed at the meeting of the 4 HOAs.

3) ***Speed Monitoring***

Has been tabled until road the road is paved.

4) ***Reservation for Summer Meeting***

HOA Meeting 23 June 7pm at the Fire Station has been confirmed. The board agreed that Councilman Stiegler should be invited as the guest speaker. He will speak first and the floor opened for questions. A discussion of the street repair would be the main topic, speed bumps, etc

Action Item: - Gene Hoover:

Contact Councilmen Stiegler to confirm attendance

5) ***Pond***

Addition of pine straw by Ricky Turner at a cost to be determined/finalized.

Steve's will paint the sign as soon as the weather permits.

At a previous board meeting a suggestion was made that planting flowers at the Indigo on the Ashley sign would improve the appearance. The restriction at present is the lack of an irrigation system. A submersible pump would be a possible solution. The cost of a submersible pump at Northern Tool would be \$189.00. Purchasing the submersible pump was tabled for future discussion, as was the addition of fish to the pond.

Action Item - Steve Bright:

Paint the Indigo on the Ashley Sign

A seminar on Pond maintenance has been tabled.

The high cost of the pond chemical maintenance was also discussed. PLM, the current vendor, charges \$102.00 per month. Sharon MacRae contacted two companies in the area for quotes:

Lake Doctors: \$85.00/month Palmetto Ponds: \$135.00/month

Lake Doctor's also supplied a water quality analysis of the pond.

All members of the board unanimously agreed that PLM would be given a termination notice and the contract would be given to the Lake Doctors at \$85.00/month.

Action Item - Gene Hoover:

PLM Termination notice

Action Item - Sharon MacRae:

Contact Lake Doctors for pond maintenance – honor quote for \$85.00

6) ***Architectural Control Committee***

The revised IOA HOA Modification approval application form was sent to all the IOA HOA Board/ACC members for review. No changes or revisions were needed. A home owner on Berringer Bluff has been parking their boat in the front yard instead of behind the fence. As of this meeting, the boat was no longer in the front yard; therefore, no further action was required.

Indigo Fields HOA has had great success with sending letters to home owners. S. MacRae did contact Kevin Nazdam and obtained several ACC letters to use as templates.

7) ***Newsletter:***

The quarterly newsletter was tabled and it was decided to have a flyer printed for the June meeting. Gene would provide the president's message. The board agreed that the flyer should include the agenda.

An incentive to increase homeowner attendance was the offer of raffle tickets. Home Depot and Lowes were suggested. Steve Bright mentioned that both stores will offer a \$25.00 gift certificate for free.

Action Item - Evelyn Turner:

Create flyer for June meeting

Add president's message and agenda

Action Item - Steve Bright:

Obtain gift certificate from Lowes and Home Depot

Next IOA HOA board meeting Tuesday, June 2, 2015 at 6:30 PM – location to be determined.

Meeting adjourned 7:30 PM - Gene Hoover Second: Steve Bright

Respectfully submitted:

Sharon MacRae

Secretary, ACC

IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

August 13, 2015

Presiding Board of Directors and ACC Members Attending:
Gene Hoover – President Steve Bright – Vice President Evelyn Turner – Public Relations
Sharon MacRae – Secretary, ACC Danny Winstead - ACC

Meeting started at 5:59 PM. Called to order: Gene Hoover

1) Indigo on the Ashley Insurance

The Agency of Wynn & Associates and Underwriter Rehling Deroos will no longer provide coverage for Indigo on the Ashley's Commercial General Liability insurance for the pond and common areas.

Action Item: - Gene Hoover:

Obtain 3 quotes for insurance coverage. Contact HOAs in Indigo and immediate vicinity (ie Archdale and Whitehall) for insurance coverage information.

2) Liens

To date, there are still 3 delinquent accounts for HOA dues with 1 lien filed. As of August 2015, second notices have been sent to the delinquent accounts. Registered letters will be the next step and/or filing of liens. Rich Barnett has filed a lien successfully and this template will be used to file any future liens. A method to calculate the interest and penalty fees was discussed and the current board present unanimously approved the method and the following totals owed by the delinquent accounts. Board also agreed to the compounding formula presented and administrative fees of \$20.00.

To date: Homeowners Fenton owe: \$4,456.48
Homeowners Haverlick owe: \$2,535.79
Homeowners MacDowels owe: \$627.00
? homeowner on Sundial court – need to list

Action Item: - Gene Hoover:

Pending: file 2 additional liens on the outstanding delinquent accounts (>2 years) at City Hall in St. George. Contact Rich Barnett for lien template.

Registered mail notices to delinquent homeowners and/or cold calling delinquent homeowners.

3) Front Entrance

Steve Bright contacted Indigo Fields for a copy of the current landscaper's contract, which was not readily available. He then contacted the landscaper, who does have the current contract, and requested a copy. Previously, an increase in payment was approved by the 4 HOAs; however, the details of what the landscaper's responsibilities are remain ambiguous. Obtaining the contract should clarify the landscaper's responsibilities.

Two out of the 4 HOAs met for the quarterly meeting regarding the front entrance maintenance.

The following was discussed:

- *Separate account and board for front entrance
- *Indigo on the Oaks contributions and landscaping around sidewalk
- *Statement of work for the front entrance

According to the City of North Charleston, green areas in developments convey to the HOAs once development is complete. The front entrance is mutually owned as green space by all the home owners associations in Indigo. Agreement on the best approach to maintain this area is to have new covenants for the front entrance, either as a stand alone document or as an attachment to each HOAs covenants. Steve Bright is working on the document and will have it ready for review for the October 2015 meeting of the four HOA boards. The document will have it's own tax id. Lutheran Church has a new pastor, considering inviting her to the October meeting to discuss the front entrance maintenance. The previous pastor had offered to landscape part of the front entrance area that bordered the church.

The front entrance maintenance and fees per household of \$35.00 was discussed with Chad, the realtor representing Oaks on the Indigo. His response was favorable; however, he will need to present it to the builder. Indigo on the Oaks will have 37 houses once the development is completed. Hoping to get builder to contribute to the front entrance maintenance.

Sprinkler System:

The sprinkler system was damaged by the company (Sanford) hired to repair some of the curb areas. Indigo Fields had previously contact Mayor Sumney about the damage and the company supposedly repaired the area. However, this area is still leaking.

Action Item: - Gene Hoover or Steve Bright:

Email Dwight Stigler about the sprinkler system leaks before he moves.

The sprinkler system for the front entrance needs significant repairs – will be part of the new covenants.

4) New Business:

A professional looking copy of covenants and the amendments need to be in digital form and sent to each IOA Board and ACC member.

Action Item: - Gene Hoover:

Digitize copy of IOA covenants and amendments in professional looking format.

Steve Bright met with the new homeowners on Dye Makers Ridge, welcoming them to the neighborhood. The new owners have dogs running in the neighborhood and a trailer that needs to be behind a fence. Steve has offered to speak with them again.

Action Item: - Steve Bright:

Speak with new owners of Dyemakers Ridge.

W-9 form requested by Susan Taylor will be filed for the property located on Beringer Bluff

Action Item: - Gene Hoover or Alisa Quevedo – Treasurer

File W-9 form

Next IOA HOA board meeting.....

Meeting adjourned 7:09 PM - Gene Hoover Second: Danny Winstead

Respectfully submitted:

Sharon MacRae

Secretary, ACC

IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

October 6, 2015

Presiding Board of Directors and ACC Members Attending:

Gene Hoover – President Steve Bright – Vice President Evelyn Turner – Public Relations
Sharon MacRae – Secretary, ACC Alisa Quevedo -Treasurer Danny Winstead – ACC
Steve Toole-ACC

Meeting started at 5:59 PM. Called to order: Gene Hoover

1) Minutes

Minutes from the June 23, 2015 IOA HOA meeting were approved by attending board members. The August 23, 2015 minutes were reviewed, updates and changes were made and approved as well.

2) Indigo on the Ashley Insurance

The Agency of Wynn & Associates and Underwriter Rehling Deroos will no longer provide coverage for Indigo on the Ashley's Commercial General Liability insurance for the pond and common areas. Gene Hoover is in the process of contacting the HOAs in the area for insurance coverage information. The item has been tabled until next board meeting.

Action Item: - Gene Hoover:

Obtain 3 quotes for insurance coverage. Contact HOAs in Indigo and immediate vicinity (ie Archdale and Whitehall) for insurance coverage information.

3) Treasurer Report

To date, there are still 3 delinquent accounts for HOA dues with 1 lien filed. As of August 2015, second notices have been sent to the delinquent accounts. The board again discussed the method to calculate the interest and penalty fees to ensure all were in agreement before proceeding to lien filing. The current board present were in agreement with the method and the following totals owed by the delinquent accounts. Board also agreed to the compounding formula presented and administrative fees of \$20.00. The documentation was complete for the two pending liens. The documents will be reviewed, signed and notarized. Steve Bright offered to file the liens at City Hall in St. George Friday, October 9, 2015. The IOA HOA treasury balance and the number of homeowners paid to date will be available next meeting.

To date: Homeowners Fenton owe: \$4,456.48
Homeowners Haverlick owe: \$2,535.79
Homeowners MacDowels owe: \$627.00

Action Item: - Gene Hoover or Steve Bright:

File liens on the outstanding delinquent accounts (>2 years) at City Hall in St. George.

Action Item: - Alisa Quevedo:

Provide treasury balance and number of homeowners paid to date.

4) Indigo on the Ashley HOA Dues

The 2016 dues were discussed. Gene Hoover reviewed the IOA HOA covenants to confirm that the dues could be raised by 10%. This criteria for raising dues could not be found in the covenants; not sure where the percentage originated from. The increase in dues was put to a vote during the June 23, 2015 meeting. All homeowners present agreed to the increase due to the impending shortfall in funds that was emphasized. Sharon MacRae suggested that any increase we decide upon should be supported by the expenses incurred and this should be reflected in the Treasurer's Report in January 2016. The concern for appropriate documentation arose from the last IOA HOA meeting. A homeowner asked why the dues needed to be raised as it was not clearly evident on the treasurer's report that additional funds were required. Evelyn Turner suggested that all maintenance items should be listed such as Pump repairs as a budget item. All board members present agreed to raising the dues to \$145.00 for year 2016. A flyer will be sent out to notify the Indigo on the Ashley home owners of the pending increase.

5) Front Entrance Update

Steve Bright researched the records at the City Hall in St. George for the owner of the front entrance. The result of the research resulted in the following information: the front entrance land does not have a tax id as it belongs to the City of North Charleston and was established as a green common place for the benefit of the Indigo subdivision.

According to the City of North Charleston, green areas in developments convey to the HOAs once development is complete. The front entrance is therefore mutually owned as green space by all the home owners associations in Indigo. Agreement on the best approach to maintain this area is to have new covenants for the front entrance, either as a stand alone document or as an attachment to each HOAs covenants. Steve Bright is working on the document and will have it ready for review for the November meeting of the 4/5 HOA boards. The document will have it's own tax id.

Clean-up Day

Community clean-up day is scheduled for October 17, 2015. The time is 8:00 AM- 4:00 PM. Steve Bright volunteered to be in charge of the notification of the clean-up. The clean-up would include trimming trees, weeding beds, and picking up sticks and debris. He also offered to notify the new pastor of the Lutheran church in the event the parishoners would like to volunteer.

Action Item: - Steve Bright:

Notification of clean up date, contacting the Lutheran Peace church, and organizing the clean-up event.

One of the board members (Sharon MacRae) asked about the the Lutheran Church volunteering to do the clean-up and offering to plant flowering bushes and flowers. The church group had previously cleaned up the area and were willing to clean-up and plant this area until the president of Indigo Fields, Keon Rhodan, told them to get off the property as it belongs to Indigo Fields. Steve Bright does not want the Church members to landscape that area because he feels that they will not continue the maintenance. The discussion continued with some exasperation that the possibility of help with the area in question or acceptance of plant material was not considered because the Church may not continue maintenance. One of the board members suggested that the other HOAs may not approve of the Lutheran Church efforts. Sharon MacRae countered with the statement that hopefully they approve of what she is doing with the landscaping at the front entrance beds as there has not been any approval on design or plant usage. The discussion moved on to other topics.

Steve Bright is working on a contract for the front entrance detailing the specifics on maintenance items needed. He volunteered to get several quotes for the maintenance of the front entrance as the board agreed that the current company is not adequately maintaining the front at a cost of over \$700.00 per month. The board agreed that at least 5 quotes should be obtained.

Action Item: - Steve Bright:

Obtain 5 quotes for maintenance of the Front Entrance.

On a side note, a clean-up day was suggested for the pond area on a date to be determined. The grass will be cut at least one more time in October.

Danny Winstead asked about a separate account for the maintenance of the front entrance. Steve Bright is in the process of creating covenants for the maintenance of the front entrance, which will include a separate account. Draft to be completed by the November 10th meeting of the 4/5 HOAs. There is some interest from Oaks on the Indigo to join the other HOA's with front entrance costs.

Sprinkler System:

The sprinkler system was damaged by the company (Sanford) hired to repair some of the curb areas. Indigo Fields had previously contact Mayor Sumney about the damage and the company supposedly repaired the area. However, this area is still leaking. Steve Bright contacted the City of North Charleston to repair the area; unfortunately, because of the flood issues and damage that has occurred, the priority of the city is not repairing this sprinkler system. Steve volunteered to repair the break.

Action Item: - Steve Bright:

Repair sprinkler break by replacing with pvc pipe.

Front Entrance Bills:

The recently appointed treasurer (Dana Gieger) from Indigo Fields HOA sent a new bill to Indigo on the Ashley HOA requesting an additional \$240.00 as payment owed from a previous year. Gene Hoover contacted the treasurer and resolved the problem. IOA HOA does not owe any additional monies to Indigo Field.

There was a \$363 increase over the agreed upon \$30.00 per homeowner. The increase was due to the cost of SCE&G's charges rising for the street lights and gazebo. The Indigo Field's treasurer has submitted a spreadsheet to Indigo on the Ashley outlining the bills as opposed to getting copies. The board agreed unanimously that the spreadsheet was acceptable method for bill clarification.

Front Entrance – 5 acre parcel for sale

This property has been recently cleared by the owner to make it more appealing to a potential buyer. A brief discussion on the possible uses of the property ensued. The property is zoned commercial so the likelihood of residential homes was ruled out. A Family Dollar or Sunoco station was suggested and ruled out because the City of North Charleston has an ordinance precluding any business selling liquor to be built within 300 yards of a church. Perhaps an office building or apartment complex.

6) New Business:

Enforcement of covenants:

Gene Hoover brought up the topic of the political signs that have been appearing on homeowners lawns. The IOA HOA covenants prohibit political signage. The question posed is do we actively pursue infractions versus waiting for a complaint from a neighbor. The current board present were in agreement with not actively pursuing infractions unless a complaint is issued by an IOA HOA homeowner.

Steve Bright met with the new homeowners on Dye Makers Ridge, welcoming them to the neighborhood. The new owners have dogs running in the neighborhood and a trailer that needs to be behind a fence. Sharon MacRae drafted a letter regarding the trailer and forwarded it for review to Steve and Gene, including the following concern that Cargo trailers was not specifically listed in the covenants. A copy of the covenants and the specific section were not immediately available for review.

Section 13 – “ Trailers, Trucks, School Buses, Boats, Boat Trailers. No house trailers or mobile homes, campers or other habitable motor vehicles of any kind, school buses, motorcycles, trucks or commercial vehicles over one (1) ton capacity, boats or boat trailers may be kept, stored or parked either on the street or on any lot except within enclosed garage or otherwise fenced or screened from view of the street....”

A couple of the board members agreed that cargo and landscape trailers were included. Steve Bright agreed to send the letter to the homeowners.

Action Item: - Steve Bright:

Send letter to new owners on Dyemakers Ridge.

The next topic was the email sent to the board members regarding dogs running through yards and making fecal deposits. Gene Hoover offered to contact the homeowner that complained and discuss further. How do you prove which dogs are the culprits.

Action Item: - Gene Hoover:

Contact homeowner that complained.

Evelyn Turner suggested a Halloween party for the kids; however, it was brought to her attention previous to the meeting that IOA HOA does not have many kids. A suggestion was made about a possible Fall festival to be further discussed at the next meeting.

Action Item: - Evelyn Turner:

Ideas for fall festival

Lastly, Alisa Quevedo, asked about minutes from the Front Entrance meeting. Gene said the meeting topics have been about the front entrance maintenance, gate, repetitive topics. Will bring minutes to our next meeting.

Next IOA HOA board meeting.....not as yet determined.

Meeting adjourned 7:08 PM - Gene Hoover Second: Steve Bright

Respectfully submitted:
Sharon MacRae
Secretary, ACC
IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

February 9, 2016

Presiding Board of Directors and ACC Members Attending:

Gene Hoover – President Steve Bright – Vice President Evelyn Turner – Public Relations
Sharon MacRae – Secretary, ACC Alisa Quevedo -Treasurer Danny Winstead – ACC
Absent: Steve Toole-ACC

Meeting called to order at 6:05 PM by Gene Hoover Second: Evelyn Turner

1) Minutes

Minutes from the January 12, 2016 IOA HOA meeting were approved by attending board members.
Motion to accept: Evelyn Turner Second: Danny Winstead

2) IOA HOA Board Member Election

There were two positions available for the board at the January 12, 2016 IOA HOA meeting. The election took place at the meeting and Alisa Quevedo and Evelyn Turner were both re-elected to the board. Gene Hoover, currently president of IOA HOA, asked the members present if anyone was interested in a particular board position. After a brief discussion, all board members agreed to retain their current positions. Rob Militello had expressed an interest in offering to serve on the IOA Architectural Control Committee (ACC). The board unanimously agreed to appoint Rob Militello to the ACC.

Action Item: - Gene Hoover:

Inform Rob Militello of his appointment to the IOA HOA ACC.

3) Indigo on the Ashley Insurance

The insurance for Indigo on the Ashley common areas will expire February 16, 2016. Alisa Quevedo presented the board with the insurance expiration notice. The price had significantly increased over the past years; hence, resulting in the board's decision to garner additional quotes for coverage. The current provider, Wynn & Associates, offered a policy for \$1580. In soliciting quotes, Gene found that changing insurance companies may be more expensive than staying with our current provider. The increase in expense was related to the coverage of "acts by board members" and the need for a retroactive look-back of 150%. Danny Winstead mentioned the increase in lawsuits that have been filed against HOA boards in Myrtle Beach and Columbia. In addition, as previously noted at the January 12, 2016 meeting, insurance companies no longer are willing to offer reasonably priced property insurance for signs. Therefore, insurance coverage was solicited without sign coverage. The Indigo on the Ashley sign is located in an area where we don't anticipate a problem with damage/destruction.

The board agreed unanimously to stay with the agency of Wynn & Associates.

Action Item: - Gene Hoover:

Contact Wynn & Associates to finalize policy and quote.

4) Treasurer Report

The 2016 dues were discussed. Alisa Quevedo presented the 2016 IOA HOA fiscal spreadsheet listing the number of homeowners that have paid to date. At present, 61 out of 81 homeowners have paid. The IOA HOA "Have you paid your dues?" sign will be posted shortly. Gene Hoover will speak to homeowner(s) on Tyrian Path. Second notices will be sent to the errant homeowners. Letters have been sent to each of the homeowners with liens filed against their properties stating the sum of monies owed (dues and back interest). It was noted that a couple of the delinquent dues were new homeowners to the neighborhood and there maybe some confusion with the realtor's information.

Action Item: - Gene Hoover:

Speak to homeowner(s) on Tyrian Path
Send letters to homeowners with liens

5) Front Entrance

Steve Bright provided an update on the front entrance. The clean-up in January went very well and the next clean-up date will be scheduled for April 2016. The agreement for the front entrance maintenance has been finalized and sent to all the Homeowners Associations and is pending input at the next front entrance meeting.

Sharon MacRae brought up the action item from October 2015 regarding Steve Bright volunteering to get several quotes for the maintenance of the front entrance as the board agreed that the current company is not adequately maintaining the front at a cost of over \$700.00 per month. This action item has been tabled permanently.

A homeowner from Indigo Fields plans on obtaining quotes for the maintenance.

The fence bordering Indigo Terrace was the next topic. The front entrance group has agreed that the fence needs to be cleaned, painted and repaired. The \$6000 (I don't want to do it) bid for cleaning and painting was discussed, with board members differing on their opinion of the bid. Topic was tabled for next meeting with the possibility of obtaining quotes.

Sprinkler System:

The sprinkler system was running for hours after a thunder storm last Thursday (Feb 4th). Sharon MacRae checked the controller, the switch was in the off position but the system was running. After tuning the controller knob off and on a few times the sprinkler system shut off. It was presumed that the controller may have suffered a power surge from the storm. The controller has been reset. Steve Bright also shut off the water supply. The sprinkler system needs maintenance, sprinkler heads need to be replaced, some areas are leaking and need to be repaired. A quote for \$11,000 to re-plumb the system was too expensive. Further discussion is warranted as the sprinkler system will be needed in April.

6) Pond:

The pond maintenance was discussed, specifically PLM and Lake Doctors.

The company (PML) currently performing maintenance of the pond has been fired. Steve Bright sent the company a certified letter. Last March 2015, Sharon MacRae had contacted a few companies in the area for quotes. Lake Doctors was the winning quote at \$85.00/month, which is a cost savings of \$17.42 per month. Unfortunately, the delay of almost of year resulted in a change of quote that included a \$418 initial treatment, resulting in a monthly cost of \$119.83. After further negotiations, Sharon MacRae was able to get the company to honor the quote of \$85.00. This quote expires February 27, 2016. The board agreed that the new contract needs to be signed before the expiration date. In order to prevent duplicate billing, PLM would need to be contacted by telephone informing them that their services are no longer needed. Gene Hoover offered to contact them.

Action Item: - Gene Hoover:

Contact PLM

7) IOA HOA Activities

Evelyn Turner suggested a function in spring for the HOA community. After discussing a myriad of options, the board decided on a movie night with hotdogs and burgers, games like corn hall, on Saturday, May 14th (5-10 PM).

8) Benevolence Committee

Lastly, Jackie Montrevil has offered to start a Benevolence Committee, which was mentioned at the meeting last week. The board agreed it was a very nice idea. I have included parts of her email:

"I was wondering about starting the Benevolence Committee mentioned at the meeting last week. Jan Noble, next door, has agreed to help out. I know you may have an email list of (hopefully) most of the residents. The idea is to get as many people on board as possible. They can just be made aware of who to contact if they find out a neighbor is in need, or they may want to be on the Kitchen Crew to cook/bake/bring a card. Here is what we would like to say to them in the initial e-mail. Those whose email we don't have could get a note in writing and left on their mailbox I'm not sure if you would like them to contact me directly or if it's easier for them to have you be the point of contact, and you would simply turn it over to us to carry out." A letter was also included.

The board agreed that a benevolence committee is a great idea. Evelyn Turner has kindly offered to be the contact for Jackie Montrevil's as liaison for the IOA HOA homeowners as a concern was raised about the confidentiality of email addresses. May send a letter to each homeowner or include it in the spring newsletter.

Action Item: - Evelyn Turner:

Contact Jackie Montrevil

Action item- Sharon MacRae

Add email addresses to the fiscal report for future contact use

Next IOA HOA board meeting will be Tuesday, April 5th.

Meeting adjourned 6:52 PM - Gene Hoover Second: Evelyn Turner

Respectfully submitted:

Sharon MacRae Secretary, ACC

IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

June 15, 2016

Presiding Board of Directors and ACC Members Attending:

Gene Hoover – President Sharon MacRae – Secretary, ACC Alisa Quevedo -Treasurer

Absent: Steve Bright – Vice President Evelyn Turner – Public Relations

Meeting called to order at 6:20 PM by Gene Hoover Second: Sharon MacRae

1) Minutes

Minutes from the April 6, 2016 IOA HOA board meeting were reviewed and approved by attending board members.

2) Indigo on the Ashley HOA Agenda

The agenda for the June 21 2016 HOA meeting was reviewed with the attending board members. Guest speaker will be Kenny Skipper with an arrival time of 7:30 PM. Front Entrance Committee and Board of Director Activities will be discussed at the meeting.

3) Treasurer Report

Alisa Quevedo presented the 6 month 2016 IOA HOA fiscal spreadsheet. The end balance for May 2016 is \$11,232.27. Three habitual nonpayment homeowners have liens and two homeowners still need to pay their dues for year 2016. At this time the board members feel that there are sufficient funds in the Indigo on the Ashley HOA treasury for expected yearly expenses and an emergency contingency.

4) Front Entrance

Front entrance clean-up occurred on June 11, 2016. The majority of the attendees were Indigo on the Ashley homeowners. Gene Hoover provided a synopsis to the board of the recent front entrance meeting of the four homeowner associations. The topic of the last meeting was the status and condition of the fence on the Indigo Terrace side of Indigo Fields Boulevard. Theresa (Terrace) has homeowners complaining about the condition of the fence and its inability to contain their pets. She believed the fence belonged to Indigo Fields and was looking for a remediation plan. She's had homeowners threaten to repair the fence and then bill the HOAs. Comment: The ownership of the fence has been previously discussed and it's not been established if the Terrace developer installed it on their own initiative, at Indigo Fields request, or if Indigo Fields paid for the installation. There's also a belief that the boundary isn't clearly defined and the fence crosses over residence and common area property lines. Indigo Fields proposed replacing the fence with each HOA supplying an amount per household (\$25 was mentioned) above the normal maintenance for the repair. Gene took exception to this strategy, as he felt the residences of Terrace have enjoyed the use of the fence and enclosed their yards with additional fencing. The maintenance of the fence should fall to the residents of Terrace, their HOA, or possibly Indigo Fields, as they maintain and insure the property along the fence line. This conversation continued with Steve and Gene offering a scenario regarding our Pond. Indigo on the Ashley HOA is required to service and maintain the pond as part of our infrastructure without support from other HOAs, although their runoff contributes to the pond. We face a continued/long term cost for this and we're unwilling to also accept the infrastructure cost of the front fences. Gene says fences because he feels we also need to clarify ownership now for the Oaks fence. Their builder installed it, they should be responsible to maintain it. Lastly, Indigo Fields HOA Board was going to talk with the city about fence maintenance/ownership. Theresa needed an answer for her homeowners and Gene suggested nothing was stopping them from building a fence of their own, on their side of the property. He doesn't like to be an obstacle, but he doesn't think it's in our interest to assume ownership of the fences as part of the Front Entrance Committee.

Sharon MacRae added to the discussion by informing the IOA HOA Board that Indigo Terrace has 13 households bordering the fence and 12 of the homes have their property fenced in. These households incurred a savings by not having to fence in their property that borders the road.

After a brief discussion, all board members present unanimously agreed that the maintenance of the fence should fall to the residents of Terrace (or their HOA) or Indigo Fields HOA. Indigo on the Ashley HOA will not supply any income for the fence repair/replacement. This topic will be presented at the IOA HOA meeting in June

5) Pond:

The pond maintenance was briefly discussed and the consensus was that Lake Doctors is doing a very good job. A quote from Lake Doctors for sterile carp is still pending. Sharon MacRae offered to contact Lake Doctors. The advantage of adding the sterile carp to the pond it is a safe and environmentally friendly biological way to rid the pond of unwanted vegetation.

Action Item: - Sharon MacRae

Obtain quote from Lake Doctors for sterile carp

Steve Bright volunteered to paint the Indigo on the Ashley sign located at the pond. The sign looks great, thank you Steve.

Gene Hoover and Steve Bright contacted the City of North Charleston's Water Management Department regarding the significant flooding of the pond in May 2016. The areas to be addressed is the drainage culvert under the road, the pond itself and the inflow ditch to the pond and outflow ditch to the Ashley River. City of North Charleston Water Management Department will send engineers to review the areas and provide recommendations. Dredging of the pond may be needed. Alisa Quevedo had several incredible pictures of the flooding that Gene Hoover will show the Water Mangement Department in the hopes that the city will provide at no cost the necessary corrections.

Action Item: - Gene Hoover & Steve Bright

Work with City of North Charleston Water Management Department

6) IOA HOA Activities

The movie night, organized by Evelyn Turner, was a success. The yard sale had less then hoped response – the lack of success was attributed to the hot weather. Another movie night and yard sale will be planned for the fall - dates to be determined.

7) Benevolence Committee

The Benevolence Committee is active. Evelyn Turner was not available to provide a status update at this meeting.

8) Architectural Control Committee

An update from the ACC will not be provided at the summer meeting. A summary of approvals/rejections are routinely provided at the yearly winter meeting.

9) Summer IOA HOA Meeting

The summer meeting will be Tuesday, June 21st.

Location: Fire Station

The speaker for this meeting will be Councilman Kenny Skipper.

Meeting adjourned 6:50 PM - Gene Hoover Second: Sharon MacRae

Respectfully submitted:

Sharon MacRae Secretary, ACC

IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

August 29, 2016

Presiding Board of Directors and ACC Members Attending:
Gene Hoover – President Sharon MacRae – Secretary, ACC Alisa Quevedo -Treasurer
Steve Bright – Vice President Evelyn Turner – Public Relations Danny Winstead - ACC

Meeting called to order at 6:01 PM by Gene Hoover Second: Sharon MacRae

1) Minutes

Minutes from the June 15 IOA HOA Board meeting and June 21 2016 IOA HOA meeting were reviewed and approved as written by the attending board members.

2) Front Entrance

****Front entrance land parcel for sale.***

Gene Hoover, Steve Bright, Councilman Skipper and representatives of the other Indigo HOAs met to discuss the parcel for sale up front. The current plan by the owner is to have the parcel rezoned for multifamily town homes (54) without garages. The plan is to sell some of the units while retaining some units as rentals for long term income. Construction would be hardiplank, 1200 -1400 square feet, at a price of \$200,000 per unit. The permit would not allow for access to Dorchester via the frontage of the property. Access to site would have to be through the Indigo subdivision. The traffic study performed by the developers stated that it would only add 35 cars on the road. Accuracy and timing of the study was questioned as the potential number of cars would be far greater with 54 units. Steve Bright presented to the board a rendering of the houses. The owner/developer is hoping for support from the Indigo home owners to facilitate the re-zoning. Traffic study was also presented. See attachments. The board decided to contact the IOA homeowners via letter or email for a vote on the front entrance parcel.

Action Item: - Steve Bright

Contact Indigo on the Ashley homeowners via letter or email for a vote on the front parcel development proposal.

***Uhaul**

The uhaul business across the street has purchased the adjacent property and will expand to become a full service center. The IOA board members agreed that this expansion would be beneficial.

***Speed Bumps**

Indigo Fields initiative is to add 2 speed bumps in the subdivision. Indigo on the Ashley board members agreed that the IOA HOA does not want speed bumps and Gene will send a letter/email to Kenny Skipper against the speed bumps.

Action Item: - Gene Hoover

Email Councilmen Kenny Skipper

***Fence**

The fence bordering Indigo Terrace was discussed. The projected cost of repair was \$3,200 -3,500. Indigo Point has offered \$1000 toward the repair of the fence and Indigo Fields offered \$1200 with a letter of stipulations. The Indigo on the Ashley board members discussed whether to offer monies for the repair of this fence. Issues that came up include: The ownership of the fence was discussed with the question of whether the Indigo Terrace developer installed it on his own initiative or at Indigo Fields request. There is also a belief that the boundary isn't clearly defined and the fence crosses over residence and common areas. The upkeep of this fence should be the responsibility of said homeowners as they benefit from the fence. If IOA donated \$1000 how much would Indigo Terrace be responsible for? If we offer monies then we need to stipulate that Indigo Terrace owns the fence and will be responsible for future upkeep. Would that stipulation be valid and last for 25 years? A lawyer would be needed and the question would still be can this requirement be enforced or would we be back in the same position. The dues may need to be raised if the board decides to offer money. Another point made was that Indigo on the Ashley HOA volunteers continually offers services that save the HOAs of Indigo money: planting and weeding of the front entrance beds, clean-up of the front entrance by IOA, and fixing the sprinkler system by members of the Indigo on the Ashley HOA. It is apparent that members of Indigo on the Ashley have made and continue to make significant contributions to the front entrance. The IOA is also potentially facing an additional bill for dredging of the pond with out financial support of the other HOAs.

***Sprinkler System Front Entrance**

The quote for repair of the sprinkler system was discussed. Indigo Fields paid for the repair quote. Gene Hoover volunteered and repaired leaking pipes and replaced leaking sprinkler heads at a cost of \$75.00 for parts. A significant savings for the homeowners. A couple of sprinkler heads still need to be replaced and a few alignments are needed; however, the system is now fully functional thanks to Gene's time and expertise.

***Indigo Middle Sign**

Steve Bright brought up the topic of the Indigo middle sign missing. The sign has deteriorated and been removed. An idea for replacement would be to have each Indigo HOA represented – 5 small signs instead of one. Steve offered to get a quote and approach the other HOAs about the idea.

Action Item: - Steve Bright

Obtain quote for signs and contact each Indigo HOA.

3) Treasurer Report

Alisa Quevedo presented the 6 month 2016 IOA HOA fiscal spreadsheet. The end balance for May 2016 is \$11,232.27. Three habitual nonpayment homeowners have liens and two homeowners still need to pay their dues for year 2016. At this time the board members feel that there are sufficient funds in the Indigo on the Ashley HOA treasury for expected yearly expenses and an emergency contingency.

Note: Gene Hoover paid for the electric bill for Indigo on the Ashley for a sum of \$297.25 (#5-2100-6950-1921) and at this meeting he was reimbursed.

4) Pond:

The pond maintenance was briefly discussed and the consensus was that Lake Doctors is doing a very good job. A quote from Lake Doctors for sterile carp was obtained by Sharon MacRae. The board decided to discuss this topic at the next board meeting.

Steve Bright provided an update on ditch clean-up. An email from Councilman Skipper stated that on August 24-25th the ditch clean-up would start. Status of clean-up to be discussed at next meeting.

5) IOA HOA Complaints

A boat had been stored in the front yard of Berringer Bluff for several months. A complaint was received and Gene Hoover spoke to the owner (Clark Huber). The boat has been returned to the backyard behind the fence.

7) Benevolence Committee

The Benevolence Committee is active and Evelyn Turner provide a status update. Copies of the covenants and a welcome packaged was sent to the new homeowners on Berringers Bluff and Indigo Fields.

Meeting adjourned 7:12 PM - Gene Hoover Second: Danny Winstead

Respectfully submitted:

Sharon MacRae Secretary, ACC

IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

December 6, 2016

Presiding Board of Directors and ACC Members Attending:
Gene Hoover – President Sharon MacRae – Secretary, ACC Steve Bright – Vice President
Evelyn Turner – Public Relations Danny Winstead - ACC
Absent: Alisa Quevedo -Treasurer Robert Militello - ACC

Meeting called to order at 6:05 PM by Gene Hoover Second: Steve Bright

New Business

1) Minutes

Minutes from the August 29, 2016 IOA HOA Board meeting were reviewed and approved as written by the attending board members.

2) Budget/Treasurer's Report

The 2017 dues were discussed. The 2016 Indigo on the Ashley Finance Summary was reviewed to determine if there will be a need to raise the dues in 2017. The resulting conclusion by the board members was that the dues will need to be raised due to the impending shortfall in funds. The board members discussed which line items in the 2016 budget had increased over the 2015 year. The two items that had the largest increase was the lawn care for the pond and the front entrance contributions. Board members, Evelyn Turner and Sharon MacRae, both advised that any increase we decide upon should be supported by the expenses incurred and should be reflected in the IOA Finance Summary/Treasurer's Report. The concern for appropriate support documentation arose from a previous IOA HOA meeting. A homeowner asked why the dues needed to be raised as it was not clearly evident on the treasurer's report that additional funds were required. Evelyn Turner compared the 2016 year end finance summary with the 2015 year end and it appears that the costs for 2016 are less; however, in 2015 an unexpected tree trimming cost was incurred. The fiduciary responsibility of the board requires that we have sufficient funds present for unexpected costs such as pond dredging or purchase of a new pump. All board members present agreed to raising the dues to \$150.00 for year 2017. A flier will be sent out to notify the Indigo on the Ashley homeowners of the pending increase.

Notations to budget: \$500 refund will post to our SCE&G account in Feb 2017. The board agreed to a reimbursement once the deposit is in our account.

Liens: The property located at 5575 Indigo Fields Blvd has been vacant for several years. Steve Bright tried to locate the current property owner by contacting the Register of Deeds at St. George and calling every 10 days. The follow-up regarding the IOA HOA lien placed on this property is that it will be addressed at the closing; however, if selling the home results in a loss of money, the HOA will not receive any money. The IOA HOA will be sending a certified letter to the current owner (Bank of America) with the fines and liens that have been incurred.

As to the payment of dues for 2016, we have the three habitual nonpayment homeowners. IOA HOA has filed liens on all three: 5575 Indigo Fields, 8320 Dye Makers and 8321 Dye Makers. There is one additional non-payment homeowner that Gene Hoover will track down. Gene Hoover proposed meeting with a lawyer to determine the best course of action regarding the liens.

Action Item: - Gene Hoover

Meet with lawyer regarding liens -

Track down homeowner for dues payment ✓

3) Indigo on the Ashley Annual Meeting

All board members agreed to the annual meeting date and location of Tuesday, January 24, 2017 at the Ashley River Fire station Dorchester Road at 7:00 PM and having Kenny Skipper as the speaker.

The Board of Directors have three incumbents willing to continue serving on the board. Two board members have resigned; therefore, two individuals will be needed to fill the open positions in 2017.

Sharon MacRae resigned from the Architectural Control Committee. Dave Mason volunteered to serve on the committee and was approved by the attending board members.

4) Newsletter

After a brief discussion, the board agreed that the newsletter should be sent to both homeowners and renters. The newsletter will include the following: date, time and location of Indigo on the Ashley Annual Meeting, dues

increase and invoice, and traffic safety and highlights of community covenants relating to parking on street or lawn, types of vehicles that are prohibited and the appropriate color and construction of mail boxes and posts.

Action Item: - Evelyn Turner

Send out newsletter

Old Business

5) Front Entrance

***Front entrance land parcel for sale.**

The current plan by the owner is to have the parcel rezoned for multifamily town homes. The owner/developer is hoping for support from the Indigo home owners to facilitate the re-zoning process. The board decided to contact the IOA homeowners via letter or email for a vote on the front entrance parcel. The vote was tabulated and Steve Bright sent the following letter to Mr. Terry.

"Mr. Terry,

On 10 Sept 2016, the Indigo community distributed information packets and ballots to its homeowners in regards to the proposed re-zoning and development of 54 town homes on the property at the corner of Indigo Fields Blvd. and Dorchester Rd. We allowed each homeowner until 1 Oct 2016 to respond or to ask questions to their respective associations. The results are as follows.

Association	# Notified	# Responded	No Vote	Yes Vote
Indigo Fields	134	88	87	1
Indigo on the Ashley	81	46	45	1
Indigo Point	77	41	40	1
Indigo Terrace	27	10	10	0
Total:	319	186	183	

\ As you can see from the numbers, over 58% responded and 98% disapproved the proposal. The combined boards have agreed with the voice of its homeowners that the proposed development is not in the best interest of the community. We thank you for meeting with us in regards to this property and look forward to working closely with you in the future. Sincerely, Steve Bright Indigo Entrance Committee "

At this time the parcel will remain zoned as commercial property.

6) Pond

The pond maintenance was briefly discussed and the consensus was that Lake Doctors is doing a very good job. A quote from Lake Doctors for sterile carp was obtained by Sharon MacRae. The board decided against pursuing the purchase of the sterile carp at this time.

7) Miscellaneous

***Speed Bumps**

Indigo Fields initiative is to add 2 speed bumps in the subdivision. The Indigo on the Ashley board members agreed that the IOA HOA does not want speed bumps and Gene notified Councilmen Kenny Skipper against the speed bumps.

***Sprinkler System Front Entrance**

Gene Hoover repaired leaking pipes and replaced leaking sprinkler heads at a cost of \$75.00 for parts. A significant savings for the homeowners. A few of sprinkler heads still needed to be replaced. Indigo Fields hired a contractor to make the repairs. As of December 6th, one of Gene's newly installed sprinkler head has been broken off and the contractor missed one of the sprinklers that needed replacement. Gene volunteered to make the repairs at a future date in 2017.

***Indigo Middle Sign**

Quote for signs have been tabled until the inclusion of Oak at the Indigo HOA in the Front Entrance costs.

***Indigo On the Ashley 2017 Activities**

Garage sale in March and a movie night, date to be determined.

8) IOA HOA Complaints

a) A camper had been stored in the front yard of the home located at 5572 Indigo Fields Blvd since the new homeowner moved in and a fence was built on the same property with one side having some type of wire fence. Complaints have been received. The ACC form for the fence has been misplaced and Steve Bright will contact the

homeowners for a copy. On the 29th, a letter was sent to the homeowners stating their noncompliance with the covenants and that they have 30 days before further action is taken.

b) Complaint received regarding habitual street parking on Tyrian path. Gene Hoover spoke to the homeowner and the issue has been resolved.

c) An unpainted mailbox post located at 5579 Indigo Fields Blvd was discussed. All board members present were in agreement that mailbox posts must be painted green. Evelyn Turner volunteered to send the homeowners a letter.

Action Item: - Evelyn Turner

Letter to homeowner

7) Benevolence Committee

The Benevolence Committee is active and Evelyn Turner provide a status update. Donations will be solicited for welcome packages for new homeowners in the HOA. Options: Gift cards, bakery goods.

Meeting adjourned 7:05 PM - Gene Hoover Second: Evelyn Turner

Respectfully submitted:

Sharon MacRae Secretary, ACC

IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

January 6, 2018

Presiding Board of Directors Attending:

Gene Hoover – President	Alan Deyoe – Vice President
Evelyn Turner – Treasurer	Sharon MacRae – Secretary
Danny Winstead – ACC	Rob Militello – ACC
Absent – Steve Kiser	

Meeting called to order at 10:02 AM by Gene Hoover Second: Evelyn Turner

1) Minutes

Minutes from the July 11, 2017 IOA HOA meeting were reviewed and approved as written by the attending board members with the following changes. Change the name of Chief Barfield to Butch Barfield as he is no longer the Chief.

2) Old Business

Indigo on the Ashley HOA Covenants

The covenants are due to expire in 2022. There have been several issues with the covenants: Airbnb, multi-family renters, a lack of specificity in architectural control details, maintenance of home/landscaping, no longer current with technological changes (solar panels), overly restrictive in some areas (trash bin timing), and lacking financial details regarding fines, liens, interest charges and increases allowed for HOA dues. Evelyn Turner and Gene Hoover were point of contact for any suggestions or concerns regarding changes in the IOA HOA covenants. As of January 6th, there has been no input from the homeowners. As both Gene Hoover and Evelyn Turner are stepping off the board, Sharon MacRae volunteered to re-write the covenants using templates from Indigo Fields and other HOAs.

Action Item: - Gene Hoover:

Send Indigo Fields covenants to Sharon MacRae

Action Item: - Sharon MacRae:

Start the process of IOA HOA covenant update/re-write

Ditch Clean-up

Jan Kinsman requested the ditch behind her home be cleaned up at the July 11, 2017 IOA HOA meeting. The ditch is county property. Alan Deyoe was assigned the task of contacting Councilman Kenny Skipper and the county on the process of getting the ditch cleaned and what it would entail. Danny Winstead provided the name of the county contact: George Bailey in St. George.

Action Item: - Alan Deyoe:

Contact Councilman Kenny Skipper and George Bailey, Dorchester County.

3) IOA HOA Dues, Lien Status and Assessment Fees

There are four delinquent accounts: one bankruptcy on Sundial Ct., two liens on Dyemaker Ridge and one 2017 nonpayment on Berringer Bluff. Notices have been sent and it was recommended that the HOA continue to send late notices. Historically, there have been 2 delinquent accounts for HOA dues with pending liens. Gene met with Johnnie Dodd (attorney) and arranged to have the liens filed at \$75.00 each and a \$10.00 filing fee. Gene Hoover suggested that the lien should be filed every two years.

The IOA HOA membership approved in July 2017 a \$75.00 fee against the closing costs on homes that sell in the IOA subdivision.

3) Review of Budget

The 2017 Indigo on the Ashley Finance Summary was reviewed. The shortfall was projected as \$300 at the July 11, 2017 HOA meeting. The year end shortfall was \$289.88. It was noted that if the four delinquent accounts had been paid we would not have had a shortfall. The dues has been increased from \$150 to \$160, which should resolve the shortfall.

The board approved a two year commitment for Ricky Turner to do the pond lawn care at a cost of \$155.00 per lawn treatment.

4) Miscellaneous/New Business

***IOA HOA light for sign**

The light has been working intermittently and Gene Hoover installed a new bulb. Did not resolve the problem, the lamp is buzzing and has power to the unit. Alan Deyoe volunteered to take a look at the light and repair it.

Action Item: - Alan Deyoe:

Will look at light and try to repair

***Turn-over Information**

Gene Hoover created an IOA HOA task list to help the new board with the yearly items that need to be performed. Below is a brief outline of the tasks. Please see attached document for additional information and schedule.

Monthly Tasks: Check Mail Box Weekly

Checks for: SCE&G and Lake Doctor (3rd Week of the month)

Annual Tasks: Annual Dues Notice, January Member Meeting and Flyer (Mandatory), Renew HOA Insurance (February), Late Spring Flyer and Dues reminder, June Members Meeting (Optional), Common Area Property Taxes need to be paid

Ad Hoc Tasks: HOA Assessment Request (\$75.00 fee) - use provide form letter or our template, Update Liens (suggest every two years), Reimburse Board Members for HOA Purchases (need receipts and Reimbursement Form), Assist ACC with processing modification request and maintain list of requests, Maintain property owners names and address on Treasure's Dues sheet and hard copy address labels.

***Front Entrance Meeting**

The front entrance meeting is scheduled for Feb 22nd. Alan Deyoe and Sharon MacRae will attend.

Danny Winstead brought up the suggestion that the Front Entrance should be a separate account. Gene Hoover agreed that it would make sense but that it would need a separate charter and a new board which may be difficult to form as we are having problems with getting volunteers for the IOA HOA Board.

***Front Entrance Fence**

The Indigo Terrace Fence has been repaired and painted with no request for funds from Indigo on the Ashley. Indigo on the Ashley members have provided support for clean-up of the front, landscape and flower installation, and sprinkler repairs.

***Oaks on the Indigo**

The topic of Oaks on the Indigo was briefly discussed. The question was when they would start contributing to the Front Entrance maintenance costs. The builder manages the HOA until a certain percentage of build out and then it transfer to the homeowners.

Meeting adjourned 11:08 AM - Gene Hoover Second: Rob Militello

Respectfully submitted:

Sharon MacRae Secretary

IOA HOA

Indigo Joint Meeting

January 22, 2018

HOA Representatives Attending:

Indigo Fields: Kevin Nadzam Keon Rhodan Dale Davis

Indigo on the Ashley: Alan Deyoe Sharon MacRae

Indigo Terrace: Cathy Havelka Indigo Pointe: Amy Carter

Minutes

1) History of Joint Meeting

Kevin Nadzam presented a history of the origination and purpose for the joint meeting of the four HOAs. The history entailed the shared responsibility for the Front Entrance (which the City of North Charleston owns), the evolution of the meeting to address joint issues and the sharing of information. Briefly discussed were the previous difficulties between the HOAs, the changes that have occurred and the joint committee working together for the benefit of the subdivision.

2) Front Entrance

**Electrical Issues*

The front entrance lights at the main entry sign and gazebo have not been working for several months and it has been extremely difficult finding an available electrician to inspect the system and provide a quote for repair. Dale Davis offered to contact the electrician she works with: E.D. Wright Electric LLC. He inspected the power outage at the front entrance on December 9, 2017 and determined that there was a power surge due to a lightning strike. *Addendum: Insurance claim possible*

Following is a summary provided by Dale Davis of his findings:

*In the breaker box located near the timer (Gazebo area), one circuit breaker that provides power to the lights and outlets is tripped and not re-settable, indicating a short circuit that needs to be located and repaired.

*Timer is burned up and will be removed and the photocell needs to be replaced. A new photocell will be used to control the lights. Lights will be replaced at \$125 each.

*Outlet at the main sign is not GFCI and needs to be, and some outlets are just wires wrapped in electrical tape and lying on the ground. This will be repaired to code by replacing all wires where accessible and installing junction boxes. Outlets located at Gazebo and behind wall will be replaced with new GFCI outlets. The wiring from the breaker box that runs under the road is good. Cost estimate: Labor for three days and materials - \$1800.

Kevin Nadzam suggested that both the electrical and sprinkler box should be locked. All present agreed.

Action Item: - Kevin Nadzam:

Purchase locks

**Sprinkler Issues*

Sharon MacRae summarized the status of the sprinkler system at the Front Entrance. There are 10 sprinklers that are either broken or missing and 8 additional sprinklers that are leaking. Adjustments are needed on several and a couple are no longer rotating. It was agreed that the sprinkler system needs to be repaired before April. Kevin Nadzam will contact the company we used before to obtain a quote/repair. Sharon MacRae will meet with the company to provide details on the location of the damaged/missing sprinklers to save time in labor.

Action Item: - Kevin Nadzam:

Contact Sprinkler company

Action Item: - Sharon MacRae:

Meet with Sprinkler company

**Landscaping*

The next topic discussed was the front entrance landscaping. The question posed was is it time to evaluate the front entrance landscaping. The task of yearly clean-up needs to be addressed with exceptional service as the goal. Cathy Hamrick has offered to serve in the leadership role to evaluate the needs of the front entrance maintenance, make recommendations and obtain quotes from companies for the improvement and maintenance of the front entrance grounds. Sharon MacRae and George O'Laughlin will be on her team. It was agreed upon by the members present that the current landscaper would be included. Also mentioned was Saul Apolinar, who does an excellent job for many of the homes in Indigo. The committee felt that the company should have insurance. Keon Rhodan uses Saul for his home and business and will find out if he has insurance.

Action Item: - Keon Rhodan:

Contact Saul Apolinar regarding insurance

3) General Information/New Business

**Road project:*

The incomplete roads project in Indigo was discussed. Kevin Nadzam has spoken with both Councilmen George Bailey and Kenny Skipper on the issue of several roads having not been paved in the subdivision when the initial paving project

occurred. It may help move the project forward if each HOA obtained a list of the roads that need to be paved and contact

Councilmen George Bailey and Kenny Skipper. Representatives of each HOA agreed.

Action Item: - Kevin Nadzam for Indigo Fields/Pointe, Alan Deyoe – Indigo on the Ashley, Cathy Havelja -Indigo Terrace:

Contact Councilmen George Bailey and Kenny Skipper

****Combining the HOAs***

Indigo Pointe will be annexed by Indigo Fields, with a final meeting February 9, 2018. The annexation was made at the request of Indigo Pointe. Indigo Field's covenants allow the HOA to acquire other covenants.

The number of homeowners in Indigo Fields would rise from 135 to 212. The topic of combining the 4/5 HOAs in Indigo was broached. The pros would be cost savings and the need for less volunteers for the boards, the cons is the covenants do not read the same. Indigo Terrace is pursuing joining Indigo Fields outright and Cathy Havelka will send a newsletter to their homeowners. 75% of the homeowners will need to agree.

Kevin Nadzam will pursue talks with Oaks at the Indigo, the developer/builder still manages the HOA until a certain percentage of build out occurs. As to Indigo on the Ashley, Sharon MacRae suggested that after Indigo Field's acquires the other HOAs and if the transition is smooth and the covenants compatible, the IOA HOA board will again bring up the topic to the IOA homeowners. ***Addendum: Alan Deyoe thought it was a good idea because of the savings. Sharon MacRae actually said because of the bad history that Alan is unaware of, that we would need to wait until all the other HOAs have been acquired and the transition is smooth, that the covenants are compatible, then the IOA HOA board will again bring up the topic to the IOA homeowners. Kevin Nadzam stated we should do it quickly as he could get a discount in the cost.***

Action Item: -Kevin Nadzam:

Contact Oaks on the Indigo

Action Item: - Cathy Havelka:

Newsletter to Indigo Terrace homeowners – Indigo Fields acquisition

4) Miscellaneous

****Indigo Terrace Fence***

Cathy Havelka was happy to report that the fence has been repaired and painted for approximately \$4800.

****Indigo on the Ashley***

Sign: The small sign that had been located on the brick wall in front of the gazebo had deteriorated from a termite infestation and discarded. Alan Deyoe has volunteered to replace the small Indigo sign. The church had applied for a permit to change their entrance from Dorchester to Indigo Fields Blvd. This initially halted progress on the sign but after further discussion by the joint entrance committee it was determined that the sign would probably not be impacted. Alan Deyoe has volunteered to speak with the pastor of the Lutheran Church regarding the plans and status of the church entrance change and possible stoplight. It was agreed upon that the sign would resemble the previous sign and have the name Indigo.

Action Item: - Alan Deyoe:

Make sign for small brick wall

Action Item: - Alan Deyoe:

Speak to pastor of the Lutheran Church

Garage/Yard Sale:

Alan Deyoe suggested a community garage/yard sale for the spring, April time frame. He offered to organize the event. The members present thought it was a good idea.

Action Item: - Alan Deyoe:

Organize garage/yard sale event. Post on Craigs list and yard sale websites. Obtain banner.

Contact the other Indigo HOAs.

****Indigo Fields***

New covenants have been approved – just needs filing. Have reduced dues to \$150 with further reductions in the future.

****Indigo Pointe***

New informational sign and landscaping at their entrance sign. Finalizing the Indigo Fields acquisition of Indigo Pointe HOA.

Addendum: Indigo Pointe homeowners requested a light at the intersection of Governor's walk and Indigo Blvd, recommended the same type street signs as they have and a gated community

Respectfully submitted:

Sharon MacRae

IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

February 7, 2018

Presiding Board of Directors Attending:

Alan Deyoe – President Sharon MacRae – Secretary Helen Van Name
Steve Kiser – Vice President David MacRae - Treasurer

Meeting called to order at 6:03 PM by Alan Deyoe Second: Sharon MacRae

1) Board Member Terms and Positions

There were two positions available for the board as Gene Hoover and Evelyn Turner had both resigned after their fulfillment of their term. One homeowner was nominated and approved during the January 23, 2018 HOA meeting: Helen Van Name. Subsequently, David MacRae volunteered for the board and was accepted. The volunteers discussed the positions for the Indigo on the Ashley HOA board and the following consensus was reached:

Alan Deyoe – President Steve Kiser – Vice President David MacRae – Treasurer
Sharon MacRae – Secretary Helen Van Name – Board Member

The board members discussed the task list for the calendar year and volunteered for the various assignments.

Action Item: - Alan Deyoe:

Contact Gene Hoover for file cabinet/box, signs

Arrange to have David MacRae and Steve Kiser as signers on the Wells Fargo IOA HOA account

2) Minutes

Due to time constraints the January 6th board meeting minutes were not reviewed. At the next IOA HOA board meeting both the January 6th and February 7th will be reviewed and approved.

3) Light for IOA HOA light sign

The light has been working intermittently and Alan Deyoe has determined the lamp has a bad ballast. He is in the process of determining if the unit can be repaired and at what cost versus replacing the unit with a LED lamp.

Addendum: David MacRae is assisting with the lamp repair.

Action Item: - Alan Deyoe and David MacRae:

Determine if lamp can be repaired or needs to be replaced

4) IOA HOA Dues, Lien Status and Assessment Fees

The board discussed the four delinquent accounts: one bankruptcy on Sundial Ct., two liens on Dyemaker Ridge and one 2017 nonpayment on Berringer Bluff. Notices have been sent and liens have been filed. The homeowner on Sundial Ct. has filed for bankruptcy in 2017 and is under the protection of the court – IOA HOA is a listed creditor. The only action that can be taken is to send a second notice with late fees to the homeowner. Historically, there have been 2 delinquent accounts for HOA dues with pending liens. Gene met with Johnnie Dodd (attorney) and arranged to have the liens filed at \$75.00 each and a \$10.00 filing fee. Gene Hoover suggested that the lien should be filed every two years. The question posed is does the lien have to be active and for how many months prior in order to collect if a property is listed for sale and subsequently sold. The lot located at 8320 Dyemaker Ridge is currently for sale. The property located at 8321 Dyemaker Ridge has a lien that may only need to be active when the property is listed for sale, perhaps every two years would be adequate. The board realized we need to understand the lien process. The cost of filing a lien is \$75 plus a \$10 filing fee. Our understanding is that the law has changed to allow only attorneys to file a lien. Steve Kiser volunteered to research liens, the process for collection by HOAs and to verify that liens can only be filed by attorneys. The property located on Berringer Bluff has not paid in 2017 and has received second notices with additional fees noted. The board discussed the accounts with late payments and the lack of payment may be due to a hardship. Before a lien is placed on the property a payment schedule maybe worked out or a forgiveness of fees. The board will send a representative(s) to speak with the homeowner. As of February 7th: 21 homeowner have not paid their dues. In addition, Evelyn Turner provided in an email the status of the dues as well as information from a homeowner located at 8305 Berringer Bluff regarding the dues: “I believe you are over budget. Set goals to \$140/yr”. The board agreed that we would should either speak to or email this homeowner(he has paid his dues). Check with Evelyn to verify if she responded and if not, Alan Deyoe with David MacRae would speak with him.

Action Item: - Steve Kiser:

Research liens and verify filing requirement of attorney

Action Item: - Helen Van Name:

Speak with homeowners with delinquent account

Action Item: - Alan Deyoe and David MacRae:

Contact Mr. Erickson at 8305 Berringer Bluff

5) Garage/Yard Sale:

Alan Deyoe suggested a community garage/yard sale for the spring, April time frame. He offered to organize the event and contact the other Indigo HOAs.

Action Item: - Alan Deyoe:

Organize event. Post on Craigslist/yard sale websites. Obtain banner. Contact other Indigo HOAs

6) IOA HOA Task List/Miscellaneous

***Check Mail box weekly.** Helen Van Name agreed to pick up the mail weekly and will work out an arrangement with David MacRae to deliver. David MacRae will pick up mail when Helen Van Name is unavailable. David MacRae will deliver ACC requests/other mail not treasurer related to Alan Deyoe.

Action Item: - Helen Van Name:

Obtain key from Evelyn Turner and pick up mail weekly

Action Item: - David MacRae:

Obtain key from Gene Hoover and pick up mail when Helen Van Name is unavailable

*** Annual Meeting:** The tasks for the IOA HOA annual meeting were discussed. The IOA HOA president prepares an agenda, places signs at front entrance a week prior to date, books meeting place after establishing all boards members availability, arrange for printing of materials for meeting, prepares flyer with presidents address(use previous flyer as template) and calls a board meeting a week or two earlier to prepare for the annual meeting. The treasurer will prepare and deliver the financial summary and record members payments on dues received log. The date and location were briefly discussed and the board agreed that the Ashley River Fire Department was convenient. Because of the difficulty of arranging a date in January the board decided to move the date to February. Although a second meeting in the summer is not mandatory the board decided an update may be needed and that a guest speaker such as Councilmen Kenny Skipper may be very informative.

Action Item: - Alan Deyoe and David MacRae:

Prepare for summer and annual meetings

***Architectural Control Committee:** The task of lead ACC was discussed, which entails coordinating the site inspection, meeting with at least one other ACC member to review request and obtain signature, make copy to return to owner (retaining original) and maintain list of requests to be presented at the annual meeting. Revise ACC Modification form as needed and ensure that all ACC members and Board have the latest copy. It has become apparent that Gene Hoover had assumed the role. Alan Deyoe has volunteered to be lead ACC. Any requests that are not approved should be reviewed by the board and ACC members.

Action Item: - Alan Deyoe: see above

***Insurance rate discrepancy Indigo Fields**

Gene Hoover sent an email to Kevin Nadzam President and Keon Rhodan VP Indigo Fields questioning the 2017 increase in the policy premium when compared to 2016 rate and if the percentage calculation of 75% was used. The premium should not include the officers policy or bond. Note: structures are property of Indigo Fields

Action Item: - Alan Deyoe and David MacRae:

Investigate the rate increase

***Indigo on the Ashley covenants**

The covenants run out in year 2022. There have been several issues with the covenants and they need to be updated. Sharon MacRae volunteered to work on the re-write the covenants and requested from the homeowners to forward any concerns or suggestions to her. Discussion tabled for future date.

Action Item: - Sharon MacRae:

Work on covenants

***Indigo on the Ashley sign**

Alan Deyoe volunteered to clean and repaint the sign sometime this year.

Action Item: - Alan Deyoe:

Contact Steve Bright for paint

***Road project:**

The discussion regarding the incomplete roads project in Indigo was tabled. Alan Deyoe will speak both Councilmen George Bailey and Kenny Skipper on the issue of several roads having not been paved in the subdivision when the initial paving project occurred. The roads in IOA include: Sinkler Court, Tyrian Path, Berringer Bluff, Sundial Ct and Dyemakers Ridge

Action Item: - Alan Deyoe:

Contact Councilmen George Bailey and Kenny Skipper

7) Indigo Fields – Combining the HOAs, Covenants and Landscape team

* Indigo Pointe will be annexed by Indigo Fields, with a final meeting February 9, 2018. The annexation was made at the request of Indigo Pointe. The history: Indigo Pointe reached out to both Indigo Fields and Indigo on the Ashley in the hopes of joining either one of the HOAs. IP's board has dwindled to only 1 member as the previous president moved away and the homeowners have not stepped up. The present IP president does not want the sole responsibility of running the homeowners association. Indigo Fields HOA agreed to annex Indigo Pointe. Indigo Field's covenants allow the HOA to acquire other HOAs. The number of homeowners in Indigo Fields would rise from 135 to 212. The topic of combining the 4/5 HOAs in Indigo was broached at the Indigo Joint meeting on January 22, 2018. The pros would be cost savings and the need for less volunteers for the boards, the cons is the covenants do not read the same and past history. Indigo Terrace is pursuing joining Indigo Fields outright and Cathy Havelka will send a newsletter to their homeowners stating that Indigo Terrace will be annexed by Indigo Fields and if they have a concern with this to respond back to her, otherwise their consent is understood. 75% of the homeowners will need to agree. Cathy Havelka does not expect any resistance due to apathy.

Kevin Nadzam will pursue talks with Oaks at the Indigo, the developer/builder still manages the HOA until a certain percentage of build out occurs. Alan Deyoe thought it may be good idea because of the savings. Sharon MacRae actually said because of the bad history that Alan is unaware of, that we would need to wait until all the other HOAs have been acquired and the transition is smooth, that the covenants are compatible, and then the IOA HOA board will again bring up the topic to the IOA homeowners. Kevin Nadzam stated we should do it quickly as he could get a discount in the cost.

The desire for a gate by Indigo Fields and now Indigo Pointe was discussed. At the Indigo joint meeting the gate was brought up as a request by Indigo Pointe. The cost would be \$28,000 and it would be paid for by special assessment. The understanding by many homeowners is that a gated community is responsible for road maintenance, drainage ditches, gate service maintenance etc. The new Indigo Fields covenants were discussed.

***Indigo Fields Covenants**

The covenants are overly restrictive with the following examples: "No improvements (including but not limited to, repairs, replacements, paint, siding, trim, doors, windows, fences, ornamentation, residences and all other structures, outbuildings, yards, and landscaping (hereinafter collectively referred to as "Design Details")) shall be undertaken upon any Lot, unless the plans and specifications and a site plan showing the location of the proposed improvements on the Lot shall have been submitted to the ACC...."

"Decorative Yard Ornamentation . Must be in good taste and acceptable to the ACC."

"If the Lot is not maintained the ACC has the right to mow and maintain the yard and charge the owner for the cost."

"Motorized Vehicles. No....recreational vehicles, boat trailers, motor homes,...except within a fully enclosed garage or behind the residence, screened from view from any street adjacent to a Lot or neighbors dwelling. All motor vehicles must be moved from any parked position at least every (&) days. Members who will be on vacation or away for more than seven (7) days must obtain approval to leave a vehicle on their driveway for more than seven (7) days with the end date indicated..."

"Pools. Only in ground pools are permitted with prior approval by the Architectural Control Committee."

"Solar Panels. The installation of solar energy panels are not permitted in Indigo Fields."

Architectural Control plan of design includes fines for failure to file including a lien.

***Indigo Landscape Team**

Sharon MacRae was selected to be on the Landscape team since I have been contributing and maintaining the front entrance for many years. The project was to clarify the parcels to be maintained and the landscaping needs. Each member was tasked to review the RFP - I sent an email to all the members with an attempt to clarify the front entrance parcels. The parcels would be the following:

- 1) Oaks at the Indigo - the developer is currently paying for the area between their fence and street and since the bids were fast tracked it made sense to list separately as we don't know when or if the parcel will come under the Front Entrance maintenance agreement.
- 2) Front Entrance – wooded parcel, owner owns to the street. It should be separate in the event that if we could get the owner of the front parcel to contribute, there would be a savings.
- 3) Middle islands, parcel of land bordering church property from street to fence, and parcel located along Indigo Terrace fence.

The proposal included the property that currently belongs to Indigo Fields and is under a separate maintenance agreement with Mr. Brown. This parcel should not be included in the proposal nor should Indigo on the Ashley pay for it or the property in and around Indigo Terrace's sign, as the plan is for Indigo Fields to annex Indigo Terrace. The responding emails sent were offensive and insulting, claiming IOA "constantly wants to nickel and dime" and not contribute to the front entrance. There is significant resentment from Indigo Terrace and Indigo Fields toward Indigo on the Ashley for not contributing to Indigo Terrace's fence. I felt unappreciated for the contributions that I have made as well as the IOA homeowners participating in clean-up day, fixing sprinklers, etc. Therefore, I sent an email to Kevin Nadzam Indigo Fields and the landscape team, effective immediately, I will no longer volunteer for the following: the fertilization and trimming of the plantings up front, bi-annual replacement of plants in the beds, transporting and spreading yearly mulch, weeding all beds every other week during the summer and periodically in the winter, applying ant killer to the fire ant mounds, inspecting, adjusting time intervals and scheduling the sprinkler system, and the contribution of over 30+ plants free of charge.

****Front Entrance Clean-up***

Indigo on the Ashley homeowners have led the clean-up drive for the front entrance for several years. The last couple of times the volunteers were from IOA only. At the Indigo joint meeting it was briefly discussed, including the lack of volunteers, and the consensus was that the other HOAs would rather pay someone than volunteer to clean-up. It was decided that this task would be included in the new landscaper proposal.

Meeting adjourned 8:18 PM - Steve Kiser Second: Sharon MacRae

Respectfully submitted:
Sharon MacRae Secretary
IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

March 30, 2018

Presiding Board of Directors Attending:

Alan Deyoe – President Sharon MacRae – Secretary Steve Kiser – Vice President
David MacRae - Treasurer Helen Van Name Danny Winstead - ACC Rob Militello - ACC

Meeting called to order at 5:00 PM by Alan Deyoe Second: Sharon MacRae

1) Minutes

The IOA HOA Board meeting minutes for January 6 and February 7, 2018 were approved as written.

2) Light for IOA HOA light sign

The light for the IOA sign has been replaced by David MacRae for the sum of \$80.00. All board members agreed the light illuminates the sign very well.

3) IOA HOA Dues, Lien Status and Front Entrance Costs

The 2018 Finance Summary for the 1st quarter was presented by David MacRae. Receivables were \$11,570.00 and payable were \$2,841.17 with an ending balance of \$13,614.39. Note: Front entrance payable for 2017 fourth quarter is pending at \$1003.34. Rob Militello, IOA President in 2011, noted the donation for the entire year in 2011 may have been only \$800 - \$1100.

The front entrance agreement was discussed at length. Indigo on the Ashley had agreed to share in the maintenance and upkeep of the entrance with the other 3 HOAs. In sharing the expenses, it had been agreed to use the total number of lots among the four communities and calculate the share based on the percentage of lots in each community. IOA at 82 lots would contribute 25%. The IOA homeowners had agreed to contribute \$30.00/home from the dues collected. In 2017, IOA HOA financial statement showed a deficit of \$353.11.

The front entrance costs from 2015 to 2018 has escalated by 265%, which is fiscally unsustainable for IOA.

2014 contribution $\$2430/82 = \$29.63/\text{lot}$

2015 contribution $\$2064.98/82 = \25.18

2016 contribution $\$3170.79/82 = \38.67

2017 contribution $\$3648.27/82 = \44.49

2018 had projected increases that were again fiscally unsustainable for IOA.

David MacRae provided status of the dues payment as of March 30th: there were 10 homeowners that had not paid their dues, which includes the 4 delinquent accounts (one bankruptcy on Sundial Ct., two liens on Dyemaker Ridge and one 2017 nonpayment on Berringer Bluff). Two homeowners had underpaid. Additional notices will be sent to the homeowners.

The lot located at 8320 Dyemaker Ridge is currently for sale and has a lien that may only need to be active when the property is listed for sale. The board realized we need to understand the lien process. The cost of filing a lien is \$75 plus a \$10 filing fee when using an attorney. Our understanding is that the law had changed to allow only attorneys to

file a lien. Steve Kiser researched the lien process and it appears that an attorney is not needed and that once a lien is filed it is active until the status of the property changes – ie property is sold or 10 years? The board agreed that the ability of the HOA to file a lien without an attorney was good news and that it would make sense to verify that the a lien stays active and does not require updating and additional filing.

Action Item: - Steve Kiser:

Continue to research liens and verify any actionable items needed for liens ie, does the lien need to be updated with the yearly increase in interest and fees, does changing the amount owed require a new filing fee, is it active until the property sells?

Tabled from previous meeting: Evelyn Turner provided an email with information from a homeowner located at 8305 Berringer Bluff regarding the dues: “I believe you are over budget. Set goals to \$140/yr”. The board agreed that we should either speak to or email this homeowner (he has paid his dues). Alan would check Evelyn to verify if she responded to the homeowner and if not,

Action Item: - Alan Deyoe and David MacRae:

Check with Evelyn - and contact Mr. Erickson at 8305 Berringer Bluff if needed

4) *Road project*

Meeting with the HOAs and Councilmen George Bailey and Kenny Skipper regarding road re-pavement. Meeting with IF and other HOAs, Alan Deyoe and Steve Kiser attended. The result of the meeting was that the City of North Charleston does not have the money to finish paving the roads in Indigo. The roads that were paved cost approximately \$650,000. Councilmen Bailey and Skipper explained that there were only so many funds available and the funds were reallocate to roads that needed it the most.

5) *Garage/Yard Sale*

Alan Deyoe organize the event and he posted it on Nextdoor, contacted the other HOAS and placed banners. The date was April 21st and the feedback from the homeowners that participated was positive.

6) *Gated Community*

Danny Winstead contacted Councilmen Kenny Skipper and a Judge regarding the responsibility of the homeowners in a gated community. The HOA is responsible for all road maintenance and drainage systems, which would be a significant cost to each homeowner if road repaving/resurfacing or drainage repairs were needed. Since taxes are paid to the City of North Charleston by each homeowner, trash pick-up would continue. In order to have a gated community, the understanding is that 100% of the homeowners would need to agree.

7) *Miscellaneous*

**IOA HOA Insurance*

The yearly cost of insurance for IOA is \$1580. Commercial liability is \$608.00 and Community Association Directors & Officers Coverage \$972.00. The premium has been paid in full for this year but before next year the board plans on reviewing the plan, determine what coverage is needed and solicit new quotes. A volunteer would be needed for this project.

*Tabled - *Indigo on the Ashley sign*

Alan Deyoe volunteered to clean and repaint the sign sometime this year.

Action Item: - Alan Deyoe:

Contact Steve Bright for paint

8) *Indigo Fields*

** Insurance rate discrepancy Indigo Fields*

Gene Hoover sent an email to Kevin Nadzam President and Keon Rhodan VP Indigo Fields questioning the 2017 increase in the policy premium when compared to 2016 rate and if the percentage calculation of 75% was used. The premium should not include the IF's officers policy/bond or structures belonging to Indigo Fields. The previous calculation created by Dana Geiger and agreed upon is no longer being used by Indigo Fields. The increase in the insurance by not using Dana Geiger's formula will be \$333.75 instead of \$250.31. That is \$83.44 more for IOA. After repeated emails, the only concession made by Indigo Fields was to remove their small sign from the insurance premium reducing the amount by \$33.00.

**Electrical repair \$1930.00*

The electrical repair was discussed and the consensus was that the repair has not met the quote specifications that was discussed at the January 22, 2018 Joint Indigo meeting:

“Timer is burned up and will be removed and the photocell needs to be replaced. A new photocell will be used to control the lights. Lights will be replaced at \$125 each.

Outlet at the main sign is not GFCI and needs to be, and some outlets are just wires wrapped in electrical tape and lying on the ground. This will be repaired to code by replacing all wires where accessible and installing junction boxes. Outlets located at Gazebo and behind wall will be replaced with new GFCI outlets. The wiring from the breaker box that runs under the road is good. Cost estimate: Labor for three days and materials - \$1800.”

The timer box was not removed, the lights have twisted wires with electrical tape instead of junction boxes, one light that was cracked was not replaced, and the work performed did not require 3 days of labor.

**Landscape cost increase*

The landscaper/month cost would increase from \$704.66 to \$1120/month. According to the quarterly statements Caribbean Landscape invoice the monthly charge is \$704.66 for the combined front entrance landscape cost.

Current cost: \$704.66/mo \$8,455.92/yr Proposed cost \$1,120/mo \$13,440.00/yr (+41%)

\$13,440.00 - \$8455.92 = \$4984.08/yr increase over prior cost or \$415.34/mo

Allocated %: Ashley 25% \$1246.02 \$103.84/month increase.

The landscaper agreement should have reflected what Mr. Brown (Caribbean Landscape) was charging for the front entrance parcel and should not have included the parcels owned by Indigo Fields nor the property in and around Indigo Terrace's sign. Indigo Field's president sent an email to IOA HOA regarding the landscaper proposal on the weekend with 23 hours to respond. No response to the email from IOA HOA would be consider a yea.

****Sprinkler System***

Requires significant repairs including replacement of sprinkler heads and labor intensive alignments - costs yet to be determined.

Rob Militello offered to draft a letter to Mr. Nadzam President of Indigo Fields. The memo would be in response to the recent emails and personal conversations with members of the IOA HOA board, with the conclusion that IOA would not offer a contribution to the front entrance at this time.

Action Item: - Rob Militello:

Draft letter to Indigo Fields President

Meeting adjourned 6:40 PM - Alan Deyoe Second: Sharon MacRae

Respectfully submitted:
Sharon MacRae Secretary
IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

May 17, 2018

Presiding Board of Directors Attending:

Alan Deyoe – President Sharon MacRae – Secretary Steve Kiser – Vice President
David MacRae – Treasurer Joanne Kiser – Board Member

Meeting called to order at 3:18 PM by Alan Deyoe Second: David MacRae

1) Minutes

The IOA HOA Board meeting minutes for March 30, 2018 were approved as written.

2) IOA HOA appointment

Joanne Kiser was appointed by the IOA HOA Board as per the IOA HOA By-Laws of Indigo on the Ashley Home owners Association, Inc, Article 1, page 21, Section 6. Vacancies. A vacancy in any office may be filled by appointment by the Board. The officer appointed to such vacancy shall serve for the remainder of the term of the officer he replaces. Joanne Kiser accepted the position to the IOA HOA board.

3) IOA HOA Dues, Lien Status and Front Entrance Costs

The 2018 Finance Summary was presented by David MacRae. To date, receivables were \$11,900.00 and payables were \$3,742.69 with an ending balance of \$13,042.87. The status of the dues was reviewed. Since the last board meeting two homeowners have paid their dues and a homeowner that still owed \$10.00 was collected. There are 8 homeowners that had not paid their dues, which includes the 4 delinquent accounts (one bankruptcy on Sundial Ct., two liens on Dyemaker Ridge and one 2017/2018 nonpayment on Berringer Bluff). One homeowner, a rental property, still owes \$15.00 and an email has been sent to the rental/management company. Four homeowners have yet to pay this year. The properties are located at: 5556, 5584, 5588, 5592 Indigo Fields Blvd. The board has agreed that we would work with the homeowners if there is a financial hardship. The homeowners have been sent a second notice. The board agreed that the next step would be to send the Late Notice with the 5% late charge. The liens were discussed and the conclusion was that an attorney is not needed to file a lien, which will save the HOA money. The board does need to know the specifics on the lien process, such as does the lien need to be updated with the yearly increase in interest and fees, does changing the amount owed require a new filing fee, is it active until the property sells or is there a time limit? Also, does the Bankruptcy property on Sundial Ct require a lien at this point or just a late notice with the interest/fees noted.

Action Item: - Steve Kiser:

Research lien process and bankruptcy property notice requirements.

Action Item: - David MacRae:

Send out late notices to homeowners with delinquent dues

4) Cost savings and Pond Dredge fund

The next discussion was the feasibility of placing the pond pump on a photocell to reduce cost from 24/7 operations and putting aside funds for dredging the pond. David MacRae presented information gathered from a discussion with Brad Elliott from Lake Doctors. Lake Doctors currently has a contract to maintain the IOA pond and recommended shutting off the pump to save life, to remove accumulated sediment and save money. David MacRae recommended placing the fountain on a photocell and the IOA HOA board unanimously agreed to pursue placing the pond fountain on a photocell and possibly the lights as well. The discussion that followed was how to accomplish installing a photocell that required a 240 volt control and installation in a wet environment. Alan mentioned that he had an electrician friend thru STEM that he could contact to obtain an estimate. David volunteered to research the project to save monies and Steve Kiser volunteered to assist.

Action Item: - David MacRae and Steve Kiser:

David MacRae to research photocells and Steve Kiser to help with install

The next topic was the need for a dredge fund. Indigo on the Ashley has the deed to the pond so the responsibility for maintenance lies with the IOA homeowners. David MacRae has been researching pond maintenance and dredging with cost savings for the community as a priority. At the next IOA HOA meeting, the board decided to bring up to the homeowners the decision to have a dredge fund and allocation of a percentage of the dues to said fund.

5) *Indigo Fields Agreement*

The board discussed the front entrance and the broken agreement with Indigo Fields HOA. The following is a list of issues: 1) Insurance premium for front entrance is no longer the agreed upon 75 % - resulting in an increase cost for IOA. 2) New landscaper hired at a \$400/month increase and we voted no on hiring Yard Barber. The understanding was all the HOAs had to be in agreement on any decision made regarding the front entrance maintenance before proceeding. 3) Escalating costs that are fiscally unsustainable for IOA, and present and previous history states that Indigo Fields has refused to help with pond maintenance in an equitable manner. IF has invoiced IOA on an electrical repair without providing an adequate receipt and IOA HOA has a concern that the work performed may not meet code. 4) The Joint Indigo front entrance meeting is no longer impartial. Indigo Fields is annexing Indigo Pointe and Indigo Terrace; however, the current members and their standing will remain, resulting in a possible three to one voting scenario.

The board had previously agreed that the memo drafted by Rob Militello would need to be modified. In addition, because of the recent turmoil within Indigo Fields and the impending resignation of some of the IF HOA board members, it was decided that that IOA HOA board would not be in communication with the IF board until their issues have been resolved and a new board is in place. The front entrance costs are fiscally unsustainable for IOA HOA, and the IOA HOA board has a fiduciary responsibility to the homeowners; therefore, IOA HOA will not be making any contribution to the front entrance at this time. The board agreed that the pond maintenance costs should be shared by the HOAs that contribute to the sediment build-up. The pond has been characterized as an aesthetic feature by Indigo Fields – the pond is actually a required mandate per the Federal Clean Water act of 1972 & 1977. The history of the pond was discussed and how IOA obtained the deed. A newsletter educating the IOA homeowners on the importance of the pond was suggested. The IOA HOA is overdue in sending a newsletter to the members and including the pond history and purpose would be an educational opportunity for the homeowners to understand why a significant portion of their dues is used to maintain the pond. Joanne Kiser volunteered to design/write the newsletter including the president's message and several other pertinent topics.

Action Item: - Joanne Kiser:

Create newsletter

6) *IOA HOA Insurance*

The yearly cost of insurance for IOA is \$1580. Commercial liability is \$608.00 and Community Association Directors & Officers Coverage is \$972.00. The premium has been paid in full for this year. The question posed was why is the insurance cost so high, what does it actually cover and could a savings be realized by getting some quotes from other companies. Research is needed to understand what the policy covers. Joanne and Steve Kiser volunteered to research the insurance policy coverage, determine what coverage is actually needed and to solicit new quotes.

Action Item: - Steve and Joanne Kiser:

Review policy coverage, determine adequacy, solicit quotes for cost savings

7) *Pond – Lake Doctor's Report*

The pond has been treated monthly for algae and nuisance vegetation. On November 16, 2017 and February 18, 2018, a colorant was added (brown), if IOA HOA prefers a blue colorant, the color can be changed. The pond had been treated for surface film in May 2018 using a surfactant and enzymes to break-up the film on pond. The sheen is most likely from spilled oil or grease in culvert drain. On April 10, 2018 a water sample was tested – result is pond is balanced and water is of good quality.

8) *Miscellaneous/New Business*

*** Dues complaint:**

From the March 30th meeting: Evelyn Turner provided an email with information from a homeowner located at 8305 Berringer Bluff regarding the dues: "I believe you are over budget. Set goals to \$140/yr".

The board agreed that we should either speak to or email this homeowner (he has paid his dues). Alan would check with Evelyn to verify if she responded to the homeowner and if not, further action is needed.

Action Item: - Alan Devoye:

Check with Evelyn - and contact Mr. Erickson at 8305 Berringer Bluff if needed

***Indigo on the Ashley sign**

Alan Devoye volunteered to clean and repaint the sign sometime this year.

Action Item: - Alan Devoye:

Clean brick, sign, paint as needed

***IOA Covenants rewrite**

Tabled - The covenants are due to expire in 2022. Sharon MacRae volunteered to re-write the covenants using templates from other HOAs and soliciting IOA homeowners input.

Action Item: - Sharon MacRae:

Work on covenant re-write

****Architectural Control Committee:***

Rob Militello has moved from the neighborhood and submitted his resignation from the Architectural Control Committee (ACC) via email on May 15, 2018. The board decide it would be prudent to solicit a replacement for Rob's position and a request for a volunteer will be made at the next IOA HOA meeting.

Alan Deyoe is currently serving as the lead ACC. The task of lead ACC entails coordinating the site inspection, meeting with at least one other ACC member to review request and obtain signature, make copy to return to owner (retaining original) and maintain list of requests to be presented at the annual meeting. Any requests that are not approved should be reviewed by the board and ACC members. Also, revising the ACC Modification form as needed and ensuring that all ACC members and Board have the latest copy. The lead ACC and/or president of IOA HOA either speaks with homeowners that have not been following the covenants or sends them a letter outlining the infraction. The Robinson's on Sinkler Ct have been parking a car on the lawn for several weeks, which is against the covenants. Lastly, Alan also would like to create a spreadsheet for ACC record keeping.

Action Item: - Alan Deyoe:

Create ACC spreadsheet and address the issue of the car on the lawn

****Mailbox Paint***

The HOA retains a gallon of paint for the homeowners to use on the mailboxes in order to maintain a continuity in color within the neighborhood. The gallon purchased last was a drab olive color that quickly faded. The paint should have been a semi-gloss or gloss and a better quality outdoor paint. Alan did get a sample (Benjamin Moore Chrome green) and on his mailbox was a Hunter Green Rustoleum. David MacRae volunteered to check the sample against the majority of mailboxes and report his findings. The decision would be between the paint stick sample and Alan's mailbox color as soon as possible so the IOA HOA would have paint available.

Action Item: - David MacRae:

Check color sample against mailbox colors and report to board

****Lutheran Church***

Alan Deyoe to speak with the pastor of the Lutheran Church to determine status of the move of the church's exit/entrance from Dorchester to Indigo Fields Blvd and the possibility of a stop light.

Action Item: - Alan Deyoe:

Speak with pastor of Lutheran Church

****Summer Meeting***

The location agreed upon was Ashley River Firehouse. The date selected was either August 22nd or 23rd and the speaker would be Councilmen Kenny Skipper.

Action Item: - Alan Deyoe:

Contact Councilmen Kenny Skipper for availability and book the location

Meeting adjourned 6:05 PM - Steve Kiser Second: Alan Deyoe

Respectfully submitted:

Sharon MacRae Secretary

IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

August 16, 2018

Presiding Board of Directors Attending:

Alan Deyoe – President, ACC Steve Kiser – Vice President David MacRae – Treasurer
Sharon MacRae – Secretary Joanne Kiser – Board Member
ACC Attending: Danny Winstead Dave Jones

Meeting called to order at 6:13 PM by Alan Deyoe Second: Steve Kiser

1) Minutes

The IOA HOA Board meeting minutes for May 17, 2018 were approved as written.

2) IOA HOA Finance Summary

The 6 month 2018 Finance Summary was presented by David MacRae. As of June 30, 2018, the beginning balance was \$4885.56, the receivables were \$12,125.89 and the payables were \$5437.06 (excluding Front Entrance contributions) resulting in an ending balance of \$11,574.39. The projected year end summary was also presented with the front entrance contribution included. The payables were projected to be \$14,502.26 with an ending balance of \$2,509.19 and a deficit of \$2,490.81. The front entrance costs are fiscally unsustainable for IOA HOA, and the IOA HOA board has a fiduciary responsibility to the homeowners; therefore, IOA HOA board decided that unless a contribution is made to the maintenance costs of the pond, Indigo on the Ashley will not be making any contribution to the front entrance. The board has previously discussed this issue and still agrees that the pond maintenance costs should be shared by the HOAs that contribute to the sediment build-up. The pond has been mischaracterized as an aesthetic feature – the pond is actually a required mandate per the Federal Clean Water act of 1972 & 1977. Danny Winstead stated that it may be difficult to get the other HOAs to contribute to the pond since IOA retains the deed of the pond and the responsibility of maintenance resides with IOA HOA. Sharon MacRae mentioned that the pond owned by the Whitehall subdivision required dredging and the Cedar Grove subdivision contributed financially due to their contribution to the sediment build up. Alan Deyoe is communicating with Public Works to obtain the subdivision plans for Indigo Fields. The topic has been tabled for future discussion and dependent upon the actions of the newly elected Indigo Fields board.

The status of the dues was presented by David MacRae. There are 8 homeowners that had not paid their dues, which includes the 4 delinquent accounts (one bankruptcy on Sundial Ct., two liens on Dyemaker Ridge and one 2017/2018 nonpayment on Berringer Bluff). Four homeowners have yet to pay this year. The properties are located at: 5556, 5584, 5588, 5592 Indigo Fields Blvd. The homeowners have been sent a second notice. The board had previously agreed that the next step would be to send a Delinquency Notice with the 5% late charge. However, David MacRae noted that a vote was taken at the July 11, 2017 IOA HOA meeting, where the homeowners unanimously agreed to an increase from the 5% late charge to a 10%. Dave Jones correctly stated that unless an amendment was made to the IOA HOA covenants with a 75% agreement by the homeowners the late fee cannot be increased. The board agreed that the late charge would remain at 5% and that the 18% interest/annum would be pro-rated to 9% for the 6 months delinquency. The board also agreed that the notice should be sent by certified letter for documentation. Danny Winstead volunteered to contact the homeowner located at 5556 Indigo Fields Blvd to obtain the dues owed for 2018. The decision not to present the dues and lien status at the IOA HOA summer meeting was also agreed upon.

Steve Kiser presented his research on the lien process. An attorney is not needed to file a lien. The cost is a \$10.00 filing fee and is filed in St. George. An update to the lien is required when changing the amount owed to reflect the yearly increases in interest and fees. The lien remains active until the property sells. The board agreed that a lien should be updated when a property is listed for sale and every couple of years as recommended previously by Gene Hoover, past president. Gene Hoover had met with an attorney for a consultation and filing of two liens in 2017. The board agreed that the property located on Berringer Bluff with the 2017/2018 delinquency dues will be sent a certified letter with late charges and interest and a notice that a lien will be filed at year end. The IOA HOA received a notice of a 2 month Chapter 13 moratorium on the Sundial Ct. property which expired as of July 31, 2018. The consensus of the board was to file a lien on the bankruptcy property located on Sundial Ct. without delay.

Action Item: - Steve Kiser:

File lien on Sundial Ct property

Action Item: - Alan Deyoe:

Obtain subdivision plans from Public Works

Action Item: - David MacRae:

Send out delinquency notices by certified letter to homeowners with delinquent dues

3) Pond

The next topic was the possible need for a dredge fund. As discussed previously, Indigo on the Ashley has the deed to the pond so the responsibility for maintenance lies with the IOA homeowners. David MacRae suggested obtaining a quote from Lake Doctors for a topography analysis of the pond to determine the need for dredging. Danny Winstead said we are probably good for the next 5-7 years. He also brought up the concern that if Lake Doctors notified the City of North Charleston regarding the dredging of the storm water retention pond, we would have unwanted attention and possibly be risking EPA involvement. A costly endeavor the IOA HOA cannot fiscally afford. He also mentioned that the Ashley River drainage ditch runs along the back of the IOA subdivision and feeds into the pond, contributing to the sediment buildup. The City of North Charleston may help financially when the pond needs to be dredge. Danny Winstead offered to reach out to a contact of his in the City. The decision was made to table the topic of the dredge fund at this time.

The next discussion was the feasibility of placing the pond pump on a photocell to reduce cost from 24/7 operations. David MacRae contacted Kasco Marine regarding the aeration system to determine if a photocell could be used to control the operation of the fountain. The contact suggested that it is feasible but not with the old obsolete unit that we have. Through the Kasco referral, trippers were obtained which could be used to control the lights. Lake Doctors has recommended shutting off the pump to save life and to remove accumulated sediment and save money. David Jones mentioned that when the pond pump was installed the manufacturer recommended not to turn off the fountain as the power surge would stress the pump. Placing the fountain on a photocell to reduce costs is not feasible at this time. According to Danny Winstead, he and Steve Bright cleaned and inspected the fountain/pump 2 years ago. The fountain needs to be pulled out, inspected to estimate remaining life, cleaned and lights replaced as needed.

Action Item: - David MacRae, Alan Deyoe and Steve Kiser:

Pull out fountain/pump – clean, inspect and replace lights as needed.

5) Indigo Fields Front Entrance Costs

The board briefly discussed the front entrance contribution. The front entrance costs are fiscally unsustainable for IOA HOA and unless contributions to the pond maintenance costs are shared by the HOAs, Indigo on the Ashley will not be able to make any contributions to the front entrance. Danny Winstead suggested that we should not discuss the Front entrance at the IOA HOA summer meeting. All agreed that the topic will not be presented at the August 23rd meeting. Sharon MacRae mentioned that the board should be prepared with a response regarding any front entrance questions. The decision was agreed upon by the board not to answer any questions and respond by explaining the new Indigo Fields board is in the process of transitioning and the HOA boards will meet at a future date.

6) IOA HOA Insurance

Tabled-The policy expires in February of 2019 and the yearly cost of insurance for IOA is \$1580. Commercial liability is \$608.00 and Community Association Directors & Officers Coverage is \$972.00. The question posed was why is the insurance cost so high, what does it actually cover and could a savings be realized by getting some quotes from other companies. Joanne and Steve Kiser volunteered to research the insurance policy coverage, determine what coverage is actually needed and to solicit new quotes before the end of the year.

Action Item: - Steve and Joanne Kiser:

Review policy coverage, determine adequacy, solicit quotes for cost savings

7) Miscellaneous/Old Business

*** Dues complaint:**

Pending action: From the March 30th meeting: Evelyn Turner provided an email with information from a homeowner located at 8305 Berringer Bluff regarding the dues: "I believe you are over budget. Set goals to \$140/yr". The board agreed that we should either speak to or email this homeowner (he has paid his dues). Alan will check with Evelyn to verify if she responded to the homeowner and if not, will contact the homeowner.

Action Item: - Alan Deyoe:

Check with Evelyn - and contact Mr. Erickson at 8305 Berringer Bluff if needed

***Indigo on the Ashley sign**

Tabled - Alan Deyoe volunteered to clean and repaint the sign sometime this year.

Action Item: - Alan Deyoe:

Clean brick, sign, paint as needed

***Architectural Control Committee:**

Rob Militello has moved from the neighborhood and submitted his resignation from the Architectural Control Committee (ACC) via email on May 15, 2018. The board decide it would be prudent to solicit a replacement for Rob's position and a request for a volunteer. Dave Jones has volunteered to serve on the ACC committee. The board welcomed Dave.

Alan discussed the Stop Sign height regulations. After speaking with an official from the City of North Charleston, the height of the two signs located in the Indigo on the Ashley subdivision are not to code. The city would only supply the metal break away post and sign. The board agreed we would want to retain the wooden structures. Steve Kiser and Alan Deyoe offered to modify the height of the signs up to code for increase visibility. Tabled for winter months.

Action Item: - Alan Deyoe and Steve Kiser:

Modify height of stop signs

****Lutheran Church***

Alan Deyoe spoke with the pastor of the Peace Lutheran Church. He invited her to speak at the IOA HOA summer meeting. At this time the status of the church's exit/entrance from Dorchester to Indigo Fields Blvd is unknown.

****Summer Meeting***

Alan Deyoe will post the IOA HOA signs and Joanne Kiser volunteered to create a short newsletter to remind the homeowners of the on August 23rd at 6:00 PM at the Ashley River Firehouse.

Meeting adjourned 9:00 PM - Alan Deyoe Second: Steve Kiser

Respectfully submitted:
Sharon MacRae Secretary
IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting

February 3, 2018

Presiding Board of Directors Attending:

Alan Deyoe – President, ACC Steve Kiser – Vice President David MacRae – Treasurer
Sharon MacRae – Secretary Joanne Kiser – Board Member
ACC Attending: Danny Winstead Dave Jones

Meeting called to order at 2:32 PM by Alan Deyoe Second: Sharon MacRae

1) Minutes

The IOA HOA Board meeting minutes for August 16, 2018 were approved as written.

2) IOA HOA Finance Summary

The 2018 Finance Summary was presented by David MacRae. As of December 31, 2018, the beginning balance was \$4885.56, the receivables were \$12,301.68 and the payables were \$8,515.82. Initially the minimum reserve fund and pond maintenance fund was included in the payable column. The resulting end balance is \$671.42. Dave Jones advised that since the reserve and maintenance funds were not payables the line items should be removed from the payable column. After further discussion, Danny Winstead suggested the addition of a separate line item and call it Contingency Reserve Funds. The board agreed with the suggestion.

IOA HOA has historically retained a Minimum Reserve Fund of \$5000.00 to insure we have enough money in reserve for unexpected costs such as the replacement of the pond pump or repair of the Indigo on the Ashley sign (not insured). The IOA HOA board has been discussing the possibility that the pond may need to have sediment removed in the next few years. Indigo on the Ashley has the deed to the pond so the responsibility for maintenance lies with the IOA homeowners. In the effort to be fiscally responsible and avoid a special assessment, the board had agreed that a pond maintenance fund should be established. The pond maintenance fund will cover costs associated with trimming and removal of trees, pond bank erosion repairs, storm clean-up, and removing sediment. A sum of \$3000.00/year was approved by the board for 2018. David MacRae also presented the projected 2019 Finance Summary.

Dues Payment and Lien Status:

The status of the dues was presented by David MacRae. As of February 3rd, 50 homeowners had paid their 2019 dues. In 2018, there were 8 homeowners that had not paid their dues, which includes the 4 delinquent accounts. A delinquency notice with the late charge and interest was sent by certified letter for documentation. The homeowners either refused acceptance or did not respond. David MacRae then sent a letter that informed the homeowners that a lien would be filed within 30 days of this letter. This letter was successful as 3 homeowners that received this letter paid the 2018 dues including late charges and interest. The board agreed to file liens after written notice and to consult an attorney on the historically delinquent properties. Sharon MacRae plans to edit the lien forms with Alan's help to a usable template form and file the liens at the Register of Deeds Office in St. George.

Steve Kiser added that filing a lien is not necessary as the covenants establish a lien on the property. According to the Indigo on the Ashley By-Laws, each member is obligated to pay the Association annual and special assessments which are secured by a continuing lien upon the Lot against which the assessment is made. Filing a lien with the county is for public notice of the lien.

Action Item: - David MacRae:

Send out delinquency notices

Action Item: - Sharon MacRae:

Create lien template and file liens

Action Item: - Steve Kiser, David MacRae:

Meet with attorney to discuss foreclosure proceedings and other topics

3) Pond

The next topic was the need for a dredge fund. As discussed previously, Indigo on the Ashley has the deed to the pond so the responsibility for maintenance lies with the IOA homeowners. Lake Doctors sent a quote for a topography analysis of the pond at a cost of \$385.00 to determine the need for dredging. The pond has flooded over the bank a few times in the last few years. Note: Homeowners in the vicinity of the pond have reported flood water up to their stairs, the flooding has been too deep for vehicles to past through and the Indigo on the Ashley sign light was flooded and had to be replaced. Danny Winstead said that the sedimentation in the northeast corner of the pond had been dug out (in 2009). The sediment appears to have returned. A motion was made by Steve Kiser to proceed with the topography analysis and seconded by Sharon MacRae, a vote was taken and all board members were in favor.

In addition, the fountain needs to be pulled out, inspected to estimate remaining life, cleaned and lights replaced as needed. Volunteers are needed to help with this project.

Action Item: - volunteers needed:

Pull out fountain/pump – clean, inspect and replace lights as needed.
Topography analysis

4) Indigo Fields Meeting with Tim Cook

Two meetings have been held with the President of Indigo Fields, Tim Cook. Alan Deyoe's first meeting with Tim Cook was in December 2018. They discussed briefly the issues with the past and the storm water retention pond. Second meeting with Tim Cook was with Alan Deyoe and Steve Kiser. The meeting was an informal chat to introduce Steve and discuss a few of the issues.

Action Item: - President, Vice President and David MacRae:

Meet with Indigo Fields board to discuss negotiations regarding a shared contribution for the detention pond

5) Indigo Fields Front Entrance Costs

The board members have been concerned about the escalating front entrance costs. Danny Winstead provided the board with some of the past history with Indigo Fields. Steve Bright and Danny Winstead had approached Indigo Fields about collectively taking care of the front entrance and offering volunteers from Indigo on the Ashley. IOA HOA volunteers maintained the front entrance until Keon Rhodan, President of Indigo Fields, informed them that IF owns the property and would be taking care of it. Danny Winstead also said that there is no signed documents regarding an agreement for the front entrance.

The front entrance costs are fiscally unsustainable for IOA HOA, and the IOA HOA board has a fiduciary responsibility to the homeowners; therefore, IOA HOA board decided that unless a contribution is made to the maintenance costs of the pond, Indigo on the Ashley will not be making any contribution to the front entrance. The board has previously discussed this issue and still agrees that the pond maintenance costs should be shared by the HOAs that contribute to the sediment build-up.

Sharon MacRae provided a document of pond expenses and shared costs. The document detailed the cost of pond maintenance for years 2014 – 2018, the shared cost of each HOA using the percentage analysis, and IOA HOA contribution to the front for years 2014-2018. In preparation for the IOA HOA annual meeting, Sharon MacRae advised that the history of IF and IOA regarding the front entrance and pond needs to be explained to the homeowners at the February 8, 2019 meeting, as well as the board's decision to no longer contribute. The discussion should include the requests by Indigo on the Ashley to Indigo Fields to contribute to the pond repeatedly over the years and Indigo Field's refusal.

Danny Winstead advised that we should limit the front entrance discussion to informing the homeowners that discussions are ongoing and the homeowners would be advised of any new developments. The board deferred to his suggestion and agreed that the complete history will not be presented at the annual meeting. Sharon MacRae advised that the board should be prepared with a response regarding any front entrance questions and asked Steve Kiser to answer additional questions.

6) IOA HOA Insurance

The policy expires in February of 2019 and the yearly cost of insurance for IOA is \$1580. Commercial liability is \$608.00 and Community Association Directors & Officers Coverage is \$972.00. The question posed was why is the insurance cost so high, what does it actually cover and could a savings be realized by getting some quotes from other companies. Joanne and Steve Kiser had volunteered to research the insurance policy coverage, determine what coverage is actually needed and to solicit new quotes before the end of the year. The action item was not completed. Danny Winstead stated that we have the best deal. Sharon MacRae offered the point that it doesn't hurt to get quotes if the IOA HOA could save money and to ensure the policy is adequate. Volunteer needed to obtain quotes in 2019.

Action Item: - volunteer needed:

Review policy coverage, determine adequacy, solicit quotes for cost savings

7) Old Business/Miscellaneous

*** Dues complaint:**

Action item tabled permanently: From the March 30th meeting: Evelyn Turner provided an email with information from a homeowner located at 8305 Berringer Bluff regarding the dues: "I believe you are over budget. Set goals to \$140/yr".

The board agreed that we should either speak to or email this homeowner (he has paid his dues). (Indigo Pointe is \$125/year and Indigo Fields remains at \$150.00 2019). Alan will check with Evelyn to verify if she responded to the homeowner and if not, will contact the homeowner. This agenda item is tabled permanently. Alan Deyoe did not contact the homeowner about the dues. The home is now for sale.

***Indigo on the Ashley sign**

Tabled - Alan Deyoe volunteered to clean and repaint the sign last year. As of this date, the agenda item has not been completed. At this meeting, Alan Deyoe again volunteered to complete this agenda item.

Action Item: - Alan Deyoe:

Clean brick, sign, paint as needed

***Architectural Control Committee:**

Alan Deyoe will present the summary of ACC requests for year 2018.

a) Outstanding complaints –

Dyemakers Ridge - patio built on IOA common grounds. As of this date, the homeowner has not responded to a letter previously sent. Dave Jones and Alan Deyoe will draft and send a second letter to the homeowner.

Sinkler Court – homeowner cut down trees located on HOA property and dumped trees on HOA property

Action Item: - Alan Deyoe and/or Dave Jones:

Letter to homeowners

b) Stop signs -

the height of the two signs located in the Indigo on the Ashley subdivision are not to code.

Alan Deyoe offered to modify the height of the signs up to code for increase visibility.

Action Item: - Alan Deyoe:

Modify height of stop signs

c) Parking – Alan Deyoe will discuss at 2019 annual HOA meeting. There have been many complaints from homeowners regarding overnight street parking, cars blocking driveways, and cars parking overnight on lawns. If cars are blocking driveway call City of North Charleston police.

d) Complaint form – Alan Deyoe found an ACC complaint form in the President's file that was used by the IOA HOA. He thought it may be useful for homeowners to log an ACC complaint via email to the gmail account. Alan Deyoe will discuss at 2019 annual HOA meeting.

* **SCE&G Petition status** – Alan Deyoe will present the status of this petition at 2019 annual HOA meeting.

* **Garage/Yard sale** – Alan Deyoe will discuss at 2019 annual HOA meeting.

* **Board of Director Elections** – agenda item for 2019 annual HOA meeting. Three board member terms are expiring and three ACC members have resigned.

Meeting adjourned 4:30 PM - Steve Kiser Second: David MacRae

Respectfully submitted:

Sharon MacRae Secretary

IOA HOA

Indigo on the Ashley (IOA) HOA Board Meeting Agenda March 2019

1) Board Member Terms and Positions/ACC

There are three Board of Director positions (2 year terms) available and one Board of Director resignation leaving the unexpired term one year. IOA HOA By-Laws Article IV

Positions: President, Vice-President, Treasurer, Secretary, Board Member

Four homeowners have volunteered: Steve Kiser, Dave Jones, Steve Baker and Greg Gorsuch. Decide on how to proceed: send email blast from gmail account to approve volunteers, seek additional volunteers and then send election ballot or fill positions with the volunteers.

Task list: discuss and volunteer for assignments

For each position refer to IOA HOA Covenants

*IOA HOA annual meeting (Jan/Feb) Mandatory, IOA HOA Summer Meeting Optional

*Flyers/newsletter – design and write

December/January flyer/newsletter – annual meeting announcement, president's message, HOA news, dues

Spring flyer – board member announcement, dues reminder, president's message, HOA/ACC news

Summer meeting flyer

*Check PO Box for mail

*Treasurer – a) pay bill for SCE&G, Lake Doctors, February – HOA insurance renewal, Reimburse Board Members for HOA Purchases (need receipts and Reimbursement Form), b) HOA Assessment Request (\$75.00) provide documentation for closing, c) maintain property owners names and address on Treasurer's Dues sheet and hard copy address labels, d) update the Financial Summary and budget, e) send out annual dues notices, late notices and delinquency notices, f) deposit all monies (dues, HOA assessment requests), prepare an annual budget and a statement of income and expenditures to be presented to the membership at its regular annual meeting.

*Secretary – write minutes for board and annual meeting, maintain property owners name, address and emails, maintain attendance sheet for annual meeting, assist with agenda, lien documents

*G-mail account *IOA HOA complaints - assist ACC *Filing Liens

*Pond maintenance – pending topography, Lake Doctors, Lawn maintenance

*Volunteers needed for assignments outlined in February 3, 2019 minutes

ACC: Lead ACC process modification request and maintain list of requests – report IOA HOA meeting, IOA HOA complaints

2) Call To Order and Review/Approve February 3, 2019 Minutes

3) IOA HOA Dues Payment Status, liens, foreclosure

Discuss future meeting with attorney – topics to discuss to optimize the consultation

Volunteer needed to set up appointment

4) Indigo Fields Front Entrance

Determine course of action

5) Pond

Topography by Lake Doctors

City of North Charleston – volunteer to contact City to determine if a free topography is available and coordinate project

Pond Pump inspection

6) Miscellaneous/Old Business

*Architectural Control Committee: pending complaints

*Insurance Quotes

*Indigo on the Ashley sign

Indigo on the Ashley (IOA) Home Owners Association (HOA) Transition Board Meeting 5 April 2019

Meeting convened at approximately 1730, 5 April 2019, at the Ashley River Fire Department.

1. Membership/tenure/positions.

- a. General discussion/introductions/greetings preceded the formal calling to order of the meeting.
- b. The first order of business was the discussion of Board of Director positions and the fact that one position would only be of one year duration allowing for a 2/3 disposition of membership of the board retaining at least some veteran members at all times.
- c. Results of discussion concluded the following:
 - I. Steve Kiser volunteer to serve 1 year, was elected President.
 - II. Steve Baker will serve 2 years, was elected Vice President.
 - III. Dave McCrae will serve his remaining 1 year, was elected Treasurer.
 - IV. Greg Gorsuch will serve 2 years, was elected Secretary.
 - V. Dave Jones will serve 2 years, will serve as Board Member.
- d. The ACC Volunteers-Rich Barnett and Merideth Compton were accepted by the newly formed board, joining Dave Jones who will remain an ACC Volunteer. Greg Gorsuch also volunteered to the ACC providing for 4 members (only 3 required by charter).
- e. Board members reviewed their responsibilities outlined in provided documentation.

2. Review/approval of the 3 February 2019 Meeting Minutes.

3. Treasurer discussed Dues Payment Status, liens, foreclosures.

- a. Dues collection falls behind from this time last year with 68 payed and 14 delinquent. Treasurer discussed various strategies, primarily liens which last for 10 years and which are filed in Saint George. Dave Jones volunteered to go with Treasurer to update these.

4. Indigo Fields Front Entrance/Pond.

- a. Due to interrelation of these topics they were merge in general discussion. There is a series of communications with the Indigo Fields HOA discussing their contention that through verbal contract the IOA HOA is responsible for assisting in maintenance of the front entrance.
- b. Due to a sudden and excessive increase in obligations to the Indigo Fields HOA, and their refusal to comply with established agreements between the two HOAs, IOA stopped payments for front entrance maintenance. Indigo Fields HOA now is threatening to sue for "back payments."

- c. The retention pond has become IOA HOA's sole responsibility after being deeded the property by the builders of IOA who had previously been deeded the land by IF HOA. The maintenance of this pond far exceeds any expense incurred by any of the five HOA's that are served by it. Testing and surveys conducted and discussed showed that it only a matter of time before the pond becomes non- functional due to silt accumulation and the cost of dredging/digging may reach into the 10's of thousands of dollars.
- d. President, Vice President and Treasurer will meet with Indigo Fields HOA to discuss possibility of new agreements/sharing of these responsibilities.

5. Miscellaneous/Old Business.

President Adjourned the meeting at approximately 1912.

Indigo on the Ashley (IOA) Home Owners Association (HOA) Transition Board Meeting 5 April 2019

Meeting convened at approximately 1730, 5 April 2019, at the Ashley River Fire Department.

1. Membership/tenure/positions.

- a. General discussion/introductions/greetings preceded the formal calling to order of the meeting.
- b. The first order of business was the discussion of Board of Director positions and the fact that one position would only be of one year duration allowing for a 2/3 disposition of membership of the board retaining at least some veteran members at all times.
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 - I. Steve Kiser volunteer to serve 1 year, was elected President.
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 - IV. Greg Gorsuch will serve 2 years, was elected Secretary.
 - V. Dave Jones will serve 2 years, will serve as Board Member.
- d. The ACC Volunteers-Rich Barnett and Meredith Compton were accepted by the newly formed board, joining Dave Jones who will remain an ACC Volunteer. Greg Gorsuch also volunteered to the ACC providing for 4 members (only 3 required by charter).
- e. Board members reviewed their responsibilities outlined in provided documentation.

2. Review/approval of the 3 February 2019 Meeting Minutes.

3. Treasurer discussed Dues Payment Status, liens, foreclosures.

- a. Dues collection falls behind from this time last year with 68 paid and 14 delinquent. Treasurer discussed various strategies, primarily liens which last for 10 years and which are filed in Saint George. Dave Jones volunteered to go with Treasurer to update these.

4. Indigo Fields Front Entrance/Pond.

- a. Due to interrelation of these topics they were merge in general discussion. There is a series of communications with the Indigo Fields HOA discussing their contention that through verbal contract the IOA HOA is responsible for assisting in maintenance of the front entrance.
- b. Due to a sudden and excessive increase in obligations to the Indigo Fields HOA, and their refusal to comply with established agreements between the two HOAs, IOA stopped payments for front entrance maintenance. Indigo Fields HOA now is threatening to sue for "back payments."

- c. The retention pond has become IOA HOA's sole responsibility after being deeded the property by the builders of IOA who had previously been deeded the land by IF HOA. The maintenance of this pond far exceeds any expense incurred by any of the five HOA's that are served by it. Testing and surveys conducted and discussed showed that it only a matter of time before the pond becomes non- functional due to silt accumulation and the cost of dredging/digging may reach into the 10's of thousands of dollars.
- d. President, Vice President and Treasurer will meet with Indigo Fields HOA to discuss possibility of new agreements/sharing of these responsibilities.

5. Miscellaneous/Old Business.

President Adjourned the meeting at approximately 1912.

Indigo on the Ashley (IOA) Home Owners Association (HOA) Board Meeting 13 May 2019

Meeting convened at approximately 1730, 13 May 2019, at a residence on Indigo Fields Road.

1. Call to Order/Attendance/Approval of Agenda.
 - a. A general meet and greet of members, President called meeting to order at 1739.
 - b. All board members (5) were present, and the proposed agenda provided approved.
2. Review/approval of 5 April 2019 Organizational Meeting were approved with one comment.
3. Report of Officers.
 - a. Treasurer reported on delinquent dues/liens. Approximately 70 of 82 homes have paid their yearly HOA dues. Treasurer continues to aggressively press for remittance of the unpaid dues and will provide warnings of penalties to homeowners. There are two outstanding liens however Chapter 13 bankruptcy filings will complicate collection on these.
 - b. President updated the Board on his communications with Indigo Fields HOA concerning perceived delinquent contributions to the front entrance maintenance. These communications are discussed in detail as enclosure (1).
4. Unfinished Business.
 - a. Pond repair quote status. Treasurer has obtained a formal quote from The Lake Doctors, Inc. for dredging to required levels. While the total may vary, due to a number of factors, a quote of approximately \$55,000 has been given.
 - b. Pond pedigree research. The Treasurer reported on his attempt to trace the pond pedigree as enclosure (2).
 - c. Legal consult appointment with HOA lawyer. Not discussed except as a follow-on to any agreement between HOA's. No decision/appointment made.
 - d. Front entrance contribution. Several board members suggested that some homeowners felt we were obligated to contribute at least something to the front entrance maintenance for the contractual year of 2018 (ending May 2019). Treasurer was adamantly opposed to this suggestion. A long discussion resulted in a proposal by the Vice President of a payment of \$30/home in the HOA which is the only amount approved by the membership (\$2460). Any actual contribution was deferred for further discussions.
 - e. Plan Meeting with other Indigo Fields HOAs. Due to general concern for continued discussions on shared maintenance of all common areas, it is planned that the four existing HOA's (Indigo Fields, Indigo Terrace, Indigo Pointe & IOA) should meet. A

consensus among the IOA Board is that it is fair that all HOA's contribute to common areas, commensurate with their number of homes compared to the total, with the caveats that: contributions be voluntary not compulsory; contributions may be budgeted upon quotes, but will only be made after submission of legitimate receipts, contributions above actual costs will be returned, a cap on common area contributions will be mutually agreed upon not to exceed a certain proportion of members due (25% for instance).

5. New Business.

- a. Secretary volunteered to draft a contract (changed to Memorandum of Understanding) to act as a basic framework for mutual maintenance of common areas.
- b. President, Vice President and Treasurer will attempt to meet with other HOA's once a framework for discussion has been drafted.
- c. Treasurer will continue to clarify needed dredging/repairs to retention pond.
- d. IOA Web Presence for contact information. Due to a misunderstanding among outside agencies as to the existence of more than one HOA, all financial and legal communications have been going to IF HOA. A IOA Web Presence and e-documentation has been proposed.
- e. Greeting volunteer: Welcomes, greetings and obtaining e-mail addresses of new homeowners has lapsed over the years. This will serve as an opportunity to provide covenants and ACC forms, provide HOA contact information, reminder of deed-restricted community and annual dues and meetings.
- f. Lawyer consultation appointment.

President Adjourned the meeting at approximately 1904.

Indigo on the Ashley (IOA) Home Owners Association (HOA) Board Meeting 8 July 2019

Meeting convened at approximately 1720, 8 July 2019, at a residence on Indigo Fields Road.

1. Call to Order/Attendance/Approval of Agenda.
 - a. A general meet and greet of members, President called meeting to order at 1725.
 - b. All board members (5) were present, and the proposed agenda provided approved.
 - c. President noted there needed to be a "hard stop" at 18:30.
2. Review/approval of 13 May 2019 Meeting (Version 3) Minutes were approved without comment.
3. Report of Officers.
 - a. Treasurer reported on delinquent dues/liens.
 - I. 79 of 82 homes have paid their yearly HOA dues, this is a record and has been accomplished with little confrontation. Treasurer notes that 2 of the three remaining homes are Chapter 13 filings, while the last has never paid dues and home is now for sale. Treasurer hopes to discuss what can be done with a lawyer about the Chapter 13 filings.
 - II. Treasurer discussed the W-9 Information request on our HOA. Evidently the requestor was not representing either the Home Owner, nor the Bank and was a group looking for information on how our HOA deals with liens. No further information has been forwarded to the requestor.
 - III. There was a discussion of filing of taxes for the HOA. This was last done in 2008, and there was general confusion as to whether we needed to file or not. As in 3.a.I. it was suggested that this should be discussed with a lawyer, however, it seemed clear that the lawyer would advise to file regardless of difficulty of doing so.
 - b. President updated the Board on his communications with Indigo Fields HOA concerning perceived delinquent contributions to the front entrance maintenance.
 - I. Various members of the Indigo Fields HOA (both officers and simple members) had informally spoken of a law suit against IOA HOA both with officers and members of our HOA. At this time our President was assured by the President of IF HOA that while a letter from the lawyer of their HOA was forthcoming, it would fall short of a legal suit. In the mean time, there have been several "invoices" submitted which have reached incomprehensible amounts (in excess of \$7,000).

II. There was general agreement among members that a meeting of all HOA's was necessary to discuss and define the scope of work and how each HOA should voluntarily contribute to completion of the work.

III. As a subtext to this discussion, contributions towards maintenance of the storm water retention pond might be included, with the Presidents of IF HOA and Indigo Terrace HOA agreeing in principal to the need for such an agreement.

4. Unfinished Business.

- a. Posting meeting minutes to the Web. Given new website some felt it would be nice to post HOA meeting minutes to the website. Several members and officers noted that our financial statements/status, as well as internal arguments within the HOA would be impolitic at this time. David Jones, who has designed the site, suggested perhaps having a logged on section for this information but said it would be a difficult design. For the moment it was decided not to publish meeting minutes on the internet.
- a. Pond repair quote status. Not discussed due to time constraints.
- b. Pond pedigree research. Not discussed due to time constraints.
- c. Legal consult appointment with HOA lawyer. Not discussed except to include business above.
- d. Front entrance contribution. Not discussed except as noted above.
- e. Plan Meeting with other Indigo Fields HOAs. Not discussed except as noted above.

5. New Business.

- a. Posting meeting minutes to the Web. As above.

President Adjourned the meeting at approximately 1904.

Indigo on the Ashley (IOA) Home Owners Association (HOA) Board Meeting 1 November 2019

A meeting of the HOA Board was convened to bring members up to date on a variety of specific issues. Meeting convened at approximately 1700, 1 Nov 2019, at a residence on Indigo Fields Road.

1. Call to Order/Attendance/Approval of Agenda.

a. President called meeting to order at 1700.

b. All board members (5) were present, and the proposed agenda provided approved.

2. As last meeting wasn't a quorum, no meeting minutes were provided for approval. President requested if there were any additions to his proposed agenda. See below.

3. Specific Business to Discuss.

a. Treasurer wanted to add to agenda by discussing the current web presence, and various issues concerning new members and relaying of information.

I. While IOA Website is wonderful, Treasurer felt that nobody knows of its presence, and suggested word be disseminated better. Newsletter seemed appropriate method.

II. Treasurer felt new members were not becoming informed nor engaged in HOA issues because they lacked proper introduction to community. Newsletter seemed appropriate method as well as a "greeting."

III. Treasurer hoped to get minimally e-mail addresses to all new members.

IV. There was discussion of who would do newsletter without resolution.

b. President updated the Board unauthorized tree removal at 8311 Tyrian Path, originally brought to the attention of board by Treasurer.

I. Ax'em and Haul'em Tree Service appeared several days ago, and removed two large trees from the front yard at 8311 Tyrian Path, without prior ACC approval, nor permit from the City of North Charleston. North Charleston inspectors came out and looked at spot tree had stood. Treasurer will follow up to see if homeowner will be fined.

II. There was general agreement among members that more information needs to be disseminated to homeowners on proper procedure to remove trees. It was undecided as to whether to fine this particular homeowner until we know what North Charleston has done.

c. Dock Permit at 5588 Indigo Fields Blvd.

I. Secretary had raised concerns about the dock being constructed at 5588 Indigo Fields Blvd. While there seems to be knowledge of a permit having been issued several years ago, there is no Board record of this permit. Secretary's "only" concern was that it be constructed properly and under the watchful eye of inspectors of North Charleston.

II. There was general agreement that this was a non-issue, and felt that North Charleston must be on top of it.

d. Other ACC Concerns. Head of ACC brought up the serious violation of construction rules at the new home being built on Tyrian Path.

I. Head ACC presented the solution provided by the building contractor for the violation of height of foundation was to lower grade around foundation to meet required 30". He seemed satisfied by this resolution.

II. Treasurer provided a wide variety of additional violations, including changing the grade, size and/or absence of a covered porch, height of first floor, etc.

III. Head ACC felt these additional violations might be coming too late, as the house is quickly being constructed beyond resolution of these. ACC Head stated he would talk to contractor again over resolution.

e. Removal of fallen "trees" at the storm retention pond.

I. Homeowner had complained about a fallen group of Wax Myrtle trees since Hurricane Dorian.

II. President obtained two estimates. It was decided to go ahead with one of the estimates to have it removed. (Whack'em & Stack'em)

f. Sediment Accumulation/Bank Erosion at Retention Pond.

I. Treasurer reopened issue of needs to address sediment accumulation and bank erosion at the storm retention pond. He noted the critical condition of the pond and assumes it will only get worse.

II. Board agreed in principal that pond needs addressing, but given financial circumstances of HOA, as well as ongoing debate on the participation of other HOAs felt no answer was possible at this time.

g. Oaks on the Indigo request to incorporate with our HOA. Several Board members had been approached by an HOA working group on possibility of merging with IOA.

I. Treasurer pointed out multiple liabilities of Oaks and felt that it would be an enormous money drain on our HOA. This included two storm drainage ditches and the privacy fence along Indigo Fields Blvd. He also mentioned the need to redo deeds and HOA charter.

II. Secretary felt that having additional revenues, as well as becoming a larger voting block with other HOAs would be a benefit.

III. President said at least we needed to sit down and discuss with their working group and will arrange a meeting.

h. Front Entrance dispute. Nothing apparently has come from threats or deadlines issued by Indigo Fields HOA, still there is a need to put to an end the dispute, as well as open negotiations for shared responsibilities of the storm retention pond.

I. Issues remain the same, as do arguments, for/against reimbursing at any level Indigo Fields HOA for their unilateral contracting of lawn service people.

II. Answers to the dispute from our side remain the same...a meeting of HOA Presidents, a partial payment, a letter to their HOA, a memorandum of understanding, etc.

III. Newly discovered was that Indigo Fields "legitimized" their contention that the contract and new payment structure adopted in 2017 by a vote among all HOA's at which Indigo Fields employed proxy votes to "out vote" all other HOAs' objections. This suggests that IOA agreed to such the results of such a vote, which isn't documented.

IV. President will look to a meeting, either preceded by a letter of intent or without.

President Adjourned the meeting at approximately 1855.

Indigo on the Ashley (IOA) Home Owners Association (HOA) Board Meeting 16 December 2019

A meeting of the HOA Board was convened to discuss the treasurer's report of 2019 and proposed budget for 2020, additionally a discussion of HOA dues was planned. Meeting convened at approximately 1905, 16 Dec 2019, at a residence on Indigo Fields Road.

1. Call to Order/Attendance/Approval of Agenda.
 - a. President called meeting to order at 1905.
 - b. All board members (5) were present, and the proposed agenda provided approved.
2. The meeting minutes from 1 November were provided for approval. Minutes were approved.
3. Planned Business Discussion.
 - a. 2019 Budget and Actual Expense Review. Treasurer having previously provided a 2019 Budget and spreadsheets of income and outlay, discussions began.
 - I. There were no real concerns discussed. Carry over funds from 2018 was about \$8.7k, income from a variety of sources, but mostly dues was about \$12.6k.
 - II. There were the usual outlays amounting to about \$11.2k, leaving a small balance to begin the next year.
 - III. Small differences in outlays include tree removal after Hurricane Dorian and funding of a website.
 - IV. There was discussion of a lien payoff.
 - V. There was some discussion of the reserve fund which is currently in two components: a general fund and a pond maintenance fund totally \$11k. Vice President suggested combining these, no resolution to this was agreed upon.
 - b. Determination of 2020 Homeowners Dues.
 - I. Currently the annual dues are \$160. The treasurer recited the ups and downs of these dues including one year when there was a shortfall.
 - II. There was general agreement among members with no major foreseeable expenditures, except dredging of the pond, dues should not be raised.
 - III. Discussion ensued on whether the dues should be lowered. Again, there was general consensus that any number of catastrophes might have left us with a shortfall in 2019, and would probably be best to continue dues at the same rate. Any remaining

funds will be placed in the reserve fund which is a very small proportion of anticipated dredging costs.

c. Front Entrance Reconciliation with Indigo Fields.

I. The President discussed a meeting and correspondence he had with the president's of the other HOAs in Indigo Fields Subdivision. His hopes remain to amicably resolve our differences. He also wanted all the HOA's to move forward and bring them together for the discussion of maintenance of the storm retention pond (see below).

II. Indigo Fields seems determined to make Indigo on the Ashley (IOA) pay something for past maintenance which it never agreed to and will not discuss other issues until this is resolved. The President suggested sums from \$5k but Indigo Fields seem to feel that over \$7k is a minimum they will "accept" without litigating in court and negotiating any further agreements on shared maintenance.

III. Secretary pointed out this is basically a shake down by Indigo Fields and that minimally an agreement on shared maintenance is warranted before any payments be made as they may simply leave the table once paid. Treasurer and others did not like the precedence of admitting "guilt" by making a payment of any sort. President pointed out that perhaps appropriate wording, such as "this is not an admission of wrongdoing..." etc., might be made.

IV. Another suggestion for "going forward" was the creation of a body to govern the front entrance maintenance, with its own budget, or the hiring of a maintenance group to oversee the maintenance with each HOA paying a portion. Secretary read from September and October 2011 minutes of Indigo Fields when they suggested that Charleston Management Group maintain the front and provide individual HOA's with costs for their common areas. This was rejected by IOA and other HOAs at the time leading to the first period when IOA maintained the front area alone.

V. Several members suggested this sounded like a good way forward, but there was little resolution on what to do with Indigo Fields' demands for back payments. Once again it was decided to shelve discussion. Vice President suggested getting feedback from members at a meeting in January.

d. Retention Pond Consideration for 2020.

I. Vice President noted the obvious that there has been no household damage or insurance claims associated with the pond, therefore there seemed to be no imminent need for dredging.

II. President noted in his discussion with Oaks on the Indigo that they are calling in the Clemson Extension to look at their small retention areas, and that they might come look at our pond also.

III. Secretary felt that Clemson Extension would take an "environmental" viewpoint of the pond, as if it were a wildlife sanctuary or wetlands, when in reality it is a drainage

ditch connected by concrete sewer pipes to the streets of the subdivision. It was sold as a recreational area to us, but in reality it is a required civil engineering maintenance device. He further worries that the cost of dredging suggested by Lake Doctors, was predicated on EPA concerns and that basically it is a civil engineering concern. He suggested we get at least five bids for dredging before we commit to anything.

IV. Board felt that getting additional bids would help, even with negotiations with the other HOAs.

V. President noted that the ultimate goal is to obtain an agreement with the other HOAs on shared maintenance of the pond. He noted that an Memorandum of Agreement proposed by Indigo Fields a while back for maintenance of all common areas might be a good start.

e. Oaks on the Indigo absorption.

I. Oaks on the Indigo has reached the point where they are discussing with other HOA's a union. At least some of them are leaning towards IOA.

II. Treasurer believes that the cost of absorption (redoing deeds, working out maintenance, and oversight) off sets any advantage.

III. President reassured board, that any cost for deed modification, would be carried by Oaks on the Indigo and our absorption of that HOA would only happen if there was no burden to us. He did not foresee our HOA or board being asked to do anything yet.

IV. We will remain open to discussions with Oaks on the Indigo as they get closer to a decision.

4. New Business.

a. Newsletter.

I. Secretary provided a draft HOA newsletter. The board approved of its layout and inclusions with minor exceptions. Secretary is to polish and hopefully it will be distributed prior to end of year.

b. Next Meeting.

I. In discussion on the newsletter, the question of the next annual meeting was made. It was decided that it will be near the end of January, and that the newsletter will refer people to the new website for exact date and location.

President Adjourned the meeting at approximately 2110.

Indigo on the Ashley (IOA) Home Owners Association (HOA)
Board of Directors Meeting
Meeting on 1 July 2020

Location: Steve Baker Driveway,

Presiding Board of Directors (BOD) and Architectural Control Committee:

Steve Kiser-President, Steve Baker-Vice President, Luke Ryker-Treasurer,
David Jones-Lead ACC (attendance by Face-Time)

1. Steve Kiser called the meeting to order at approximately 1800. The sole purpose for today's meeting is to review and vote to approve the By-Laws as written for the new front entrance organization, Indigo Entrance Committee, Inc. All members in attendance agreed to approve the By-Laws document with the inclusion of redlines to certain exclusionary terms such as "Indigo Subdivision Entrance". There is an understanding between the 5 HOAs that additional green space, including the detention ponds, will eventually be included in the areas for joint upkeep. We would like for this initial document to start out less restrictive in the terminology so the additional areas can be included more readily without paperwork changes.

Note: Greg Gorsuch was not in attendance and gave his no vote in proxy via mail to the president
Motion to approve the By-Laws for "Indigo Entrance Committee, Inc" was carried by a vote of 4 out of 5.

2. Additional business was brought up by Steve Baker. Steve wanted to address the perception by all other HOAs that our HOA owes Indigo Fields back pay for the years we have not been contributing to the front entrance maintenance. A discussion ensued. Steve Kiser has been negotiating with the other HOAs an amount we would consider as a good faith payment. We feel this payment would restore the goodwill between all the homeowners in our community. Even though Indigo on the Ashley feels vindicated in their approach to not pay for exorbitant costs at the front, all other HOAs did not make that choice and continued to pay. It created a rift and some animosity amongst our homeowners. IOA made an offer of \$5000 in January, 2020. The greater community, including all HOAs, felt it was more reasonable for IOA to pay an amount equal to the per house amount we were paying in 2017 when we left. That amount would be 8200 or slightly higher. IOAs original plan was to make this restitution once the front entrance agreement was ratified by making payment going forward for Indigo Fields share. It was decided here today instead, to make a single payment offer of \$8000 immediately with a notarized document releasing IOA of all liability for this event. Steve Baker motioned to approve this transaction and all members in attendance voted yes.

Note: Greg Gorsuch was not in attendance and gave his no vote in proxy via mail to the president
Motion to approve the \$8000 good faith payment to Indigo Fields HOA was carried by a vote of 4 out of

3. Dave Jones brought up one new item concerning the makeup of the Architectural Control Committee (ACC). He would like to remove Meredith Compton from the ACC, and substitute David MacRae. This motion was passed unanimously by those present. As a result, the ACC now includes David MacRae as one of its current members.

It was agreed by all in attendance to invite Tim Cook, Indigo Fields HOA President, to come immediately to this meeting place to receive this offer in person. President motioned to adjourn at 1915. 2nd by Dave Jones.

Meeting Adjourned 19:15

Signed by: Steve Kiser