

Homeowners' Handbook

PARK PROPERTIES HOMEOWNER'S ASSOCIATION

Keep supplements

You may receive notices, from time to time, of changes and additions to our Homeowners' Handbook as well as updated lists of contacts with telephone numbers. Please save any such notices and supplements.

Should you move, please leave this and any supplements for the new residents.

Conflicts in authority

The contents of this document are subordinate to the CC&R's (Covenants, Conditions & Restrictions), Bylaws and other governing documents of Park Properties Homeowner's Association and codes and ordinances of the City of Coeur d'Alene and laws of the state of Idaho. Any inconsistencies between this document and those authorities defer to the latter.

Welcome to our Association



The quality living environment we enjoy in Park Properties Homeowner's Association (PPHA) is enabled by the direct involvement of our residents, who have actively assumed the responsibilities that attend its attractions. We participate in managing its finances and common grounds, writing its newsletters and maintaining architectural controls and rules to ensure a quality of life found in few places.

Our Single-family homes and the environment we have nurtured at PPHA have attracted residents with diverse and considerable talents who can participate on various committees and on our Board of Directors. Together, we have created and we maintain a community you can be proud to be part of, and to which you can make your contributions in areas of finance, architectural review, grounds management, newsletter/communications and other areas. Whether you own or rent your Single-family home, you can make your interests known in any of these areas by contacting any member of a committee or our Board of Directors.

Special obligations belong to our homeowners. When you purchased one of our 202 Single-family homes, you also assumed $\frac{1}{202}$ of the responsibilities for managing our common assets as well. Costs of maintaining our community are measured in more ways than money. Your dues cannot adequately substitute for contributions of your time. It is important that we each assume our share of responsibilities. Please volunteer for a working committee of your choice or accept appointment as your name may come up every few years. And when you're not active on a committee or the Board, please support those who are by completing a ballot or proxy when asked and attending our Annual Meeting. Only your resolution to participate—to be hands-on involved in sustaining the quality of your community—can preserve that environment in which we have all invested.

You are about to read a short explanation about what PPHA is and how we operate. This will explain whom to call for what, rules, our insurance, the architectural standards and approval process, general information and answers to frequently-asked questions. Please read this booklet, ask others in your household to read it and keep it handy for reference.

What our Association is



As members of a homeowner's association, we each can have the benefits of living in a nice Single-family home in a neighborhood the quality of which we mostly determine—and with some terrific neighbors.

Attendant to a community like ours, are collective responsibilities. We have an impressive talent pool for sharing management of those responsibilities.

Our Association, *Park Properties Homeowners Association*, (also referred to in this document as PPHA) is a nonprofit corporation, the legal form we take that allows us to

- enter into contracts
- own and maintain property
- levy and collect assessments
- buy insurance
- pay taxes
- borrow money
- formally agree on rules and authority

The CC&R's

If you own a Single-family home here, your purchase automatically entitled and obligated you as a member of the Association. The *CC&R's* (Covenants, Conditions & Restrictions) is the document that describes those entitlements and obligations. Hopefully you received a copy of it before purchasing your Single-family home.

If you are renting your Single-family home from a homeowner, you are also bound by the *CC&R's* terms and rules, so you should familiarize yourself with this booklet.

The *CC&R's* make us possible. Every homeowners association has one. It is a comprehensive description of the Association's rights and owners' rights, of administration, membership, property and voting rights, maintenance and assessments, duties and powers, use restrictions, architectural controls, protection, and other provisions.

Ultimately, almost every Association activity is governed by or affected by the *CC&R's*. By reading them you may gain insights into why a committee or the Board acts in a particular way or why we have regulations and obligations of enforcement. If you are an owner it also will help to prepare you for taking your turn on the Board or on a committee.

Your Single-family home

Your Single-family home is your most obvious asset at PPHA. It is principally what motivated you to purchase.

Because of our common design elements and proximity of our Single-family homes to one another, additions and improvements made by one neighbor can affect the property values of the rest of us. To this extent, common interests do affect what you can do with the exterior of your Single-family home. Protections are afforded us by our CC&R's as *architectural controls*. Many changes you wish to make outside that will be visible from any other place in our neighborhood, whether from the street, sidewalk, or from your neighbor's window, must be approved by the Architectural Control Committee (ACC)

Common area

If you are an owner, when you purchased your Single-family home you also acquired the responsibility for our Association assets such as our fencing, sidewalks, irrigation and landscaping and other physical assets. Part of the dues you pay each year goes toward the maintenance and replacement reserve funds for these assets.

Committees

These groups are the means by which you can involve yourself and make things happen at PPHA. Some committees are permanent (standing) such as the Architectural Control Committee (ACC). Others are possible. A nice thing about living here is we really do run ourselves. You are part of us. If you have an idea for a new committee or group, you can start it—or you can join others in existing committees. Either way, you *can* affect how PPHA operates.

Board of Directors

The management of PPHA includes management of our physical assets, money and other resources, contracts and liabilities. Your Board of Directors, made up of seven unpaid volunteers, directs our affairs. They meet frequently to review and make decisions about our finances, common area maintenance, legal issues, committee proposals, and countless issues affecting us.

Our Board of Directors welcomes those who attend its regular meetings and is receptive to ideas and requests. They value your input.

Each year at our Annual Meeting, we elect Directors for two-year terms. If you are an owner, you help decide who our seven Board members will be.

If you have never been a member of a homeowners association, an important note: Our Board elections can affect you much more directly and significantly than most other Association or club elections you have participated in. Our Board is our business management body managing a budget of thousands of dollars, your interest of hundreds of thousands of dollars of Association assets, dealing with serious legal issues and making decisions affecting the value of many millions of dollars worth of real estate. Our Board of Directors is not a social club. Please, elect it seriously and serve on it conscientiously.

You and the Association

You are responsible for more than your Single-family home. Your investment in the common interests of Park Properties Homeowner's Association obligates you to an equal share of responsibility for their management. Documents you received before purchasing your Single-family home informed you of those obligations and your decision to purchase should have been made in contemplation of serving on one or more committees or on the Board of Directors.

Though many of us have tremendous demands upon our time, none of us is exempt from these responsibilities or the consequences of neglecting our collective obligations. Many of those obligations are prescribed in our CC&R's, a document we are each legally bound to follow.

General information



Whom to contact

General guidelines

Occasionally, you may have a question or problem with which you need assistance. Generally, **if you own your Single-family home**, you should contact our Association President or appropriate Board or committee member. Telephone numbers are on the Residents' Handbook Supplement sheet you received with this booklet, updated periodically. **If you rent your Single-family home**, you should contact your Rental Manager or the person from whom you rented your Single-family home.

About payments

We all pay dues regularly. Just as individual households have expenses, collectively we have ours. Whether you are an owner or renter, please make your payments promptly.

Each year you need to make out a check for dues payable to "Park Properties Homeowner's Association." Send your dues, assessments, or other payments in care of the party indicated on your statement. This will be the Association Treasurer. Should you have questions about charges on your statement, please call our Treasurer.

Note, any dues statement you receive *is not a bill*, but rather a statement sent for your convenience.

Delinquency and collection policies and practices

The following summarizes our PPHA Delinquency and Collection Policies for homeowners: Yearly assessments are usually due during the month of January and you are given 30 days to make payment. In case of delinquencies, payments received are applied to the earliest accrued assessments first. A reasonable late charge as determined by the Board of Directors may be charged. The Association may also take legal action (suits, liens and foreclosure) to collect delinquent dues. A lien may be filed for assessments overdue after 90 days. Foreclosure proceedings may commence for assessments overdue after 6 months. Legal fees, court costs and administrative costs can be collected by the Association in enforcing payment of delinquent fees.

To report maintenance problems

The Association is responsible for repairs and maintenance of all common areas—that not on your property. If you ever have questions about who is responsible for something, please call our President. Report repair items for which the Association has responsibility to our President or other person indicated on your Residents' Handbook Supplement sheet you received with this booklet. Telephone numbers are on the Residents' Handbook Supplement sheet you received with this booklet.

Whether you own or rent, please try to exercise some patience while we arrange for repairs. We try to complete repairs quickly. However, anytime anyone is dispatched to repair, ultimately you pay part of the costs. Therefore, for many routine repair items we try to minimize those costs by soliciting quotes, which can result in some delay.

This is *our* neighborhood. We own the common areas and are responsible to keep them clean. So, if you pass by a bottle or a paper cup someone has discarded, please help your neighbors out by picking it up and putting it in the trash. Let's all help.

About neighbors and violations

A tradeoff of the benefits of our living environment is that some of our habits and behavior may affect others. By agreeing to a body of rules, we can minimize problems. But more importantly, we must all exercise tolerance and consideration for our neighbors.

If you ever feel you need relief from something your neighbor does, please approach and discuss it with him or her. Usually you will find your neighbor very understanding and cooperative. And if you are the one approached, please be as cooperative as you can. A homeowners association has obligations and considerable powers to enforce rules compliance. Exercising those powers can be much more unpleasant than cooperating to resolve your neighbor's problem.

Only as a last resort, if your neighbor is not cooperative and you feel you have been more than tolerant, contact the Board of Directors.

For approval to modify your Single-family home exterior

The value of a Single-family home can be affected by the appearance of other Single-family homes nearby. Therefore, to protect our homeowners, lenders, and the City, our CC&R's provides for a system of review and approval for exterior changes that homeowners may wish to make to their properties.

Almost any change you wish to make outside that will be visible from any other place in our neighborhood, whether from the street, sidewalk, or from your neighbor's window, must be approved by the Architectural Control Committee. There are some exceptions. To apply for approval, contact the Chairperson of the Architectural Control Committee or the Association President. Telephone numbers should be listed on the Residents' Handbook Supplement sheet you received with this booklet (updated periodically) and in our newsletters.

At the back of this document is an application form for you to copy, should you need to apply. On it, please include a complete description of the proposed changes and enclose detailed sketches, drawings, dimensions, and colors if appropriate. Attach additional pages if needed. Include all information the Committee will need to make a decision. Remember, if the committee should have to defer a decision because of inadequate information, your project may be delayed.

For Association government

Contacts, addresses, and phone numbers for Board and committees are printed on the Residents' Handbook Supplement sheet supplied with this booklet and updated periodically.

If you have an item of general concern to the rest of us, please attend one of our regular Board meetings. Meeting dates are currently the second Wednesday of every month, and again, may be changed periodically. Like you, Board members are residents and we all share many of the same interests.

If it is impossible for you to attend a meeting, please contact us by other means. Although telephone numbers may be provided on the handbook supplement sheet or in our newsletter, the most effective way to be sure your suggestions, complaints, or requests are brought to the attention of our Board is by writing them down. It may be gratifying to dial a telephone number and imagine a quick solution is imminent, but a note virtually guarantees attention. Copies can be distributed to Board members, and your note says what you mean—rather than what someone else might infer.

When you write your note, please *write unto others as you would have them write unto you*. Board members are your neighbors—volunteers contributing their time for you. (Some day you may be one of them.) Please mail your note to the Association.

Crime prevention

An effective Neighborhood Watch Program means each of us should know the people who live around us—so we can keep an eye out for each other.

So, meet neighbors you don't already know. You may wish to have an arrangement with a couple of neighbors you know and trust to exchange house keys for emergencies, to call the police should an alarm sound or should a suspicious person appear to loiter around yours or your neighbor's Single-family home.

One can always be friendly and ask a stranger if he "needs help finding someplace." Someone who belongs will appreciate your help. Someone who has ill intentions will know he's been noticed, is subject to being recognized if he does try something, and may leave.

Your awareness and healthy suspicion is essential to our Neighborhood Watch Program.

Renting and selling by owner

Renting your Single-family home

If you lease your Single-family home to someone, you should deliver to your lessee or renter a copy of the Association Rules not later than the commencement of his or her occupancy. Any lease or rental agreement should include the following notice:

"The terms of this (lease or rental) agreement are subject to the provisions of the CC&R's, Articles, and Bylaws of Park Properties Homeowner's Association. Any failure by the (lessee or renter) to comply with the rules or terms of those documents shall be a default under this (lease or rental) agreement."

You should understand that, should a renter violate rules or provisions of the CC&R's, the Association has no direct legal recourse against the renter, *but must pursue enforcement against you, the owner*. That is why preventing problems and close supervision of your property is so important. You may decide close supervision is most effectively accomplished by engaging the services of a property management company to manage your rental for you. Typical services include placing ads for new renters, finding and credit-screening your tenants, preparing rental agreements, collecting rent, paying dues and bills, handling repairs, clean-ups, trouble calls, looking after your property, fulfilling your obligation to provide your tenants with Association rules, and sending you rent checks regularly.

If you rent or lease your Single-family home to someone or sell it, please notify our Association Secretary or President promptly after completion of the rental agreement or sale. We need to know that the home is being used as a rental so that we can send correspondence to you instead of the renter.

Selling your Single-family home

Please, ensure that your buyer receives the required copies of the Bylaws, Articles of Incorporation, and CC&R's. These documents are available from our Association Secretary. You may have other disclosure obligations as well; consult with your real estate professional or attorney regarding them.

After selling your Single-family home, don't forget to notify our Association promptly so we can update our records.

The Association is not a legal party to transactions involved with your sale in the same way as your buyer, real estate, title, and mortgage companies; it is not bound by agreements among those parties. However, the Association is usually involved and tries to be helpful in providing requested information to those parties.

Insurance

Our insurance

The Association maintains an association general liability insurance policy, casualty insurance for our common property, and directors and officers liability coverage. However, provisions of policies do change from time to time. If you are an owner, our Association Secretary or President can provide you with a more detailed description of current coverage at any time.

Your insurance

Of course, our insurance policy does not cover your Single-family home or personal property or liabilities. We *strongly* urge you to make sure you are adequately insured. If you rent your Single-family home, we recommend you have Renter's Insurance. If you are an owner and rent your Single-family home to someone, don't forget to ask your agent about extending the personal liability section of your policy to your rental Single-family home.

If you do not have insurance yet, please, pick up your phone, call your insurance agent and ask for advice about and a quote for appropriate insurance.

The architectural review process



Why have a review process?

The value of a Single-family home can be affected by the appearance of other Single-family homes nearby. Therefore, to protect our homeowners, lenders, and the City, our CC&R's (Covenants, Conditions & Restrictions) provides for a system of review and approval for exterior changes homeowners wish to make to their properties.

The importance of abiding by the Review Process goes beyond our agreement to be legally bound by it when we purchased our Single-family homes. It can work only if we apply it fairly and uniformly when evaluating applications by our neighbors while serving as members of the Architectural Control Committee, and operating within the review process as applicants. The purpose of the system is not to impose unnecessary controls and restrictions, but rather to protect the value of one of the most important investments each of us will ever make—our Single-family homes.

In order to ensure fairness:

- Standards are created within a public process. They are introduced, discussed, and voted upon at open Architectural Control Committee and Board meetings.
- We strive for a sound basis for our standards—to be realistic, objective and defensible. Typically, standards are developed with residents knowledge and input about City requirements.
- Standards may be changed with good cause by the Board of Directors.
- Some architectural restrictions imposed by our CC&R's can be changed by passing an amendment by vote of membership.
- A decision by the Architectural Control Committee may be appealed to the Board in writing within 15 days following the final decision of the Committee.
- Should an applicant feel that special circumstances exist that provide a compelling reason why a standard should not apply in a specific case, or if a standard does not exist, the applicant may request a variance be granted by the Board. Such a variance cannot be greater than what is already a matter of law according to City Planning Department.

The Architectural Control Committee, the City and You

Volunteer members of our *Architectural Control Committee* are appointed by our Board. This Committee helps to develop and implement standards, procedures and policies that govern changes members may make to their property. Its members review proposed plans and approve or disapprove them based upon standards of style, exterior design, appearance, location, and CC&R's requirements. The Committee also assists homeowners and makes recommendations to help bring plans into compliance.

The City of Coeur d'Alene may require that your project be reviewed and approved by them and the Association requires that most exterior modifications by homeowners be reviewed and approved by them as well.

How to get approval for your project

The following is intended primarily for owners. If you are renting your Single-family home, you will need to work with the owner of your Single-family home to effect exterior improvements since our Board is authorized to approve applications only from owners.

When to apply for approval

Approval from the Architectural Control Committee is required for almost any exterior modification. This would include any fence, structure, painting project, and so on.

Approval is important. Making a modification without Architectural Control Committee approval may result in changes having to be undone at the member's expense. Other Association remedies include but are not limited to filing a notice of non-conformance that may affect the salability of the property, with filing/clerical fees assessed to the homeowner, and injunctive relief with the homeowner paying attorney's fees and court costs. The City also has zoning code enforcement procedures.

Remember, you agreed to the terms of the CC&R's when you purchased your Single-family home. Someday, if or when you take your turn on the Board, you will learn you *must* enforce architectural controls or expose yourself and all of us as an association to liability. Please don't put your neighbors in a position where they must ask you to remove something that hasn't been approved; they have no choice. You do.

In order to help you determine if a contemplated project requires approval, some examples are listed below. If, after reviewing the examples, you are still unsure as to whether you need apply to have your project approved, it is better to apply.

Examples of alterations not normally permitted

- Chain link fences, fence height-extensions or other fence modifications

Examples of alterations requiring approval

- Any structure or device attached to a fence or building, except as noted under *Examples of alterations not requiring approval*, below.
- Any fence, demarcation structure or device placed onto common property.
- Any major change in a structures color due to painting.
- Any external structure (i.e. storage shed) visible from any street, adjoining residence or common area

Examples of alterations not requiring approval

Though the following normally will not require application and approval, the Architectural Control Committee reserves the right to require approval should it determine a problem exists or might exist:

- Repainting of structure with same color and color scheme.
- Re-siding of structures with vinyl or steel siding in a color scheme that is appropriate with neighboring structures.

How to apply for approval

Should you wish to make an exterior change for which an application is required, this is what you should do:

1. Applicants are encouraged to discuss their projects with their neighbors early in the planning stages to explore and resolve potential problems before expending significant time preparing a plan and application. Although permission from neighbors is not required for approval, the purpose of the approval process is to avoid problems and detrimental impact on neighbors. Such impact will be considered by the Architectural Control Committee when evaluating your application.
2. Make a photocopy of the Architectural Control Committee form entitled *Exterior Alteration Form* located in the back of this booklet and complete the form.
3. Make a scale drawing(s) of your proposed project. Include top (plan) and side (elevation) views as necessary to clearly establish proposed location, elevation and construction detail of your modification. Your drawing should also include existing structures and boundaries where necessary to indicate relative location.
4. Submit a copy of your completed application and a copy of your scale drawing(s) to the Architectural Control Committee. You may send them to the current Association address, or simply give them to the chairperson of the Architectural Control Committee or to the Association President. You will receive back a copy of your application with the bottom portion completed by a member of the Architectural Control Committee or the Board President. This copy serves as your receipt and documents the date your application was received.

A receipt for your application doesn't necessarily indicate it is complete. Should it later be determined that additional information is required, the application will not be deemed complete until such information has been received by the Committee.

5. The Architectural Control Committee will approve or disapprove your plans and specifications within a reasonable period of time upon receipt of a completed application. If disapproved, you may modify your plans to conform with Architectural Standards, and resubmit. Or you may appeal the Architectural Control Committee decision in writing to the Board of Directors within 15 days of the decision.
6. If approved, you may be required to take your project plans to the Coeur d'Alene Planning and Building Department. The Department will check your plans for conformance and will review your plans for structural, fire, life, safety and other issues before issuing any required permits.

EXTERIOR ALTERATION FORM



If you are planning any alteration that will affect the exterior composition of your property, please explain the proposed changes on the lines below. If your alteration includes architectural/structural changes to your structure(s), please provide drawings detailing the proposed changes. Alterations include (but not limited to) the following items:

- Adding a storage building
- Adding a garage
- Adding an addition to your existing home
- Adding a roof to your deck, patio or porch
- Installing a fence
- Painting your home exterior, including trim

(Please note: ANY type of alteration should be brought to the attention of the Architectural Control Committee. You may be intending to do some project listed above, but if it visibly affects your property, it needs to be approved. We appreciate your attention to this matter.)

Description of alteration: (attach additional sheets/drawings if necessary)

If you are painting the exterior of your home or new structure, please attach a paint sample of the siding and trim colors in the space provided below:

Body Color

Trim Color

Name _____

Daytime Phone _____

Property Address _____

Evening Phone _____

You will receive prompt response, and in most cases, an approval will be given with immediacy.

Please mail this form to the following address:
Park Properties Homeowner's Association
P.O. Box 1531
Hayden, ID 83835-1531

Receipt
(Completed by Association)

On (date) _____ I received this application for property modification on behalf of the Architectural Control Committee.

Signature of ACC or Board member: _____ Date: _____

Applicant: Should you have questions about your application, please contact:

_____ Phone: _____

