

Copper Ridge Homeowners Association of Woodbury Inc.

RULES AND REGULATIONS

To be kept with:

Declaration of Copper Ridge Homeowners Association of Woodbury Inc. (7/1/2024)

By-Laws (7/1/2024),

Articles of Incorporation (7/1/2024),

Table of Contents

ASSOCIATION OVERVIEW

Introduction	4
Board of Directors, Officers, Committees.....	4
Books and Records.....	5
Closings.....	5
Corporate Documents.....	5
How to Contact the Association	5
Meetings.....	5
Membership and Voting Rights	6
Minutes.....	6
Payments from Owners.....	6

SERVICES PROVIDED

Insurance.....	7
Lawn & Grounds Maintenance	7
Building Repairs	7
Paving/Seal Coating	7
Plowing and Snow Removal.....	8
Trash Removal.....	8

RULES AND REGULATIONS

Introduction9

Fines.....9

Activities Prohibited (General Definition – Also see sections below).....9

Remedy Process for Owner Disputes with Association10

Antennae & Satellite Dishes.....10

Businesses.....10

Change to Townhomess.....10

Children.....11

Damage11

Garages.....11

Noise Issues.....12

Parking12

Pets12

Leased Townhomess.....12

Signs.....13

Trash Containers and Recycling Bins13

Water.....13

Common Areas13

Retaining Wall13

FORMS

Proxy15

Security Incident Report16

Request to Change or Repair Exterior of Residence.....17

ASSOCIATION OVERVIEW

Introduction

Welcome to the ***COPPER RIDGE HOMEOWNERS ASSOCIATION OF WOODBURY, INC.*** You become a member by purchasing a townhome in the Copper Ridge Homeowners Association of Woodbury, Inc. a non-profit corporation. The association is controlled by documents filed with the state of Minnesota

The association has a Board of Directors to transact business common to this association. It is a group of non-paid volunteers, owners like yourself. The Board of Directors meets to transact business and has the authority to handle business as specified in the corporate documents.

The association currently consists of twenty-five (25) townhomes located on Granite Court. Part of Granite Court is a city street and part is a private street maintained, controlled by the association.

Bordertown Realty, Inc. 744 Ryan Dr. Suite #103, Hudson, WI 54016, is a property management company that has been contracted to handle specific association management duties. You can contact Bordertown Realty at 715-386-6000 with questions.

Board of Directors, Officers, Committees

The Board of Directors is a non-paid volunteer group of owners who are interested in the association's success. Office terms are two years for two (2) of the directors and one year for the third. Vacant positions are noted in meeting minutes. Their authority applies to contractual agreements, daily operation, personal conduct of members and guests regarding use of Common Elements, parking, aesthetics and business effecting harmonious use and enjoyment of the association. "Common Element" areas are owned by the association for the enjoyment of all association owners.

Owners can be part of the operations of the association, not only as officers and directors, but also working on committees that work with and are appointed by the board. Interested owners should contact a board member or write to the association. Contact Bordertown Realty for current board member contact information.

Books and Records

Records are available upon owner request by pre-approved appointment of their review. Owner payments are processed and balanced to bank records. The management company balances the association books monthly for reporting to complete tax filings and financial statements.

Closings

A refinancing or a sale closing requires specific handling. There are documents to be completed, letters to be sent and insurance documents to be changed. Contact Bordertown Realty and they will handle the association's part of the required process.

Corporate Documents

This document is not meant to replace the Articles of Incorporation, By-Laws or the Declaration of Copper Ridge Homeowners Association of Woodbury, Inc. Rather it is meant to be a reference document for members most asked questions.

The "corporate documents" specifying the association's operation are the Articles of Incorporation, By-Laws and Declaration of Copper Ridge Homeowners Association of Woodbury, Inc. and this Owner Manual. Owners are furnished a copy of these documents when they purchase their property.

How to Contact the Association

Call Bordertown Realty (715) 386-6000 if you have an association maintenance issue. Leave a message on the purpose of your call, your street address and telephone number if you reach voice mail. This resolves issues quicker. Written correspondence should be sent to: Copper Ridge Homeowners Association of Woodbury Inc. c/o Bordertown Realty, Inc. 744 Ryan Dr. Suite #103, Hudson, WI 54016

Meetings

Regular board meetings are normally held quarterly. The annual meeting of the association shall be held on the second Tuesday of January (as per Bylaws, Article III, Voting and Meetings, Section 3) of each year. General meetings are announced in board meeting minutes and by separate announcement prior to each general meeting. General meetings are important for all owners to attend to hear about the accomplishments and what is planned for the future. Also important is the opportunity to meet neighbors you may not see or talk to on a regular basis. Special meetings can be called by the membership to address specific issues of the association.

Membership and Voting Rights

Townhome owners are the members of the association. Only one vote per Townhome may be cast on voting issues regardless of the number of owners per Townhome. If owners can't agree on how a vote shall be cast, the right to vote on the matter shall be determined in accordance with Article 1, Section 3.

Minutes

Minutes are sent out electronically approximately two (2) weeks after meetings. Please ensure that the management company has a current email address for your unit to receive this communication. Major issues being considered by the board will be noted in meeting minutes, so owners are able to furnish feedback prior to decisions being made.

Payments from Owners

Monthly payments are used for association expenses and the reserve account.

Monthly payments are due on the first (1st) of the month. Payments are payable to Copper Ridge Homeowners Association of Woodbury, Inc. and sent to: Copper Ridge Homeowners Association of Woodbury Inc. c/o Bordertown Realty, Inc. 744 Ryan Dr. Suite #103, Hudson, WI 54016. Payments accrue a late charge of \$25.00 when received after the fifteenth (15th) of the month. If an account requires a legal collection process the total amount due for that entire year will be claimed as due. Payments are posted to the oldest debt first in the following order: special assessments, late charges, annual assessments (dues); fines, considered special assessments are paid in full prior to other charges regardless of due dates.

Any costs or legal fees to collect past due balances are the owner's responsibility. The owner's monthly payment option will be canceled, and all assessments are due immediately if a legal collection process is required.

SERVICES PROVIDED

Insurance

Casualty and general liability insurance for the Association will be provided by the association.

Each Townhome owner must carry an individual HO-6 policy. All such policies shall contain waivers of subrogation and provide that the liability of the carriers issuing insurance obtained by the Association shall not be affected or diminished by reason of any such individual insurance carried by any owner. This policy covers accidents within the unit and insuring the value of personal property and real property within the unit.

Lawn & Grounds Maintenance

Trees, shrubs and lawns are maintained by the association. Lawns are cut weekly as appropriate. When fertilizer and weed killer are applied notice will be posted. Children and pets should be kept off lawn areas as specified in those notices. Watering is done with the sprinkling system maintained by the association.

The association has the right of access to each lot (during reasonable hours) for maintenance or repairs. Emergency repairs can be handled at any time without notice. If repairs are due through the willful or negligent act of the owner, family, guest or invitee, the cost of such repair shall be added to that owners account with the association.

Building Repairs

The association maintains exteriors of buildings. If you see damage or issues please report them to Bordertown Realty, Inc. 744 Ryan Dr. Suite #103, Hudson, WI 54016

Paving/Seal Coating

The association has each units driveways as well as a private street (Granite Court dead-end) that it needs to maintain. Repairs and maintenance will be communicated to owners.

Plowing and Snow Removal

The association will have snow removed from driveways, walkways and private road granite.

Trash Removal

Nitti Sanitation provides trash removal as required by the City of Woodbury. This service is arranged by and paid for by the association. **Trash pick-up is on Thursday of each week.** **Recycling pick-up is on Thursday, every** other week. Holidays may affect the pick-up day.

RULES AND REGULATIONS

Introduction

You have agreed legally to abide by the “Corporate Documents” by buying a townhome in the Copper Ridge Homeowners Association of Woodbury, Inc. Standards need to be set due to the number of homes in proximity. Respect for neighbors is very important. The board has the right to adopt and publish rules and regulations governing the operation of the association, the

use of the grounds and changes made to the external parts of the townhomes. The rules are to ensure property values and the enjoyment of these properties by all owners.

No noxious, destructive or offensive activity shall be carried on upon any part of the common element space, nor anything done which is or may become an annoyance or nuisance to any other resident.

Fines

Fines will be charged to owners (including all members of the household, guests, invitees, pets, etc.) for not following the rules in the Corporate Documents. Fines are \$25.00 per occurrence; this could be multiple times a day ongoing until the problem is resolved. Written notices are sent to owners regarding infractions and time limits to remedy problems.

Activities Prohibited (General Definition – Also see sections below)

All activities prohibited by city ordinances, state statutes and federal regulations and those activities specified in the corporate documents will not be tolerated. The association is not responsible for these types of activities or injuries or property damage sustained by such activity.

Remedy Process for Owner Disputes with Association

Letters to the association are required for issues contested by owners for an action to be taken by the Board of Directors. The letter should include the reason for the protest and the action wanted from the Board of Directors. Issues addressed by this remedy process must be issues the Board of Directors has authority to handle based on the Corporate Documents. Response will be made within thirty (30) days.

Owners contesting fines or a legal process against them will be advised electronically of a meeting set up to discuss the issue with the Board of Directors. This may be done at a regular Board of Directors meeting. Charges for fines and legal processes will continue until such time as the dispute is resolved.

Antenna & Satellite Dishes

These must have board approval for their placement on properties. See *Changes to Townhomes* section for this process.

Businesses

Townhomes are to be used for residential purposes only. No business of any kind is allowed.

Changes to Townhomes

Exterior property changes must be approved by the Board of Directors. Homeowners should submit *Request to Change or Repair Exterior of Residence* form along with any other plan documentation they have to the Board. The Board may request written clarification to said plans. A list of the types of materials to be used should be included in written proposal. The board will furnish an electronic acknowledgment of the request within thirty (30) days of its receipt and an approval or denial within sixty (60) days of date of request. Changes made without approval are deemed a serious matter whereby the homeowner can be held legally and financially responsible. Changes in the appearance of the exterior do include window signs and other displays, regardless of whether inside a living unit or not.

The following guidelines describe pre-approved additions you may make without requesting approval ahead of time. Following the spirit of these guidelines and abiding by the Association By-Laws will help keep our community well maintained and not adversely affect the current and future value of our homes. Consideration to the overall appearance of the common element spaces and the community should be kept in mind. If you wish to make a change or addition not described below, submit a form and proposal to the board as described above.

Any of the following items are not to inhibit or interfere with maintenance crews, be a safety hazard or infringe on existing landscaping. If in doubt, contact a board member for guidance:

- Grills need to be kept 10 feet away from your townhome. Grills are not allowed on decks
- Flowerpots are to be placed on rock areas, concrete sidewalks or on decks. Again, tastes vary and thus presenting flowerpots in colors should match or compliment the townhome siding color.
- Vegetables and similar plants are to be kept in pots and placed on deck or rock areas around the townhomes.
- Two Shepard's Poles may be placed in rock areas.
- Deck furniture, lounges, tables and chairs, umbrellas need to be placed on the deck or in homeowner's garage.
- Hoses should be wound up after use and put in garage or neatly tucked on the rock area

when not in use.

- Holiday lights may be installed on eaves using appropriate attachment methods, hung on trees or bushes but not damaging shrubbery.
- Christmas lights should not be put up before November 1st and need to be removed by January 31st.
- Other holiday decorations should be limited and placed in rock areas or near your townhomes. Placement should not inhibit maintenance crews from cutting grass or removing snow.
- Front door decorations like wreaths, welcome signs, etc. should be hung with appropriate hangers and not piercing wood or metal materials of the door or building.

Children

Parents and adults with children residing in or visiting the association are totally responsible for all actions of the children under their care. Fines are also applicable for prohibited activities.

Damage by Owner

Expenses incurred through individuals willful or negligent act causing damage to buildings or grounds are charged directly to the owners. Whether permanent damage occurs is not the determining factor for fines under this rule. It is beneficial to have a safe environment for all to enjoy.

Garages

For safety and security purposes, garage doors are to be kept closed when not in use.

Noise Issues

The City of Woodbury noise ordinances apply. We encourage neighbors to discuss these issues first if a problem exists. Then, if necessary, call the police to report excessive noise. State in your report that this issue had been reported earlier. Noises such as dogs barking incessantly, or other offensive noises are still citable by the police even during the day.

Parking

Owners and guests are to use garages and private driveways for parking. Only operable vehicles, defined as vehicles with current registration and vehicles that are operational, are allowed on association grounds. Vehicles are not allowed to be left overnight on Private Granite Court. Vehicles can be towed, at the owner's expense, any time an inoperable vehicle is on association grounds.

All overnight parking of motor homes, travel trailers, boats or recreational vehicles of any type

is expressly prohibited unless authorized by the Board of Directors.

With the limited guest parking available, please be courteous and leave the guest spaces for the visitors of the association.

Pets

Pets are allowed in townhomes. Pets must always be restrained by leash when outside. Pick-up of all pet's feces is always required. Pets are not limited in number but noise and damage can carry to other rules.

Send written reports of pet owners not picking up after their pet to Bordertown Realty, identifying the pet owners by address. Your report will be verified.

Leased Townhomes

Only 20% of the townhomes in Copper Ridge Homeowners Association of Woodbury, Inc. are allowed to be rented. This is a first come first serve situation. The Board will keep a waiting list. Each owner is required to tell the board in writing 60 days prior to the tenant lease expiration if they will be leasing the unit for another year or not.

No townhomes leases are allowed for any duration less than 12 months.

The owner entering into the lease is responsible for providing the tenant with copies of the Association Declarations, Covenants, By-Laws and any rules and regulations prior to the start of the lease.

The owner entering into the lease is responsible for providing the name and contact information for all tenants occupying that unit to Bordertown Realty within 30 days from the start of the lease.

Signs

Do not attach "For Sale" signs to the buildings or fences. Signs may be on posts next to the property for sale, but must be removed before the closing date, with enough time for inspection and repair of any damage to grass, yards or irrigation systems.

Trash and Recycling Bins

Trash and recycling bins can be put out 24 hours before scheduled trash and recycling pickup and must be taken back into the owner's garage within 24 hours after trash and recycling pickup.

Water

It is recommended that water be shut off if you are going to be away for a prolonged period of time to prevent water damage to your townhomes in your absence. Owners will be held liable for any damage to outside of townhomes should a water pipe freeze or break.

Common Areas

Owners are welcome to use any outdoor space they would like while abiding by the rules described in this document. It is expected that owners do not store any personal property in the common area owned by the association, including children's toys, bikes, basketball hoops, sporting equipment, etc. All personal property needs to be stored in your home or garage while not being used.

Retaining Wall

Owners are responsible for ensuring that children that live in their home or are visiting do not play on the retaining wall on Private Granite Court. It is not an area that is safe for children to climb on or jump off of. It is also expected that children do no play with or remove rocks from the retaining wall or any other area of landscape. Any damage caused will be the responsibility of the owner who caused it.

FORMS

Copper Ridge Homeowners Association Of

Woodbury, Inc. PROXY

Meeting of Unit Owners

The undersigned Unit Owner(s) of Unit _____ of ***Copper Ridge Homeowners Association Of Woodbury, Inc.*** hereby appoints _____ the true and lawful Proxy of the undersigned, with full power of substitution to represent and vote each of the Common Interests of Townhomes, which the undersigned would be entitled to vote at a meeting of Unit Owners and at any adjournments thereof, with all the powers which the undersigned would possess if personally present.

DATED: _____

Signed: _____

Print Name: _____

Signed: _____

Print Name: _____

Copper Ridge Homeowners Association of Woodbury, Inc.
SECURITY INCIDENT REPORT

DATE: _____ **Time:** _____

Reported by: _____

Location of Incident:

_____ **Date and Time of**

Incident: _____ **Incident Report:**

Witnessed By: _____

Police Notified: Yes () No ()

Follow Up:

Resolution:

***Copper Ridge Homeowners Association Of Woodbury,
Inc.***

Request to Change or Repair Exterior of Residence

Date: _____

Name: _____

Address: _____

Telephone Number: _____

Building Permit Required: ____ Yes ____ No

Type of Work to be Accomplished: (Check one)

Remodel Exterior ____ Repair Exterior _____

Description of Work: _____

Architect Drawing or Sketch Attached: _____ Yes _____ No

Submitted by: _____

____ Approved

____ Rejected

Board Signature