

THE MEADOW OF WILDWOOD

HOMEOWNER'S MANUAL



Policies and Guidelines

March 2014

USEFUL REFERENCES

WHAT TO CALL FOR:

WHO TO CALL:

Fairfield Police Non-emergency639-7820

Fairfield Fire Department Non-emergency.....867-5379

To find a Butler County Community Service
---Access Available Resources--- Deal with a Crisis:211

City of Fairfield web site www.fairfield-city.org

Fairfield Public Library.....858-3238

Fairfield Post Office858-1693

Fairfield Park and Recreation Office867-5348

Large Trash Pick-UpRumpke Waste, 742-2900

Butler County Animal Control515-8219

City of Fairfield Animal Control829-8201

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SECTION 1: POLICY GUIDELINES/GENERAL INFORMATION

1.1 Purpose of this Manual

This policy manual is only intended to summarize some of the basic rules governing our community. It does not take the place of our governing documents, which contain much more detail and additional guidelines. The primary purpose of these guidelines is to protect, maintain and enhance the property values of the community. This helps to establish an atmosphere where each resident enjoys their home and allows their neighbors to do the same.

Policies can change from the date this manual was written. In the event this summary manual is out of date or contains an error, the homeowners are bound by the more detailed Meadow Declaration, Meadow Code of Regulations and Additional Meadow Policies.

1.2: About our Community and Governing Documents

The first resident's of The Meadow moved to the community in 1996. It was originally developed by Towne Properties and is now controlled by The Meadow of Wildwood Condominium Owners' Association. The association is equally owned by all of the 60 individual unit owners. As a condominium community, there are three separate classifications of property:

1. Units: The interior living space that you own individually (Decl. III, B)
2. Common Element: Everything outside of your building structure, owned by everyone. (Decl. III, C)
3. Limited Common Element: This refers to an area immediately adjacent to your unit but exclusively limited in use to the unit owner. This includes outer patios and decks. (Decl. III, D)

The Association is governed by a three to five person Board of managers (Code IV, B) . This board is elected by the homeowners within our community. The Board is responsible for overseeing all aspects of common ownership (Code, VII and VIII) such as establishing a budget, management and review of expenses, choosing contractors for maintenance and landscaping, and determining timing of repair and improvements.

The Board hires a Property Manager for daily maintenance and supervision of contractors. In addition, the Property Manager collects homeowners' fees, pays invoices, and prepares a summary of financial transaction for the Board to review and approve.

They Board also ensures that the Meadow has meaningful guidelines:

1. Meadow Declaration: Original definition of the property ownership definitions and rights. (noted as "Decl" in cross-references within this manual)
2. Meadow Code of Regulations: Original rules for operation of the property and Board elections. (noted as "Code" in cross-references within this manual)
3. Meadow Policies established by a Board: The Board is authorized (Decl. V, D) to create policies as needed which are not already governed in the Declaration or Meadow Code of Regulations. These policies are reviewed by current Board members to determine if they are still relevant to the community. Policies created by the Board are described in this manual (such as Parking Policy, Pet Policy)

*** All residents are required to maintain a copy of the above documents** and pass them along to new owners when selling their unit. If you purchased your unit and did not receive a copy, please contact the Property Manager for an additional copy for a nominal fee to cover copying and handling.

1.3 Units May Not be Leased (Decl. VII, I & J)

Our units may only be owner occupied and may not be leased. This protects property values. The Board will take action to foreclose any unit found to be leased or occupied by a non-owner.

1.4 The Meadow is a member of the Wildwood Recreational Facilities

The Wildwood main pool across from the Manor House, three tennis courts and modern workout facilities adjacent to the Manor House are available to owners in the Meadow. The Recreational Facility fees are included in our annual budget and payments remitted to the management company that operates the facilities. The membership of the Meadow is outlined in our Declaration, Section XI. These facilities are shared by many communities within Wildwood that are also members. Note that some communities also have private pools that are not for shared use. We have use of the largest main pool behind the tennis courts. The security code to enter the workout facilities is normally posted in our newsletter, as the code may change periodically. Membership is on a community level and not an individual level, so all homeowners in the Meadow do have access to these facilities as required by the Declaration.

SECTION 2: ASSOCIATION FINANCES: FEES AND FINES

2.1 Finances

Our community is maintained and improved by collecting homeowner's fees. The Board of Managers manages the income and operational budget for The Meadow. The Board sets an annual budget based upon historical expenses and expected changes. They manage ongoing common expenses (Code VI, B, 8) by selecting the contractors for maintenance and by timing improvements. This includes planning large expenses that are typically not an annual expense in the Reserve Fund. The State of Ohio (House Bill 135) requires at least 10% of each budget reflect additions to the Reserve Fund which includes expenses such as painting, roofing, parking lot and sidewalk maintenance.

The Board provides each homeowner with a copy of the upcoming Budget for the following year when the new remittance forms are prepared. This Budget contains the detail of common expenses expected in the coming year. Financial updates are also communicated via Resident Meetings and Newsletters.

2.2 Homeowners Fees & Collection (Decl. VI)

Your home owner's association provides each unit with maintenance and landscaping of common areas, water, sewage, insurance for the common property, and many other services while maintaining a Reserve Fund. Your share of these costs is due monthly and is critical to services to the entire community.

No unit owner will be exempted from this obligation, and Board may take steps to include Fines, Liens and Foreclosure (Decl. VI, K) to ensure a homeowner makes their contribution to maintain the community.

All fees are due on the 1st of each month. There is a late fee (Decl VI, K, 1), and all fees are applied in the following sequence:

- Late Fees
- Fines
- Invoices for work performed for your unit, which are not the responsibility of the Association, whether requested by you or ordered by the Association.
- Assessments.
- Normal condominium fees.

Failure to pay fines and late fees will cause the unit owner to be delinquent on their condominium fee and additional late penalties and management collection costs will be applied to the account. The Board may file a Lien against the unit owner for unpaid fees (Decl VI, K, 3). When liens are filed, the owner is required to pay the legal fees to process this lien (normally \$1,000 or more). Foreclosure proceedings (Decl VI, K, 4) will begin after unpaid fines and liens are in place. The owner is required to pay the legal fee to process a foreclosure (normally \$3,000 or more). After foreclosure, the association is reimbursed at the time of sale from the proceeds to release the lien. If a homeowner has repeatedly paid with a check that did not clear, the association reserves the right to request a certified check or money order.

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SECTION 3: GENERAL

3.1 Use of Your Deck or Patio (Decl. VIII, C)

Storage of items on your deck or patio is restricted to outdoor patio furniture and planting containers all which must be kept in good condition. The law (2005 Ohio Fire Code) prohibits the use of grills on wooden decks in multi-dwelling building such as those at the Meadow. Items on the deck must be maintained in a manner so nothing drops or drips on the unit below you. No awning, canopy or clothing shall be displayed (Decl. VIII, E). The Board may approve a simple retractable blind or valence made for exterior use securely hidden in the interior ceiling of the patio. It may fall straight down and may not extend outward. When not in use, it should not be visible from the outside. It must be a neutral color preapproved by the Board. It may not be used beyond daylight hours. The Board may require removal if a blind is approved and not used in accordance with these guidelines.

3.2 Front, Back, Storage and Garage Doors (Decl. VII, B)

Replacement and general repair of the front and back doors are the responsibility of the homeowner. Painting of the front door is the responsibility of the Association. All hardware, weather stripping, etc. on the door is the responsibility of the homeowner. The garage door is the responsibility of the homeowner. The Association has the authority to require the homeowner to replace a door, which shows abuse or is an eyesore (Decl. VII, C).

3.3 Landscaping Around Your Unit

Planting of flowers in the mulched area around your home is encouraged, as long as the plant is appropriate, healthy and maintained. These improvements are to be maintained by the Unit owner. The planting of flowers may be permitted in other areas around a unit, if approved by the Board to ensure the improvement is in keeping with the overall look of the Meadow. Failure to properly maintain personal landscaping could result in the grounds being restored to original condition. When the property sells, it is the homeowner's sole responsibility to notify the successor of their responsibility to maintain personal landscaping around the unit.

3.4 Satellite Dishes

Satellite dishes are not permitted on the Common areas. You may place a dish within your own limited common area (deck, patio, window well), but it may not extend beyond that area. Before installation, be sure that your own deck or patio faces a direction that could obtain a signal as the Meadow is in a valley with a thick tree line.

3.5 Windows (Decl. VII, B)

- Window replacement and repair is the responsibility of the unit owner. Replacement windows must maintain look of current windows, including the divided pane design, with the dividers inside the window glass. The exterior frame must match as closely as possible the existing exterior frame on current windows.
- Window treatments, i.e. shades, blinds, curtains, shutters, etc. must appear to be white or cream as viewed from the outside of the unit. Sheets, blankets or similar inappropriate material cannot be used as window coverings.
- Window fans and unit air conditioners are prohibited.
- No signs, including "for sale" or "open house", are allowed in the windows or on the door of your residence or garage. Open house / for sale signs may be displayed at the top of the hill on Sundays between 1pm and 5pm only. The unit owner will be responsible for informing the Real Estate agent of the signage rules of the community.

3.6 Trash containers and recycling bins (Decl. VIII, L)

Living in such a wooded setting as The Meadow, there is a constant problem with animal invasion of garbage that has been set out too early, particularly with bags which provide easy access for animals. In fairness to your neighbors, our visitors, and to uphold the appearance and value of our properties, the following rules apply. A violation of any of the rules below can result in a fine.

- All trash is to be placed in resident provided trash container and recycling placed in a proper recycling bin provided by Rumpke. Please mark all containers with your unit number for proper identification.
- There is no storage of anything on common areas without prior consent of the Board. Trash bags, cardboard boxes and other refuse stored outside of any unit, are strictly prohibited (Decl. VIII, B). Trash containers may be stored in your storage closet or garage. At no time may trash be placed outside the front door, under the steps or on the patio/deck area.
- Trash must be set out ONLY in areas that are currently established as trash pick up areas for your building. This area is where the sidewalk and driveway meet at each entrance. Do not put trash cans or recycling bins in the grass or flower beds.
- Trash pick up is Monday. Trash may not be set out for pickup at 6pm Sunday evening at the earliest if items are in a covered container. All bags and unprotected trash are to be set out Monday morning due to animal intrusions. Note: Rumpke normally picks up garbage on all Monday holidays, except Christmas.
- Trash cans must be retrieved Monday evening at the latest. Cans left out on Tuesday will be collected and will be disposed of the following trash day.
- Rumpke will not pick up anything that is not in a trash container or trash bag. They will not pick up loose articles off the ground such as pizza boxes, shopping bags or grocery bags. Large trash will be picked up only if you contact Rumpke at 742-2900 and make arrangements in advance.

3.7 Failure to Maintain Unit (Decl. VII, C)

In the event that a homeowner fails to maintain any item that is a homeowner responsibility, the Association reserves the right to repair or maintain that item and bill back the cost to the home-owner.

SECTION 4: PARKING POLICY

Parking spaces at The Meadow are very limited. There are only 48 garages and 58 outdoor spaces for 60 unit owners and their guests. The Board may create and enforce reasonable rules concerning parking and take any other appropriate action ranging from simple reminders to fines and towing.

4.1 Parking Stickers

A unit owner must maintain a Meadow parking sticker on the front or rear windshield of the maximum two vehicles maintained on the property. These stickers will help the Board and Property Manager identify unit owners as needed by sticker numbers. Stickers will not show the Meadow name or unit number to assist in your privacy. Stickers numbers will be cross referenced to a list maintained by the Board in order to contact unit owners as needed: i.e. a snow emergency, extreme weather or parking lot resurfacing. Contact the property manager for new stickers.

4.2 Vehicles (Decl. VIII, K)

- Homeowners are limited to two vehicles per unit on property. A third vehicle would have to be parked off the property on the public street on Annandale Drive. A third vehicle on property is subject to towing to enable adequate parking for all residents.

- Homeowners with two vehicles on the property must keep one vehicle in the garage. Homeowners with a garage and one vehicle may park that vehicle outside, but please note this will contribute to the lack of available parking. The developer built fewer than 60 outdoor parking spaces for 60 units when planning our community, so following parking rules is essential to keeping up property values in our community.
- Parking is limited to the resident parking area in front of each building and garages. The spaces reserved for residents are on a first come basis for homeowner's vehicles bearing a Meadow of Wildwood parking sticker. Due consideration is expected to be extended to those residents living in closest proximity to the open parking spaces. Contact the property management company if you need a new sticker.
- Only operative vehicles with current valid licensing are permitted to park at The Meadow.
- Recreational vehicles and commercial vehicles are prohibited unless parked within a garage. Recreational vehicles include boats, trucks, van, campers, trailers and motorcycles. Commercial vehicles include taxicabs, trucks for business purposes, and vehicles with signs or ladder racks.
- The major repair or extraordinary maintenance of vehicles may not be carried out anywhere on Meadow property.

4.3 Garage Use

Garage owners with two vehicles must use the garage for one vehicle. There are only 48 garages for 60 units. Garage use is a critical part of allowing reasonable parking available to other vehicles. Simply put, with 60 units we could have up to 120 vehicles competing to park in approximately 58 outdoor spaces if garages were not used. Four of the five buildings do not have enough parking for every homeowner to park just one car outside, so garage usage is critical to keeping our home values high. When the parking area was created for our property, the developer predicted that one of five unit owners would not have two vehicles. This demographic has held true over the years. Most Wildwood communities do not have any garages, and this feature does help home values.

4.4 Visitor Parking

Visitors are welcome, and may park in assigned visitor parking areas. Homeowners need to instruct visitors to use assigned visitor parking. Currently, the visitor spots are marked at the turnaround at each end of our property, and in spots before the turn in the middle of the property. It is more reasonable to ask guests to park farther away than to ask homeowners to park farther away. Any car without a Meadow parking sticker is considered a visitor vehicle.

4.5 Other Parking Rules

- Parking on the lawns or sidewalks is strictly prohibited. The individual homeowners in violation will be held responsible for any damage to the Common areas caused by themselves or their guests.
- No extensive auto repair is permitted on the property, including changing of the oil. Vehicles are not to be raised on devices for any repair, other than to change a tire.
- A speed limit of 15 mph will be observed on the property at all times. Vehicles at the stop signs must yield to all others.
- Vehicles are not to extend beyond the parking places or garages into the roadway or interfere with the traffic flow within the property. Do not to block the garages at any time.
- Parking at the top of hill is for the mail pick up only. Please use the spaces provided to assure the safety of all entering and exiting the community. The only exception is that the spaces may be used for parking during a heavy snow or overflow for visitors.

4.6 Towing Information

- Repeat violations of any parking rule may result in towing without notice by the Board. Towing is only considered as a last resort in non-emergency situations, but after repeated warnings, vehicles in violation of parking policies can be towed without notice. Towing when parked in unmarked spaces or blocking garages or preventing access for maintenance may be done without notice. The towing company is listed on signs within the property to recover a vehicle that has been towed.

SECTION 5: MISCELLANEOUS

5.1 Loud Car Mufflers and Stereos

Vehicles with loud mufflers or loud car stereos are strictly prohibited. Fairfield has a noise ordinance which is enforced by contacting Fairfield police. Police have the discretion to determine what is too loud and can issue a citation.

5.2 Disturbing Other Residents

Any action that unnecessarily disturbs another resident of The Meadow is prohibited. Fairfield has a noise ordinance which is enforced by contacting Fairfield police. Police have the discretion to determine what is too loud and can issue a citation.

5.3 Social Events and Parties

While socializing and entertaining is expected, you are advised that any activities involving disturbing the peace, vandalism or other improper behavior cannot be tolerated. Monitor any loud conversations or music when on your deck and patio and be courteous of your neighbors at all times. Guest parking is limited within our community. Please advise your guests to find appropriate visitor parking as stated in the parking policy.

5.4 Yard Sales/Garage Sales

Yard sales are prohibited unless coordinated through the Association as a community project with approval from the Board.

5.5 Number of Occupants Allowed Per Unit (Decl. VIII, A)

There will be no more than 4 occupants per unit.

5.6 Home Businesses (Decl. VIII, A)

Condominium units shall be used only for residential purposes. No profession, home occupation, trade or industry of any kind may be conducted without prior written approval from the Board.

5.7 Mail Boxes

Please do not tape or affix any flyers to our mail boxes. There is a message Board near the mailboxes for your use. When moving into The Meadow, get the key to your mailbox from the previous owner. If no keys are provided, call the Fairfield Post Office at 858-1693. Lock units can also be replaced for a nominal charge through the Post Office or through a locksmith.

5.8 Littering

Do your part to insure that The Meadow continues to be a beautiful community. Do not throw litter or cigarette butts on the ground. If you see litter, please dispose of it properly.

5.9 Parking Lot Safety

The parking area is to be used for vehicle parking only. No fence, basketball goal, net or other recreational devices shall be permitted anywhere on the Common Area.

5.10 The Pond

The pond is such a beautiful part of The Meadow but is for viewing only. No swimming or fishing is permitted. If you want to feed the ducks – please do so at the edge of the pond.

5.11 Feeding the Wildlife

Because we live in such a wooded environment, we have a problem with wildlife near our homes. The experts tell us that putting food and water outside is the primary attraction for unwanted animals. Please do not leave food or water outside for any reason. We must also prohibit bird-feeders near the buildings. Feeders are only permitted near the tree line in the back.

5.12 Exterior Surfaces of Buildings (Decl. VIII, E)

Nothing shall be hung or displayed on the outside of any walls, windows or building. This includes signs, awnings, canopy, clothing or antenna. Curtains and window coverings must show a neutral color to the exterior.

5.13 Portable Storage (such as PODS)

Containers delivered to the property for storage when moving must be pre-approved by the Board due to lack of space on the property for these large containers. The Board can authorize up to 3 days of use and direct these containers to be placed only in a visitor parking spot. If approved, the Board will notify residents most immediately affected by the container of the 3 days this container may be on the property while the container reduces some visitor parking.

SECTION 6: SAFETY AND SECURITY

6.1 Speed Limit

The speed limit on Association property is 15 MPH.

6.2 Outside Lights

All outside lights that service the common area, including all entry halls, garages and parking lots are on a photocell or timer and are maintained by the Association. Contact the management company if there is a non-functioning light or if the lights in the entry way are coming on too late in the evening or going off too early in the morning to provide sufficient light for you in the entry hall.

SECTION 7: PETS:

7.1 City of Fairfield Animal Regulations

- All dogs must be on a leash or confined in a fenced area.
- Dogs must have a collar and display a current Butler County license
- Dogs must not be permitted to habitually bark or howl causing a disturbance.
- Pit bulls are prohibited
- The number of dogs, cats or combination permitted in a residence is not more than two
- Keeper or walker of any dog must immediately remove the dog's excrement from public or private property. Violation of this ordinance could result in a fine up to \$100.00.
- All animal bites must be reported to the Butler County Health Commissioner within 24 hours. A qualified veterinarian who will determine whether or not the animal must be quarantined must examine the animal inflicting the bite. Contact the Butler County Board of Health at 513-863-1771 or Fairfield Police Department at 513-829-8201

Fairfield employs animal control officers to enforce regulations pertaining to animals. The officers will pickup animals found at large and transport them to the animal shelter in Trenton. Animals may be picked up upon payment of the boarding fee.

For further information, contact 513-829-8201 and ask that an animal control officer call you. Or go to www.fairfield-city.org Community Guides, Pets.

7.2 Meadow Pet Policies (In Addition to Fairfield Laws)

In addition to the rules and regulations of The Meadow Declaration concerning the ownership of pets in our community, additional rules and regulations below must be followed. Any violation of the terms below or those within the Meadow Declaration may result in further action by the Board of Managers and/or the City of Fairfield.

General Policy Statement:

The Board of Managers recognizes that the relationship between pet owners and their pets is important to the living enjoyment of many residents of the Meadow. Pet ownership is however a personal choice, the consequences of which must be borne by the pet owner. The City of Fairfield, Animal Control officer is responsible for enforcing all Fairfield City animal regulations. The Meadow pet owners must also comply with the following Pet Policy.

Pets Policy and Restrictions:

1. Only ordinary domestic dogs and cats within the size guidelines contained herein are permitted within the Meadow community. The only exception would be working animals for the handicapped with proper documentation.
2. The Meadow limits the size to those breeds whose shoulder height does not exceed fifteen (15") inches. Example: acceptable breeds are miniatures, toys and breeds that can easily be picked up off the ground. Weight of each animal should not exceed 30 lbs.
3. No more than a total of two (2) dogs or cats or combination may be kept in the owner's unit (Decl. VIII, F). No animals of any kind shall be raised, bred or kept in any unit or on any portion of the Common Areas.
4. No pets shall be permitted in the Common Areas unless carried or leashed. No dogs are permitted to run at large. If you have concerns or questions, please contact the Fairfield Animal Control Officer.
5. Owners are responsible for any damage caused by their pets to trees, shrubs and lawns to include removal of pet excrement in any part of the Common Areas. The Board of Managers may assess the pet owner for cost of cleaning, replacement or repair of such damage. City of Fairfield also may enforce a city fine up to \$100.00 if owners do not remove their pet feces.
6. Tying or penning a dog or cat outdoors by any means, such as roping, chaining or staking on any part of the property, including decks or patios or garages is prohibited.
7. The Association may require any Unit Owner to permanently remove a pet which has been repeatedly annoying, disturbing or harassing any other Unit Owner or occupant. Any pet creating a nuisance or unreasonable disturbance may be permanently removed from the property after receiving written notice.
8. Pets are not permitted in the Meadow pond at any time nor permitted to eliminate feces in this area.

9. Pets must be fed inside unit. No pet food, bowls or other pet items may be kept on patios, decks or any common areas.
10. Pets must be walked away from building common areas for purposes of eliminating either urine or feces.

Enforcement:

Any unit owner or resident having a complaint concerning a pet regarding City of Fairfield ordinances should contact the City of Fairfield Animal Control (listed in section 7.1). Regarding pet regulations specific to the Meadow, the homeowner may send a written complaint or e-mail to the attention of the Property Manager for review by the Board. The complaint should be specific, stating the violation, date and approximate time the alleged violation has occurred. For matters not already covered by city enforcement, The Board will make a decision depending on the offense to warn or fine the pet owner, or in some cases seek removal of a pet from The Meadow Condominium Community.

SECTION 8: MAINTENANCE RESPONSIBILITIES: HOME-OWNER OR ASSOCIATION:
(Decl. III B & C ; VII A & B)

8.1 Building and Landscaping Responsibility Chart

ASSOCIATION RESPONSIBILITY:	HOMEOWNER RESPONSIBILITY:
<ul style="list-style-type: none"> • Roof • Siding • Gutters • Paint of the exterior of front and rear doors and trim • Repair, replace sidewalk and steps • All exterior painting • Outside dryer vents 	<ul style="list-style-type: none"> • Windows and screens and frames in keeping with the look of the Meadow • Repair and replacement of front, back patio and storage room door as necessary to match existing look of Meadow doors • Repair, replace door thresholds, frames, hardware, trim, weather-stripping. • Garage door, openers and key pads. • Air conditioner, concrete air conditioning pad, including all maintenance and replacement.
ASSOCIATION RESPONSIBILITY:	OWNER RESPONSIBILITY:
<p>Lawns, shrubs and trees</p> <ul style="list-style-type: none"> • Seed or sod as necessary. If the loss of turf is due to damage by the resident, the area will be repaired and the amount billed back to the resident. • Cut and trim the grass. • Fertilize and apply weed and insect control and spray for disease as necessary. • Maintain the mulched areas in the common area beds (not that area surrounding the individual units off the back patios). • Replace dead or diseased shrubs and trees as deemed appropriate, unless such as caused by the resident, in which case the owner will be responsible for replacement costs. 	<p>Lawn shrubs and trees</p> <ul style="list-style-type: none"> • Water and maintain any flowers and plants in the beds associated with your unit. If dead or not maintained, remains are to be removed and the bed restored to its original condition. • Note: Because of the variety of personal plant designs, we avoid weeding those areas. Experience has taught us this is best left to the homeowner. You may use the hose on side of each building but please replace the hose on the hanger upon completion of your watering.

8.2 Snow Removal

The Association is responsible for snow and ice removal in the parking areas. Snow removal on sidewalks is done only as a courtesy to our homeowners. Shovels and Bins with deicer are provided by the Association to supplement the snow removal to the entrances of each building.

8.3 Plumbing Problems

Plumbing problems from an outside source will be the responsibility of the Association. Plumbing problems determined to be from an inside source and normal wear and tear will be the responsibility of the homeowner. Outside water spigots attached to each building and the hoses provided may be for individual use but is maintained by the Association.

8.4 Animal or Insect Infestation

Outside wood-boring insects, such as termites, are the responsibility of the Association. Extermination to include rodents, ants, and roaches (interior and exterior) is the responsibility of the Unit Owner (Decl. VII, B).

8.5 Extended Responsibility Chart (Decl. III B & C ; VII A & B)

Description	Association	Home-Owner
Front Door: Repair and Replacement (including hardware, weather stripping, kick plates, frames, thresholds, etc.)		X
Front Door Painting	X	
Garage door, door mechanics, door opener and key pad		X
Rear Patio Door: Installation, repair and replacement		X
Windows: Repair, replacement, frames, sills, screens		X
Outside storage door.		X
Entryway, parking area and exterior garage lights	X	
Outside deck and patio bulb replacement		X
Outside Water Spigot and hose	X	
Exterior Painting	X	
Air Conditioner: All maintenance and replacement, including air conditioning pad, and piping coming into building.		X
Electric Box attached to the building and the electric wires as they leave your unit and go underground into common property.	X	
Telephone wires and box used for your exclusive use: (Telephone Company is responsible for telephone wires as they leave your home and go underground in common property to main telephone box.)		X
Interior Drywall Cracking: Home-owner is responsible for interior drywall cracking, even if caused by natural settling of the building. (The Association is responsible for repair of a compromised foundation structure that will no longer hold up the building, but not for interior cosmetic results of natural settling.)		X
Interior Walls: Spaces between interior walls and exterior walls, except for any wires, ducts, pipes that are for the common use of more than one unit, or structural beams necessary for structural support.		X
Plumbing: Normal wear and tear and determined to be from an inside source.		X
Plumbing determined to be from an outside source on common property.	X	
Insect Infestation: Roaches, ants, spiders, silverfish or any insect other than termites.		X
Insect Infestation: Wood boring termites. (If there are signs of termites, alert property management so action can be taken.)	X	

Outside dryer vents	X	
Gutter and downspout cleaning and repair	X	
Deck sealing. (Homeowner is responsible, but historically the Board schedules sealing for the entire property every few years to maintain consistent look of property and preserve wood)		X
Roof and shingle repair and replacement	X	
Parking lot sealing and resurfacing	X	

SECTION 9: SALE OF PROPERTY

9.1 Disclosure of Condominium Requirements:

Any owner who is selling their condominium is advised that the Declaration of Condominium ownership, the Bylaws and the Rules and Regulations must be made available to the potential buyer prior to sale. Failure to do so could result in legal action by the new owner against you if full disclosure was not made. It is the owner's responsibility, not the Associations, to provide this information to new owners.

9.2 What To Do When Selling a Unit

- "For Sale" signs may only be posted on Saturday and Sunday at the top of the hill between the mailboxes and the public road. Signs placed outside of this location and time frame may be discarded without notification. Signs may not be placed in windows or anywhere else on the property. This helps to maintain property values by reducing the perception of having a large inventory for sale or the perception of high turnover of units.
- Any owner who lists their property for sale is to notify the property management of that sale. Similar notification is required if property is withdrawn from the market or sold.
- At or before closing, the seller is required to provide the buyer with copies of the Declaration of Condominium Ownership, and Code of Regulations in addition to this manual. Although an agent for the owner may perform these duties, it is the ultimate responsibility of the owner to assure this has been done.
- Transfer all door and mailbox keys to new owner.
- Disclose any litigation in which the Association may be involved.
- Make sure you disclose to the new owners any unusual maintenance responsibilities you have assumed through improvements to your home, such as individualized landscaping, etc.

9.3 What To Do When Buying a Unit

- Make sure that the seller has met their obligation of providing you with copies of the Meadow of Wildwood Code of Regulations, the Declaration of Condominium Ownership and this homeowner manual containing key summaries from those documents and additional rules for the community.
- Familiarize yourself with the basic tenants of living in a condominium community outlined in these documents.
- Call the property management company to update contact information and obtain a parking sticker. You will also need coupons for monthly Homeowner Association fees.
- Be sure you have a copy of the condominium association's Certificate of Insurance Coverage and provide that to your home-owner's insurance company. These two documents will mutually work together to cover your home. See a more complete explanation in Section 11.
- Be sure the previous owner has left you the keys to the condo and to the mailbox. Mailbox locks can be changed at your expense by calling the Fairfield Post Office, tel: 858-1693.
- Ask if there are any individualized maintenance responsibilities of that unit, such as individualized landscaping designs.

SECTION 10: INSURANCE

10.1 Type of Insurance for Unit Owner: You need an HO6 policy

Condo owners should have a homeowner's insurance policy for condominiums, which is called an HO6 policy. Condo owners are responsible for everything within the Unit to include drywall, walls, ceilings and floors and all that lies within that space. Owning your interior walls is the key difference between a condo policy (HO6) and a typical renter's policy (HO3). As owners, you need an HO6 policy to cover your Unit, contents and liability within your Unit.

For more detail on definition of the Unit, the Meadow Declaration, Section III-B provides a detailed summary. Please note that it includes the air conditioning system for your Unit, located outside of the Unit boundaries. In fact, all fixtures and appliances installed for the exclusive use of the Unit are included in the definition. It also includes the entire heating, air conditioning and ventilation system for the unit including all elements located within and outside the boundaries of the unit.

10.2 Damage from Outside Force (such as a tree limb or roof leak)

You are liable for repairs within your Unit under your HO6 policy. Report this as soon as possible to your insurance carrier, and take steps to limit further damage.

In a quote from a CNN/Money article, Allstate agent Mary Alice Horstman explains, "If the roof of your condo gets damaged, for example, and water leaks into the unit, the master policy would cover the roof repair but not individual unit repairs to things like the ceiling, walls, carpets or furniture."

In another example, perhaps a unit is damaged by a broken pipe or burst water heater from another unit. Damage from a broken pipe or broken appliance in a neighbor's Unit has not been regarded as acts of negligence in case law. Anytime you have damage in your Unit, the Unit with damage submits a claim under its own insurance policy. Another example would be water damage to your ceilings/walls from outside source such as backed-up gutters from ice/snow. Your insurance will need to cover damage to your Unit, and the Association will investigate and take needed steps for any outside damage.

Your insurance carrier would pursue reimbursement from other sources only if intentional damage or gross negligence were determined as a source of damage. In those cases, your insurance would pay to repair your Unit, and your insurance company would then have subrogation rights to attempt collection for reimbursement from other parties if negligence is proven.

10.3 Repair to Damage in Common Areas

If you suspect a problem caused by a common area, please report this to the Property Management company immediately. They will evaluate the situation, and notify the Board as needed.

Most important is that a problem first be reported regarding common areas so that it can be evaluated. If needed, the Association has easement rights to enter your Unit to assess and fix common areas. If the Association exercises these easement rights, such as tearing down drywall to obtain access to common areas, the damage caused by the Association during access will be restored to the condition when the Association entered the Unit.

The Board has an opinion from legal counsel regarding Unit damage caused by a leak in a common area. Upon notification of this damage, the Board can authorize a repair to the common area outside the Unit, but the Unit owner is responsible for damage within the definition of their Unit under their own HO6 policy.

10.4 Limits of Coverage: Association Master Policy

The Master Policy covers the buildings, garages and common areas. Replacement cost coverage for each building and garages up to \$878,000 per building (annually adjusted) up to 100% of replacement cost with a \$2,500 deductible. Liability coverage includes up to \$2,000,000 per each accidental event on common areas (not within your Unit). However, if your building is destroyed, property coverage will include many items listed below.

Please note the Association policy itself is 46 pages with an additional 26 pages of explanation and endorsements. Limitations and exclusions apply to certain events.

We have the broadest property coverage available on an “All-Risk Special Form” basis which covers replacement cost of rebuilding with no depreciation. It excludes unlikely or uninsurable events such as war, nuclear explosion, flood, contamination, settling or cracking, and wear and tear.

In the event of a catastrophic loss of one or more buildings due to events such as fire or explosion, our Association master insurance policy would cover replacement of each building back to a standard move-in condition. This would include items initially installed (or improvements) to cabinetry, refrigerators, air conditioners, dishwashers, clothes washers, dryers, countertops, ranges, light fixtures and wall-to-wall carpeting, etc.

10.5 Process for Handling Claims

Repair to Your Unit: Notify your insurance carrier under your HO6 policy. Keep in mind what level of deductible you want for your property when selecting a policy. Take immediate steps to prevent further damage so minimize help manage your liability.

Repair of Common Area: Notify the Property Manager so we can make a speedy repair. With assistance from the Board, a decision will be made whether to make an insurance claim depending upon the cost or repair to the common area and the deductible on the master policy.

Expectency of Home Components

The National Association of Home Builders 2006 Survey

Appliances. Of the major appliances in a home, gas or electric ranges have the longest life expectancy, at 15 years. Dryers and refrigerators last about 13 years. Appliances with the shortest life spans are: dishwashers (nine years) and microwave ovens (nine years). How long they last depends on how much they are used.

Faucets and Fixtures. Faucets will work properly for about 15 years. Shower doors could be in a serious state of decline in about 20 years. Showerheads last a lifetime, as will toilets, although tank components require some maintenance.

Flooring. All natural wood flooring, and marble, slate and granite will last for 100 years if they are well taken care of. Vinyl floors will endure for up to 50 years, linoleum about 25 years and carpet between eight and 10 years, depending on traffic and care.

Garages. Garage doors motors last 10 to 15 years, and light inserts for 20.

Heating, Venting and Air Conditioning. HVAC systems last only 15 to 25 years. Furnaces live for 15 to 20 years, heat pumps for 16 and air conditioning 10 to 15. An electric or gas water heater has a life expectancy of about 10 years.

Paints, Caulks and Adhesives. Interior and exterior paints can last for 15 years or longer, although home owners tend to repaint more often.

Roofing. Asphalt shingle roofs have a 20-year life expectancy. However, the life of a roof depends on local weather conditions, material quality and adequate maintenance.

Siding and Accessories. Outside materials typically last a lifetime. Gutters made of aluminum can last 20 – 30 years.

Site and Landscaping. Most landscaping elements have a life expectancy of 15 to 25 years. Asphalt driveways should last up to 15 to 20 years.

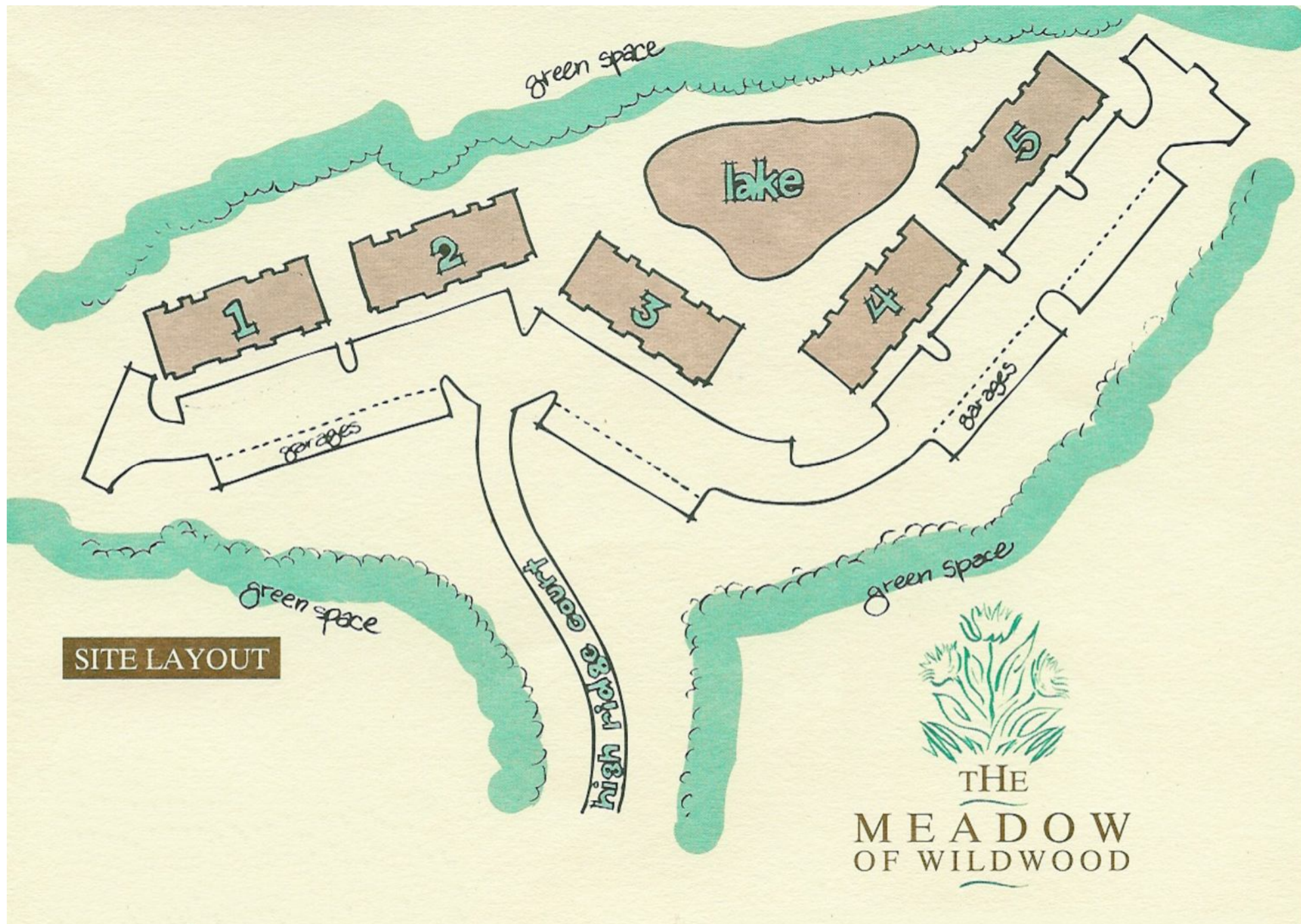
Home Maintenance Checklist

Fom Bob Vila library

1. **Filters:** Remember to clean or replace filters once a month, or as needed. Check and clean dryer vent, air conditioner, stove hood and room fans. Keep heating and cooling vents clean and free from furniture and draperies.
2. **Safety Equipment:** Ensure that all smoke detectors, carbon monoxide detectors and fire extinguishers are in good working order. Replace batteries in appropriate devices as needed, or at least twice each year.
3. **Air Conditioner:** (Spring) Remove window air-conditioners, or put weatherproof covers on them.
4. **Heating System:** (Fall) Have heating system serviced. Change filters.
5. **Hot Water Heater:** (Fall) Drain hot water heater. Remove sediment from the bottom of the tank.

Layout of the Meadow of Wildwood

March 2014



The Meadow of Wildwood

Request for Service- Improvement - Suggestion

Please fill out this form and mail to our Property Manager, or e-mail our Property Manager with the same level of detail in this form. Items will be reviewed by the Board.

Name	Date ____/____/____
Address	Phone Number

☐ **Service Needed:** *Briefly describe service needed for Property Manager/Board review.*

- ☐ **Light Bulbs Out (describe locations below)**
- ☐ **Damage/Repair to Common Areas – (describe below)**
- ☐ **Service to individual unit (describe below)**

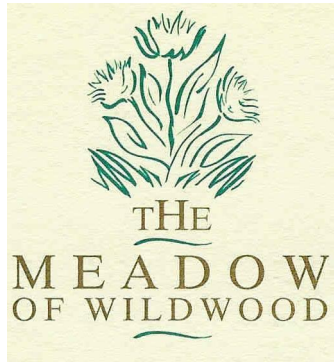
☐ **Landscaping Unique to Unit:**

*Briefly describe the request for addition or alteration to personal landscaping in common areas. It is helpful to attach measurements or a drawing so the Board understands what personalized areas are being maintained by which units. **The Board welcomes improvements, but approval is required prior to beginning a project.***

☐ **Other Suggestions:**

PLACE DESCRIPTION OF REQUEST OR SERVICE BELOW:

Board of Directors Review	Date ____/____/____
<input type="checkbox"/> Approved <input type="checkbox"/> Denied <input type="checkbox"/> Service Scheduled	



The Meadow offers a convenient fee payment method.....

Dear Owner:

We are happy to inform you that we are able to offer you the ability to pay your fee electronically.

Your fee can be deducted from your checking account automatically every month. We have implemented this system in order to become more customer- friendly, as it eliminates the need to write out a check each month and pay postage. Electronic payments are convenient, safe, and eliminate the worry of making your payment on time.

In order to become eligible for this option, you need to sign and complete the areas indicated on the enclosed Authorization Agreement for Pre-Arranged Payments. Then, simply return it to Premier Property Management along with a voided check or deposit slip. If you would like help completing this process, please contact our property manager.

Please be aware that Premier Property Management must receive the completed form by the 10th of the month in order to activate this new payment method for the following month.

Once you are enrolled in the automatic payment program, your assessment fee will be deducted each month until you request to discontinue the service. If there are any changes made to your bank account, such as closing the account or getting a new account number we will need written verification submitted to the property manager's office. In the event that there are insufficient funds to cover the withdrawal, there will be a \$20.00 handling fee charged to your account.

MEADOW AUTHORIZATION AGREEMENT FOR PRE-ARRANGED PAYMENTS (ACH)

I, the undersigned participant in a pre-arranged payment plan, hereby authorize Premier Property Mgmt. to initiate debit entries in the amount of my monthly association dues to my account indicated below at the bank or other financial institution named below via bank ACH.

This authority is to remain in full effect until written notification from me of its termination in such time and in such manner as to afford Premier Property Mgmt. as the property manager with reasonable opportunity to act on it.

HOMEOWNER INFORMATION

NAME: _____
Please type or print

BY: _____
Homeowner Signature

UNIT #: _____

DATE: _____

BANK ACCOUNT INFORMATION (Attach copy of voided check OR deposit slip)

Bank Name: _____

Bank Account #: _____

Bank 9-digit ABA Transit Routing #: _____

☐ Checking **OR** ☐ Savings

Attach
voided
check here

Jane M. Doe John P. Doe 2020 Main Street Anywhere, PA 12345-6789	<u>60-142</u> 313	101
PAY TO THE ORDER OF _____	DATE _____	
SAMPLE CHECK		DOLLARS
MEMO		
Bank 9-digit ABA Transit Routing	Account Number	