



# Policy Handbook

**Fairview Shores Condominium Association**

## 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 the material contained in this handbook.**

### What are Common Elements?

In general, when you turn into Fairview Shores off 88<sup>th</sup> 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 the 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 they wish. Each must remember, however, that the **outside** of the building belongs to all of us together. 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 and grounds. This includes such items as replacement of sunroom support posts, deck support posts, composite decking & railings, enclosed decks, exterior doors, windows, enlarged patios and ornaments of any kind, etc. Dividers are no longer allowed on upper decks. Existing dividers cannot be replaced. Any existing divider must be permanently removed before sale of a unit.

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

- **Construction:** In addition to seeking board approval for any changes to the building exterior, the maintenance team requires the following:
  - A pre-construction meeting with the co-owner, contractor or supplier **shall be held prior to purchase of materials, to** review schedule, start and finish construction times, construction process, materials and products planned and being used meet Associations requirements (decks, railings, support posts, and windows to name a few), parking and access to construction area, clean-up and

repair of damaged landscaping or building surfaces.

- **Deck Maintenance:** The Association has approved the use of composite materials for perimeter decking trim, decking surface and railings by the co-owner.
  - The approved composite deck perimeter trim board and decking surface materials are to be of Trex, Select square-edged or grooved for deck surface in Saddle color or Trex, Transcend & Transcend Lineage in Hatteras color.
  - Composite railings are to be Trex Transcend with post sleeves, bottom and top railings, post caps & base (skirt) or flat cocktail rail with square spindles in White color. **Railing post sleeves are to be supported with treated wood 4"x 4" posts anchored to deck structure and top railings to be reinforced with metal stiffeners.**
  - Treated wood decks and railings will be the responsibility of the owner for maintenance, repair, and replacement.
- **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. Any residents wishing to stain their own deck must use stain with the following mandatory specifications:
  - **The Board has given the following option to co-owners who want to replace their existing treated wood railings to use PVC material. This approval is given only for the co-owner's deck when scheduled for the first time painting of railings or as directed and approved by the Board. The reimbursable costs to the co-owner are based on 130% of the costs to change the railing stain color from the reddish brown color to a primed and painted white color. The co-owner will coordinate the work and use the association's defined contractor.**
  - Contact Repcolite Paint Stores for materials and color listed under Fairview Shores Condo Association and painter Jon Ippel or other Board-assigned painter. The treated lumber of the support posts, deck perimeter trim, and decking will remain the semi-transparent stain color. These will be stained every 4th year on a schedule confirmed by the painter.
  - The treated wood picket railings that extend below the top level of the deck will be stained to match the deck trim board, decking, and support posts.
  - The treated wood railings and pickets above the deck level will be painted white. The first time refinished, they will require a primer and top coat of white finish. These also **will** be repainted every 4th year on a schedule confirmed by the painter.
  - **The existing treated wood 2"x 4" top rail cap should be replaced with a 5/4"x 4" PVC material cap prior to railings being painted white.**
  - Those co-owners that paint their decks and railings annually will be responsible to follow these guidelines and confirm the materials they use. The units that finish their own decks and railings or have composite materials will not be a part of the deck staining and painting schedule by the

painter.

- No other stains are approved, and violators going forward will be responsible for rework.
- **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 nor 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 from November 1 to April 1.
- **Signs:** No signs or other advertising devices may be displayed near any unit or in the common areas without written permission from the Board.
  - One exception is that small real estate signs with metal frames may be placed in the barked landscape area. Posts in yards or that require a hole to be dug are not allowed.
  - No flags other than the USA flag or college or university flags are permitted.
- **Holiday Decorations:** Holiday decorations are acceptable, but major displays must have written approval from the Board.
  - No lights may be attached to roofs or gables.
  - Decor may be displayed 30 days prior to the holiday and must be taken down within 10 days after the holiday.
  - No inflatable decorations or laser lighting is permitted.
- **Special Events:** Co-owners must obtain approval from the Board before hosting an open house, garage sale, estate sale, etc., and must use association signs for traffic control.
- **Storm Doors:** **Co-owners are strongly encouraged to install a storm door, which needs to be full glass, either with or without a center split. Center split doors should be Larson - split glass, retractable screen, split-view storm door.**

#### **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 approved by the Board and must be 4-foot-wide Harbor Master or Floe aluminum. Maximum total dock length is 20 feet. This may include a 6-foot-long wooden or composite approach with an aluminum section up to 14 feet long, or a 20-foot-long aluminum section without an approach. All docks must be straight, with no L shapes.

- Fairview residents may use the Maple Lake ramp on the west end of Meatloaf Lake to put boats in the water.
  - Fairview residents may **NOT** use Maple Lake docks on Meatloaf west end to store boats. Please adhere to this rule or we will risk losing our boat ramp privileges.
  - Non-waterfront residents may add a dock to the northeast corner of Meatloaf Lake after consulting with the Board or get permission to use other Fairview Shores resident docks. The boats and docks must be in accordance with 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 the Board.

#### **Landscaping Policies:**

- **Shrubs and Bushes:** Because condo development landscaping is intended to follow a general plan design, shrubs, bushes, and other plantings may not be removed, replaced, or added to without the approval of the Board.
- **Planting Annuals:** Co-owners may, and are encouraged to, plant annual flowers within barked areas of landscaping immediately in front of, on the side of, and behind their units. Annual planting must be removed promptly in the Fall, before the onset of winter months. Co-owners are responsible for weeding and watering their annual plantings. Co-owners may **not** grow vegetables or herbs that are visible at the front of the unit or around or behind electrical boxes.
- **Landscaping Boundaries:** Edging of barked areas is maintained by the landscape management contractor. Co-owners may not alter landscape edging without consent of the Board. Units with existing stone, brick, metal, plastic, etc., edging will need to change back to simple mulch-grass edging at the time of sale at the owner’s expense.
- **Ornamentation of Landscaping and Lawns:**
  - No more than one ornament is permitted in the bark area immediately in front of each unit. No more than two ornaments are permitted in the side bark area of each unit. No more than two ornaments are permitted in the back bark area of each unit.
  - No lawn ornaments are permitted in the common bark areas, bark areas surrounding trees, or bark areas surrounding utility units.
  - Any ornamentation on the side or back of the unit must be no larger than 22” wide, 22” deep, and 33” high.
  - Ornamentation in the front of the unit must be no larger than 22” wide, 22” deep, and cannot exceed the height of the top of the porch railing.

- No lawn ornamentation is permitted on driveways and sidewalks with the exception of potted plants.
- No imitation plants or flowers are permitted.

#### **Preventive Water Damage Policy:**

- Anyone who leaves their residence for an extended period (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 that 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 the 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 thirty (30) days or more during twelve (12) consecutive months.

#### **What about Property Insurance?**

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 **before** placing the unit up for sale. This is necessary because certain guidelines in the By-laws must be met before the closing of the sale.

The selling co-owner must provide copies of all of the **Condominium Documents** including the Master Deed, By-laws, Policy Handbook 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.

The **Seller** must communicate to the buyer any modifications they have made to the exterior of the unit, be it the building or site, that does not comply with the Master Deed, By-laws and Policy Handbook, and it becomes the responsibility of the buyer unless returned to their former state by the seller.

The **Buyer** acknowledges the seller’s modifications and the receipt of the Condominium Documents by completing, signing and returning the Fairview Shores Buyer Acknowledgement form available from the Board treasurer or your Realtor.

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

- **Assessments:** The amount and effective date of monthly assessments are determined by the Board as part of the budget-setting process. Monthly assessments are due on the 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 the 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.

## **Construction Requirements Appendices:**

The following Construction Requirements Appendices are to simplify the process for submitting an exterior change request and consolidate the requirements of a specific construction type. They compile the various Policy Handbook items for one type of construction under one location.

Please use Exterior Change Request Form Appendix A for submitting your change request indicating the co-owner's name, location, contract information and type of request. Also refer to the Construction Requirements Appendices B thru D, and any future requirements, for information needed with the submission.

If you have any questions please contact a Building Maintenance Board member.

# Construction Requirements – Appendix A

## Exterior Change Request Form

Please indicate your planned change to the exterior of building or grounds and return to a Board Member along with information required per the Policy Handbook for approval.

**Project Information:**

Requestor Name:

Date:

Address:

Email:

Phone:

Contractor Name:

**Requested Change:**

Please include approval required information, drawings or sketches, details, pictures, manufacturer's product information, colors, contractor's name, and schedule of work, as defined in FSCA Policy Handbook.

**Buildings:**

1. Deck - Refer to FSCA Policy Handbook, Appendix D
  - Repair
  - Replacement
  - Change
  - Addition
2. Window Replacement - Refer to FSCA Policy Handbook Appendix C
3. Sunroom - Refer to FSCA Policy Handbook Appendix B
  - Repair
  - Addition
4. Awning Addition
5. Other - define request

**Grounds:**

1. Landscaping Change
  - Add or Remove screening, fencing for privacy or landscape
  - Change to landscaping beds with plantings, stone, bark or pavers
2. Site Concrete Change
  - Add patio concrete
3. Boat Dock
  - Change, Remove or Add

Approved:

Disapproved:

Conditions:

## **Construction Requirements – Appendix B**

### **Sunroom Addition Requirements**

Prior approval by the Board is required before any product or materials can be ordered or purchased. The sunroom addition design, windows or sliding glass doors, and changes to the deck require the following information be submitted for board approval.

Detailed drawing indicating the following:

- Building addition size (12' wide x 10' deep) and ceiling design (sloped or flat).
- Define window manufacturer, type and design, location and operation of windows and doors matching the layout of other existing sunrooms.
- Exterior elevations indicating construction and wall materials (sheathing, weather vapor barrier, insulation, PVC trim for windows, building corner & skirting), listing product manufacturers, and colors.
- Exterior siding to match Certainteed Desert Tan.
- Windows and clad sliders as defined in FSCA Window Replacement Requirements.
- Roof information indicating slope, roof materials (sheathing, ice & water shield, insulation), product manufacturers, and colors.
- Shingles to match GAF Golden Harvest for those residences facing the interior pond. All others will need to match GAF Shakewood.
- Building section indicating construction and structural design, construction materials listed, foundation design, and structural connections to the existing building.
- Support posts are to be 6"x 6" treated posts on code-approved foundations. Location of support posts will be determined upon a site inspection. Refer to FSCA Policy Handbook.
- Post locations to be determined based on the existing exterior concrete slab location and landscaping relationship. Typically 8' out from the existing building.
- Rear deck: if a new deck is a part of this construction, provide similar detailed drawings as defined in FSCA Deck Requirements and clarified in FSCA Policy Handbook.
  - A copy of the Contractor's license and insurance.
  - A construction schedule with dates noting start and finish.
  - A listing of products or materials planned for the project.
- The following issues will be addressed by a maintenance board member prior to the start of construction.
  - Provide the Association board with a copy of the building permit.
  - A pre & post construction inspection meeting with the owner & contractor.
  - At the pre-construction meeting, the following will be reviewed: construction schedule, working times, construction process, materials planned or being used, parking access, cleanup, and repair of damaged surfaces.
  - All exterior perimeter wood window trim is to be replaced with Versatek PVC trim, matching the existing profile and dimensions.
  - All windows need to be sealed weathertight to the building.
  - Roofing is to be coordinated and completed by VanderLaan Home Improvements, Eric Grassmid, (616) 669-1111 or other Board-assigned contractor. Roofing costs will be the responsibility of this contractor or co-owner.

## **Construction Requirements – Appendix B, continued**

### **Sunroom Addition Requirements**

- Any changes to lawn irrigation due to construction of sunroom or rear deck will be the responsibility of this contractor or co-owner.
- Any gutters and downspouts modified or added due to this construction will be the responsibility of this contractor or co-owner. Downspouts are to be discharged into the existing storm or under-drain-system.

## **Construction Requirements – Appendix C**

### **Window Replacement Requirements**

Prior Approval by Board is required before any product or materials can be ordered or purchased. Any glass-framed window, sliding door, sliding window, or double-hung window requires the following information be submitted for board approval.

- A copy of the Contractor's license and insurance.
- A construction schedule with dates noting start and finish.
- Information defining window manufacturer, window type & design and installation information for review and approval.
  - Windows and glass sliders can be white vinyl clad casements, sliders or single-hung units, dual-pane Low-E argon-filled glass, white grille bars and screens, manufactured by Anderson, Pella, Weathergard, or approved equal.
- A listing of products or materials planned for the project.

The following issues will be addressed by a maintenance board member prior to start of construction. All the costs related to the work listed below, except for replacement of rotten building sheathing, is the responsibility of the co-owner.

There will be a pre & post inspection meeting with the owner & contractor.

At the pre-construction meeting, the following will be reviewed: construction schedule, working times, construction process, materials planned or being used, parking access, cleanup, and repair of damaged surfaces.

All exterior perimeter wood window trim is to be replaced with Versatek PVC trim, matching the existing profile and dimensions.

All windows need to be sealed weathertight to the building.

If rotten sheathing is encountered around the window, it needs to be replaced with new. The sheathing replacement is the responsibility of the Association and will be paid for by the Association either through the window contractor's work or the Association's contractor, depending on the contractor's schedule and availability.

Depending on the areas of rotten sheathing, install building house wrap prior to re-installation of the vinyl siding. Seal the house wrap around the window opening.

If window framing is removed for the new work, the contractor needs to confirm that the existing header is capable of the new clear opening span.

## **Construction Requirements – Appendix D**

### **Deck Addition or Renovation Requirements**

Prior Approval by the Board is required before any product or materials can be ordered or purchased. The sunroom addition design, windows or sliding glass doors, and changes to the rear deck requires the following information be submitted for board approval.

- Detailed drawing or sketch indicating the following:
  - Deck - maximum overall size (16' wide x 12' deep, includes 2' house offset).
  - Define deck layout, stair and landing location, if applicable and relationship of sunroom, windows and doors.
  - If stairs are included they must be within the 16' x 12' foot print and constructed of composite finish materials defined in FSCA Policy Handbook.
  - List composite deck, deck perimeter trim, and railing materials listing product manufacturer and colors. Refer to FSCA Policy Handbook.
    - Existing treated lumber railings are to be changed to composite PVC railings.
  - Define details of connection to existing building, listing construction materials, flashing details and structural connections to existing building.
  - Support posts are to be 6"x 6" treated posts on code-approved foundations for walk-out basement units. Refer to FSCA Policy Handbook.
    - Location of support posts will be determined upon a site inspection. Post locations to be determined based on existing exterior concrete slab location and landscaping relationship. Typically 8' out from existing building.
  - A copy of the Contractor's license and insurance.
- A construction schedule with dates noting start and finish.
- A listing of products or materials planned for project.

The following issues will be addressed by a maintenance board member prior to start of construction.

- Provide association board with copy of building permit.
- A pre & post construction inspection meeting with the owner & contractor.
- At the pre-construction meeting the following will be reviewed: construction schedule, working times, construction process, materials planned or being used, parking access, cleanup and repair of damaged surfaces.
- Treated lumber support posts will be stained after 1 year of exposure to the weather by association's painter, if in that year's staining schedule. The owner has the option to stain the posts themselves. Refer to FSCA Policy Handbook.
- Any changes to lawn irrigation due to construction of sunroom of rear deck will be the responsibility of this contractor or co-owner.
- Any existing visual screening on deck must be removed and not replaced.