

Hartford Park HOA

Rules and Regulations

DRAFT 9/3/2017

This document serves as advice for homeowners only and is not legal guidance.

Homeowners should also consult these resources:

- Hartford Park By-Laws
- Covenants, Conditions and Restrictions (CC&Rs) Documents
- Management Company (Community HOAM)
- Board of Directors

The Board of Trustees shall have the power to...adopt and publish rules and regulations governing the use of the Common Areas including and improvements and amenities located thereon, and the personal conduct of the Members and their guests thereon, and to establish penalties for the infraction thereof...

- -BY-LAWS; ARTICLE VII, SECTION 1.A

Contents

Hartford Park Homeowners' Association (HOA)	3
Management Company	3
Board of Directors	3
Architectural Control	3
HOA Responsibilities	4
Homeowner Responsibilities	4
HOA Dues	4
Insurance	4
Pets	5
Tenants	5
Use of Common Area	5
Appendix A: Notice of Work by Homeowner	6
Appendix B: Insurance Information	7

Hartford Park Homeowners' Association (HOA)

As homeowners in Hartford Park HOA, we are fortunate to have a strong and safe community overseen by a professional management company and a Board of Directors.

Management Company

Community HOAM is the management company in charge of the community.

Contact them first with questions and comments.

Community HOAM

95 West 100 South St. 389

Logan, UT 84321

<http://communityhoam.com/>

435-752-5154

service@communityhoam.com

Board of Directors

A volunteer Board of Directors serves the community by managing day-to-day operations and making long-term plans for the upkeep and maintenance of Hartford Park.

Homeowners may attend board meetings held on the first Thursday of the month or send correspondence for the board to the management company.

Architectural Control

The Architectural Control Committee appointed by the Board of Directors should approve all external modifications, constructions, and major landscaping projects. Major exterior projects must be formally approved by the board before work begins.

Homeowners performing other significant maintenance should complete the Notice of Work form found in the appendix at the end of this document. This form is a courtesy notice to the management company and the board and should be completed for all exterior projects and / or projects including the following:

- Modifications to the external appearance of the unit or grounds
- Delivery of soil, concrete, aggregate, etc.
- Tree cutting or removal
- Window repair / replacement
- Work requiring heavy equipment or building permits
- Projects that may be dangerous for people, children, pets, or property

No building, fence, wall or other structure shall be commenced, erected or maintained upon the Properties, nor shall any exterior addition to or change or alteration therein be made until the materials, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Trustees of the Association... –CC&R, ARTICLE V

Satellite Dish Installation

Residents are allowed to install satellite dishes according to these rules:

- Must be securely mounted on main structure
- May not be mounted on garage
- No wires may be visible from outside
- Wires must be run inside the structure

HOA Responsibilities

Hartford Park HOA is responsible for landscaping and maintenance in common and shared areas.

The HOA is also responsible for exterior maintenance of all units.

- Grass and Weeding in Common Areas
- Sprinkler System
- Roofs, Siding, Rain Gutters
- Parking Lots and Walkways

Homeowner Responsibilities

Homeowners and their guests and tenants will obey all applicable laws.

Each homeowner is responsible for the interior of their unit and their own private outdoor space.

- Landscaping and Weeding in Private Gardens
- Flooring (carpet, etc.)
- Walls (sheetrock, paint)
- Plumbing (pipes, fixtures, flooding)
- Appliances (furnace, water heater, refrigerator)

The responsibility of shared walls or fences is split evenly between neighbors.

Homeowners must keep their units and property reasonably sanitary and safe.

- Report crime to police and the management company
- Report damage or maintenance needs promptly
- Remove garbage and litter
- Remove weeds
- Maintain heat or winterize to prevent burst pipes
- Prevent fires with fire alarms and other safe practices

HOA Dues

HOA dues are \$126 due monthly and payable to the management company.

Online payment is preferred: <http://communityhoam.com/pay-online>

Fees will increase 5% per year or as determined by 2/3 majority vote of homeowners.

Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of 6 percent per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose toe lien against the property... –CC&R, ARTICLE IV, SECTION 8

Insurance

The HOA maintains insurance for the community in case of major damage.

Homeowners must purchase an insurance policy for their own unit and belongings.

Homeowners are responsible for the first \$10,000 in damage to their unit.

Ask your insurance agent for an **HO6 policy** with \$10,000 of coverage.

Refer to Appendix B for more information.

Pets

Household pets are allowed. Pets should not be a nuisance nor be ill-treated.

Pets should not be dangerous to other residents, children, or pets.

Pet feces must be collected immediately from common areas and private yards.

Owners assume all liability for damage caused by pets.

Other animals or livestock are not allowed.

No animals, livestock or poultry of any kind shall be raised, bred, or kept in any unit or in the common area, except that dogs, cats or other household pets may be kept in units, subject to rules and regulations adopted by the Board of Trustees. –CC&R, ARTICLE VI.5

Tenants

Owners are allowed to lease their properties.

Landlords must be Good Landlord Certified as required by Logan City laws.

http://www.loganutah.org/government/departments/community_development/business_licensing/goodlandlordcert.php

Tenants will obey all laws, rules, and regulations that would apply to a homeowner.

Any owner may delegate, in accordance with the By-Laws, his right of enjoyment to the Common Area and facilities to the members of his family, his tenants, or contract purchasers who reside on the property. –CC&R, ARTICLE II, Section 2

Use of Common Area

The common areas are for shared use by all homeowners.

Nothing may be stored in the common area and no vehicle may drive or park on the common area.

There shall be no obstruction of the common area. Nothing shall be stored in the common area without the prior consent of the Board of Trustees of the Association. –CC&R, ARTICLE VI.2

Smoking

Smoking rules?

Appendix A: Notice of Work by Homeowner

Homeowners should complete this form when doing work projects on their properties.

This will allow the board time to make preparations and notify the community.

Unit Address:

Homeowner Phone:

Contractor Name:

Contractor Address / Phone:

Contractor License #:

Dates of Work:

Description of Work:

I certify that, to the best of my knowledge:

- The information above is complete and current.
- This project will not endanger the people or property in the community.
- This project does not violate any part of the community rules or restrictions.
- The contractor or company performing the work is licensed and bonded.

I will be fully responsible for all collateral damage caused by my project.

SIGNATURE: _____

DATE: _____

Appendix B: Insurance Information

The Hartford Park Master Homeowners Association Policy is insured with **The Scott Hirschi Agency of American Family Insurance**. Our goal is to maximize customer value through industry-leading service, exceptional claims experiences and products that build long-term relationships. We are confident you will be pleased with the service and products we offer.

Master HOA Policy Coverage Requirements For All Covered Perils.

Entire building inside and out will be covered

With betterments & improvements. (Documentation is Recommended)

Unit owners Coverage Requirements / Suggestions

Building coverage to at least cover the deductible amount of the HOA policy

Personal property coverage for all personal belongings

Additional personal liability coverage

Claims Discussion / How It Works

When a claim occurs, the Master HOA Policy will be primary and the unit owner's policy (HO6) will be secondary. The Master HOA policy will cover the claim and the unit owner's policy will cover the deductible amount of the HOA policy. The deductible will be determined by the board of directors for the HOA. If a claim occurs smaller than the HOA deductible then the unit owner policy is primary and there is no claim filed on the HOA policy. If you do not have a unit owners policy (HO6) in force to cover the deductible the responsibility of paying the deductible will fall on you personally.

Claim Examples:

Example 1: A unit owner has a kitchen fire with \$40,000 in damage - the Master HOA policy will cover all the damage less the deductible of \$5,000.00.

$\$40,000.00 - 5,000.00 = \$35,000.00$ paid by the Master HOA policy, The unit owners policy is required to cover the deductible amount, in this case \$5,000.00

Example 2: A waterline breaks causing \$4,000.00 damage to the unit owner's kitchen floor. The Master HOA policy deductible is \$5,000.00. In this case the unit owner's policy (HO6) becomes primary - There would be no claim filed on the HOA Policy.

Note that if more than one unit owner is affected, the deductible would be split by percentage of damage to each unit.

WHAT YOU NEED TO DO AS A UNIT OWNER TO HAVE APPROPRIATE INSURANCE

Know the deductible amount of the HOA policy. In the case of Hartford Park, it has been determined the deductible will be - (\$5,000.00)

Contact your individual insurance agent and tell them the following:

- 1) You need building coverage (A) to be the amount of the HOA policy deductible at a minimum. Hartford Park deductible is \$5,000.00. (You may be able to bring your current "Coverage A" down a little from where it has been and save some money on your personal Policy.)
- 2) Review your personal property coverage and make sure it is adequate to cover all your personal belongings.
- 3) Some endorsements we recommend that you discuss with your agent are:

*Sewer Back Up

*Loss Assessment Endorsement

By doing this you will ensure you have adequate coverage for both inside and outside of the unit.

If you have questions or if you do not have an individual unit owner policy (HO6) or would like a quote, please call Justin, Ben or Rashelle they would be happy to help you. (801-444-0227)

Also, while in this transition of Renewal/New Insurance Provider your mortgage company will request proof of insurance on the Master HOA policy. As a service to you we have a dedicated assistant who processes all these certificates.

Please have your mortgagee fax us a "Request for Evidence of Insurance"

to 801-444-3626 Attn: Laura Or email to lpere1@amfam.com

Or send the following in writing:

Complete Mortgagee clause and loan number

Mortgagee

fax number

Unit owners full name

Full address of unit