



**Fairview Shores
Condominium
Association**

Policy Handbook

Welcome to Fairview Shores Condominiums!

This handbook summarizes the various aspects of condo living and answers common questions. Your Association Board of Directors is also available to help you with any questions you might have.

What documents should I have?

When you purchased your condo at Fairview Shores, you should have received copies of six (6) different documents:

1. Master Deed
2. Disclosure Statement
3. Articles of Incorporation
4. Condo Buyers Handbook (published by State of Michigan)
5. Condominium By-laws
6. Association By-laws

Each co-owner should be familiar with the contents of these official documents, as they contain information about the Michigan Condominium Act, the legal description of Fairview Shores and its organization, voting rights, Board of Directors, insurance, use and occupancy restrictions, budgets, reserve fund, taxes and more.

The contents of this handbook summarize and clarify, but **in all instances, the official documents listed above supersede material contained in this handbook.**

What are Common Elements?

In general, when you turn into Fairview Shores off 88th Avenue, everything you see belongs to all of us together. The signage, trees, shrubs, lawn, streets, lakes, and buildings themselves are called “common elements.”

Individually, we are all known as “co-owners” of all the common elements. It is not until you pass over the threshold of your unit and close the door that you are looking at what is yours alone.

Some of the common elements (owned by all) are reserved for the exclusive use and enjoyment of the co-owners of a specific unit, and are known as “limited common elements.” These include driveways, sidewalks, decks, patios, porches, garage interiors, windows, sliders, heating and cooling appliances, etc. (See Master Deed, Section 4.2.)

Who are the Board of Directors and What Do they Do?

The business, property, and affairs of the Association are managed by a Board of Directors elected by the co-owners at an annual meeting. Board members serve on staggered three-year terms. The Board is assigned all powers and duties necessary for the administration of the condo Association, including:

1. Care, upkeep, and maintenance of the common elements.
2. Development of annual budget and determination, levy and collection of required assessments.

3. Adoption and amendment of operating rules and regulations. (See By-laws, Article IV, Section 4.2.)
4. Opening bank accounts and borrowing money.
5. Obtaining insurance.
6. Executing contracts.
7. Making repairs, additions, and improvements to condominium property.
8. Asserting, defending or settling claims on behalf of co-owners or instituting actions on behalf of or against co-owners in the name of the Association.

What Restrictions and Rules Apply to Condominium Living at Fairview Shores?

The interrelationship of individual ownership of units and joint units of all of the common elements requires that certain restrictions be imposed on use of the units and common elements for the mutual benefit of all. Such restrictions are contained in the By-laws, which are recorded as part of the Master Deed.

All the condominium documents are prepared with the goal of allowing each co-owner maximum individual freedom and discretion without permitting any one co-owner to infringe upon the rights and interests of the group at large. All co-owners and residents must be familiar with and abide by such restrictions if condominium living is to be an enjoyable experience.

What are some Key Specific Policies?

Exterior Appearance and Maintenance Policies

Co-owners may decorate the **interior** of their unit as the wish. Each must remember, however, that the **outside** of the building belongs to all of us together. In order to preserve the uniform appearance of Fairview Shores, **prior approval by the Board must be obtained** before any changes are made to the outside of the building. This includes such items as railings, enclosed decks, exterior doors, windows, enlarged patios and ornaments of any kind, etc.

In addition to the restrictions found in the By-laws, the Board has adopted the following policies:

- **Temporary** parking for large gatherings is permitted **on one side of the roadway only** so as not to impede access by emergency vehicles.
- Boats, trailers, or RVs may only be parked in the driveway for a 24-hour period. These vehicles may not be parked or stored in a garage if it would prevent garage door closure.
- No maintenance or repair may be performed on any boat or vehicle except within a garage where it is isolated from public view. No inoperable automobiles or other vehicles are permitted at any time.
- To aid in snow removal, co-owners are asked to park vehicles in the garage whenever possible.
- **Hot Tubs:** Hot tubs may be installed on the ground level of the patio only. The exterior of the hot tub must be wood tone or blend with the

building siding. Hot tub owners must monitor noise level to assure that a nuisance is not created for neighboring units.

- **Porch and Deck Maintenance:** The Association will maintain, repair, and replace the roof shingles and stain or paint wood trim of the sunrooms. The co-owner with a sunroom will be responsible for all other maintenance, repair and replacement cost of the sunroom. The co-owner with a sunroom will be responsible for all other maintenance, repair and replacement cost of the sunroom.
- **Deck Staining:** The Board will adopt a schedule for staining Association decks. The Association will have decks stained by a contractor chosen by the Board. The cost of staining decks will be reflected in the annual budgets adopted by the Board and divided equally.
- **Satellite Dishes:** Unit owners may have satellite dishes installed per federal regulations. All satellite dishes must be **professionally installed** to minimize the appearance of wiring. The Board must be notified in advance for approval of dish placement. Any damage to a condo caused by a dish is co-owner's responsibility. Co-owners are responsible for removing any unused dishes, for which neither the Association or the dish provider assumes any responsibility. For roof-mounted units, the mounting plate should be left in place when the dish is removed, to avoid roof leaks.

- **Winter Storage:** Per the By-laws, no boats, furniture, or other personal property may be stored on any open patio, porch, or deck that is visible from another unit or from common elements after November 1.
- **Signs:** No signs or other advertising devices may be displayed near any unit or on the common areas without written permission from the Board.
- **Holiday Decorations:** Holiday decorations are acceptable, but major displays must have written approval from the Board.
- **Special Events:** Co-owners must obtain approval from Board before hosting an open house, garage sale, estate sale, etc., and must use association signs for traffic control.

Lake Policies

- **Boats:** The private lakes within the condominium property are limited to canoes, kayaks, rowboats, paddle boats and other watercraft less than 16-feet in length. Motor-powered watercraft are limited to electric motors. No gasoline motors are permitted.
- **Docks:** All docks must be Harbor Master aluminum docks with a maximum length of 10 feet and aluminum poles 4-feet wide. In addition, a wooden approach up to 6-feet long with width matching the dock may be attached.
- **Docking Off Lake:** The Northeast corner of Meatloaf Lake is used for docks of co-owners of off-water units to store watercraft in water for summer months. The boats and docks are to be in accordance with the Association rules for boats and docks.

- **Fishing:** Fishing is permitted in the private lakes within the condominium property by residents **and their guests** only. Fish continue to be periodically stocked in the lakes by co-owners on a donation basis. For that reason, it is recommended that fishing be done on a “catch and release” basis. This policy is subject to change, however, if it becomes necessary to remove a size class or species in order to maintain a healthy and diverse fish population.
- **Shoreline:** Owners may not modify or alter the shoreline in any way without written consent of Board.

Landscaping Policies

- **Shrubs and Bushes:** Because condo development landscaping is intended to follow a general plan and design, shrubs, bushes, and other plantings may not be removed, replaced or added to without the approval of the Board.
- **Annual Planting:** Co-owners may, and are encouraged to, plant annual flowers within barked areas of landscaping. Annual planting must be removed promptly in the Fall, before onset of Winter months. Owners are responsible for weeding and watering of their annual plantings.

Preventive Water Damage Policy

- Anyone who leaves their residence for an extended period of time (more than 5 days) is responsible to shut off and drain water from all plumbing, piping and fixtures, including but not limited to the water heater. Anything less than that will be considered co-owner neglect. If any damage due to neglect should

occur to a unit and/or to any other unit, the co-owner of the unit where the water damage originated will be 100% responsible for all damage.

- Before freezing temperatures, co-owners must drain and shut off any outdoor water line spigots and disconnect hoses.

Pet Policy

One dog or cat is allowed. See Condominium By-laws 7.3 (i) for details. Added per board.

Automobile Policies

- **Speed Limit:** All owners and guests must obey the posted speed limit of 14 mph.
- **Parking:** Visitor parking pads are for visitors only, and not for extra vehicles of co-owners.
- **No commercial vehicles or trucks** may be parked in or about the condominium roadways or parking areas except in the normal course of business.
- **No parking is permitted on the grass.** In the event all off-road parking spaces are in use, parking on the roadway is permitted short term only.

May I Lease My Unit?

A co-owner shall **not** allow occupancy of a unit without written permission from Board, and occupancy shall be limited to members of a co-owner's immediate family. Occupancy is defined as occupying or residing in a unit for a period of thirty (30) days or more during a period of twelve (12) consecutive months.

What about Property Insurance?

The Disclosure Statement includes information regarding insurance. (See pages 15-16.)

The Association carries fire and extended coverage for vandalism, liability, and worker's compensation insurance (where applicable) with respect to all the common elements.

Each co-owner must obtain insurance coverage for the windows, decks, sunrooms, and interior of their units, except for interior walls and built-in appliances and fixtures that were furnished as standard items by the developer. Each co-owner must also obtain personal liability coverage against injury to persons or damage to property resulting from accidents in and about their unit, naming Fairview Shores Condominium Association as an additional insured.

Co-owners should be aware that any "extras" added to their unit at the time it was built or later, beyond what was considered to be the "base condo unit" are considered "add-ons" and become the responsibility of the co-owner to insure.

What if I have a Mortgage on my Unit and want to Sell it?

Mortgages: Any co-owner who mortgages a condominium unit at Fairview Shores must notify the Association through the Board of the name and address of the mortgagee. The Michigan Condominium Act requires that notice be provided to all mortgagees of any amendments to the Master Deed. No monetary figures need to be provided.

Sales: Co-owners must notify the Board of the pending sale of their unit **prior** to placing the unit up for sale. This

is necessary because certain guidelines in the By-laws must be met before closing of sale.

It is mandatory that the selling co-owner provide copies of all of the **Condominium Documents** including the Master Deed, By-laws, Policy Statements, and fee structure to a prospective buyer **before** purchase.

As soon as a buyer has been secured, the name, address, and phone number of the purchaser must be provided to the Board so the required written approval can be prepared and sent.

What Should I know about the Financial Requirements of Co-owners?

- **Assessments:** The amount and effective date of monthly assessments is determined by the Board as part of budget-setting process. Monthly assessments are due on first day of the month for which they are assessed. Timely payment is necessary for proper Association operation. The Board is authorized to levy additional annual assessments up to \$2,500 (\$50.00 per unit) should the initial monthly assessment be insufficient for proper Association operation. Additional special assessments may be made when necessary with approval of the co-owners.
- **Reserve:** Michigan Condominium Law requires the maintenance of a reserve fund, to be used for roadways, roofs, garage doors, etc. The required state minimum of 10 percent of the annual operating budget must be set aside in the reserve fund each year.

