

BYLAWS
of
WASHINGTON SQUARE HOMEOWNERS' ASSOCIATION

**ARTICLE I:
SCOPE AND DEFINITIONS**

1. The name of the association is the Washington Square Homeowners' Association. Membership consists of all owners of condominium units on the property of Washington Square in Mount Vernon, Iowa.

**ARTICLE II:
MEMBERS AND VOTING RIGHTS**

1. The owners of record of the condominium units shall constitute the membership of the association, and membership will automatically cease when the record ownership of the unit is terminated.
2. If more than one person is the owner of the same unit, all such owners will be members and remain jointly liable for all membership obligations. In such cases, the votes entitled to be cast by the owners of that unit will be cast by the person named for that purpose on a certificate signed by all such owners or fiduciaries or other officials and filed with the Executive Board.

**ARTICLE III:
MEMBERSHIP MEETING**

1. The annual meeting and any special meeting will be held within Mount Vernon, Linn County, Iowa, and all such meetings will be held at the specific place designated in the Notice of this meeting.
2. A majority of the total number of votes outstanding shall constitute a quorum for the transaction of business. All action by the members of submitted to them for consideration shall be carried or approved upon the favorable vote of a majority of the votes represented and entitled to be cast at the meeting unless a different rule is provided herein or is agreed upon. If neither the President nor the Vice President is available to preside, a chairperson shall be elected.
3. A special meeting of the members may be called by the President, or in the event of his/her absence or disability, by the Vice President, Secretary, Treasurer, or by at least twenty-five percent (25%) of the total number of votes outstanding and entitled to be cast.
4. It shall be the duty of the Secretary or his/her designee to give written notice to members of the time and place of the annual meeting. The person or persons calling a special meeting pursuant to paragraph 3 shall give like written notice of such special meeting. Notice will include the time and place and purpose or purposes for which the meeting will

be held. No action shall be taken at a special meeting that is not directly related to the purpose or purposes stated in the notice of such meeting.

5. At all meetings, the order of business will consist of the following:

- a. Election of Chairperson, if required;
- b. Calling roll and certifying of proxies;
- c. Proof of notice of meeting or waiver of notice;
- d. Reading and disposal of any other approved minutes;
- e. Reports of officers, if applicable;
- f. Election of officers, if applicable;
- g. Unfinished business;
- h. New business;
- i. Adjournment.

Roberts Rules of Order shall govern unless specifically superseded.

6. A quorum at an Association meeting shall consist of the presence of members in person or by proxy, representing a majority of the total of voting members. The actions carried or approved by a vote of a majority of the units represented at a meeting at which a quorum is present shall constitute the actions of the membership unless a different rule is provided herein. The President, or in his or her absence or disability, the Vice President will preside at each member meeting. If neither the President nor the Vice President is able to preside, a chairperson shall be elected by the members present at such meeting.

7. At any meeting of the Association membership, a person holding a member's proxy will be permitted to cast such member's vote on all questions properly coming before such meeting, provided such proxy is in writing and signed by a member entitled to cast votes, and designates the unit to which such rights are pertinent, and the period which the proxy is to be effective. The decision of the Executive Board regarding the sufficiency of any proxy for recognition shall be final and not subject to appeal to the members.

8. Notice shall be given by email, personal delivery or postal delivery no less than ten (10) days, nor more than thirty (30) days prior to the date of the meeting. A notice shall be duly given if addressed to the member at the address of his/her unit at Washington Square, unless at the time of giving such notice, such members has given written direction, delivered to an officer or member of the Executive Board specifying a different mailing address to be carried on the rolls of the Association.

9. The annual meeting of the members shall be held on the first Monday of November at 7:00 p.m. local time.

ARTICLE IV: EXECUTIVE BOARD

1. The affairs of the Association shall be governed, managed and administered by the Executive Board, which is elected by the membership. All Association members are eligible for election.

2. The Executive Board shall consist of four members: President, Vice President, Secretary and Treasurer.
3. The term of office shall be two years and shall begin on the first day of January following election. An officer may serve up to two consecutive terms. After two consecutive full terms, a break in service of one year must occur before the person may run for election to that office again.
4. Election of officers shall be by ballot at the annual meeting. A nominee must receive a majority of the votes cast to be elected. If no one receives a majority, the nominee with the fewest votes will be eliminated after each ballot until one person receives a majority.
5. A majority of the Executive Board shall constitute a quorum.
6. Vacancies in the Executive Board may be filled until the date of the next annual meeting by vote of the majority of the board remaining in office, whether those remaining constitute a quorum or not. The term of the officer elected shall be effective immediately and shall extend until the effective date of the next term for that office.
7. An officer may be removed by a petition signed by no fewer than two-thirds of the eligible members of the Association.
8. A majority of the Board members may, by resolution, set a time and place for regular meetings of the Executive Board and no notice shall be required until such resolution is rescinded. Special meetings of the Board may be called by the President or any two (2) Board members. Not less than two (2) days notice shall be given, personally or by mail, telephone or email. The notice shall state the time place and purpose of the meeting.

ARTICLE V: OFFICERS

1. The President shall be the chief executive officer of the Association. He/she shall preside at all membership meetings and shall have the power to appoint committees from among the members of the Association to assist in the conduct of the affairs of the Association.
2. The Vice President shall preside over membership meetings in the absence or disability of the President, and shall generally assist the President and exercise such other powers and duties as are prescribed by the Executive Board.
3. The Secretary shall keep the minutes of all proceedings of membership meetings and Executive Board meetings and shall have custody and control of the Minutes Book of the Association, and shall keep or be in charge and control of the records of the Association except those of the Treasurer. Minutes of any Association meeting should be given to Board members and Association members within fifteen (15) days of said meeting.

4. The Treasurer shall have control of the funds and other property of the Association, shall keep the financial books and records thereof and shall pay vouchers approved by the Executive Board or designate some person under his/her control to do so. The Treasurer shall provide quarterly financial reports.
5. Compensation of all officers and employees shall be fixed by the Executive Board. This provision shall not preclude the Executive Board from employing a director/manager as an employee, nor from contracting with a director/manager for management of the condominium.

ARTICLE VI: POWERS AND DUTIES OF THE EXECUTIVE BOARD

All of the powers and duties of the Association shall be exercised by the Executive Board, including those existing under the common law and statutes, the Articles of Incorporation, and the documents establishing the Condominium Regime. Such powers and duties of the Executive Board shall be exercised in accordance with the provisions of the Declaration of Condominium which governs the use of the land and in addition to those elsewhere provided, shall include but not be limited to the following:

1. To collect assessments from members for all common expenses authorized by the membership as needed to continue operations of the Association.
2. To use the proceeds of assessments in the exercise of its powers and duties.
3. The maintenance, repair, replacement and operation of the condominium property, including all common areas, elements, and facilities, and Units, as applicable and the construction of new improvements or alterations if authorized, and making or providing for payment for all such work and approving or delegating to the Treasurer authority to approve those vouchers.
4. The reconstruction, repair, restoration, or rebuilding of the condominium property and of any Units as applicable.
5. To make recommendations to the membership for making and amending regulations restricting the use and occupancy of the property in the condominium; to permit or forbid an action or conduct with the discretion committed to them in the condominium documents.
6. To enforce by legal means the provisions of the condominium documents, the Articles of Incorporation, the Bylaws of the Association and the Regulations for the use of the property in the condominium.
7. To employ for WSHA and delegate any contractor or maintenance personnel the powers necessary to complete their contracted work, except areas specifically requiring the approval by the Executive Board or meeting of the Association membership. To employ, designate and

remove any personnel necessary for maintenance, repair and replacement of common areas and facilities.

- 8 To pay taxes and assessments which are liens against any part of the condominium other than individual Units and to assess the same against the Units subject to such liens.
- 9 To require all contractors and maintenance personnel to provide a copy of their insurance policy showing Workers Compensation coverage which must include coverage for owner(s), employees and all sub-contractors who will work at WSHA common areas and facilities.
- 10 To pay the cost of all utility or other services rendered to any of the condominium property which is not billed directly to the owners.
- 11 To interpret and apply the provisions of the condominium documents in matters of dispute between owners or between owners and the Association, which determination shall be binding on the owners.
- 12 To conduct or supervise all votes or determinations by members other than a membership meeting.

ARTICLE VII: COMMON EXPENSES: ASSESSMENTS AND COLLECTIONS

- 1 The common expenses of the Association include all those legitimately assumed by it in connection with its powers, duties and obligations as set forth in any of the condominium documents and as are necessary or implied in connection with the powers and duties of the Executive Board. Snow removal and care of the grounds in connection with common land and the upkeep of building exteriors shall be assumed by the Association as a common expense.
- 2 The Association shall assess against the owners of each Unit and hold them liable for a share of the items in the budget for all common expense, equal to each Unit's prorated share, which assessments, in addition to being and constituting a lien against the Unit in question shall also be a personal liability of the owner thereof and jointly and severally so if more than one owner.
- 3 The Executive Board shall develop and propose a budget for each fiscal year (which shall be the same as the Association fiscal year for Income Tax purposes), to be adopted at the annual meeting, pursuant to Article III, and shall include the estimated fund required to defray the common expenses and to provide and maintain funds for the following accounting categories according to good accounting practices.
 - (a) Current expenses which shall include all funds and expenditures to be made in the year for which the funds are budgeted, including a reasonable allowance for contingencies and working funds, excluding expenditures chargeable to reserves or to additional improvements. The balance of this fund at the end of each year shall be applied to reduce the assessments for the succeeding year.
 - (b) Reserve for deferred maintenance, which shall include funds for maintenance items which occur less frequently than annually.

(c) Reserve for replacement which shall include funds for repair or replacement required because of damage, destruction, depreciation or obsolescence.

4. The Association, by positive vote of a majority of eligible owners, may also make and levy assessments for common emergency or extraordinary expenses due and payable according to the vote of the Association members. Emergency assessments and special assessments shall be due and payable according to the vote of the Association members. Funds for emergency expenses may be raised by emergency assessment and/or by regular but separate reserve accounts and assessments for such purposes.
5. The regular annual dues made for current expense, deferred maintenance, replacement reserves, or for any other purpose shall be paid by the Unit owners as to their shares thereof in twelve (12) equal monthly installments payable on the first day of each month during the one-year period in question. If any installment of any assessment of any kind of character is in default for more than thirty (30) days, the Executive Board may accelerate the remaining installments and declare the entire amount thereof due and payable within twenty (20) days after the written notice thereof is mailed to the owner in default at her/his address pursuant to Article III. 8.
6. The holder of a mortgage on any Unit, upon its filing written request with the Association, shall be given written notice by the Association of the non-performance of a mortgager's obligations under these Bylaws, the Declaration or other condominium documents, which is not paid within thirty (30) days.
7. The Association shall at all times maintain complete and accurate written records of each owner and the address of each, and setting for the status of all assessments, account and funds pertinent to that owner. Any person other than an owner may rely on a certificate made from such records by an officer or agent of the Association as to the status of all assessments and accounts.
8. The depository of the Association shall be such bank or banks as designated by the executive Board and in which the moneys of the Association shall be deposited. Withdrawal of moneys from the accounts shall only be by checks signed by such persons as are authorized by the Executive Board.

ARTICLE VIII: AMENDMENT

1. These Bylaws may be amended, altered, repealed, or new Bylaws adopted at a regular or special meeting of the members with an affirmative vote of two-thirds (2/3) of all votes entitled to be cast.
2. No amendment may be adopted at either a special or regular membership meeting not included in the notice. However, if notice of the proposed amendment has been given, a different amendment

relative to the subject matter thereof may be adopted by those present, in person or by proxy, and possessing the requisite percentage of the total number of votes outstanding and entitled to be case, provided further, no vote by proxy may be counted unless the proxy expressly provides for such contingency. More than one proposed amendment maybe included in the notice of a meeting.

3. 3. To the extent provided in Section 499B. 14 of the Code of Iowa, no modification or amendment of these Bylaws shall be effective unless set forth in an amendment to the Declaration of Condominium, executed and recorded in the manner set forth in the Declaration. An amendment to these Bylaws shall constitute an amendment to the Declaration as provided for by law. Upon such recording, such amendment shall be effective against all persons have an interest in a Unit regardless of whether that person had such interest at the time the amendment was adopted.

ARTICLE IX: GENERAL PROVISIONS

1. The invalidity of any portion or provision of these Bylaws shall not affect the validity of the remaining provisions or portions hereof.
2. The Association shall not have a corporate seal.
3. The Association may require fidelity bonds from all officers or agents handling or responsible for Association funds and the expense of such bonds shall be common expense of the Association.
4. The President shall appoint a committee of three (3) or more members, not to include the Treasurer, to review the accounts and financial records of the Association not less than every two (2) years, and the results shall be made available to each member within 30 days of completion of the review.
5. The Association shall promulgate by majority vote of eligible voting members, such Rules and Regulations as it deems to be in the best interest of all owners. Such rules and regulations shall be binding upon all members, guests, and agents of members. An amendment to the Rules and Regulations shall not constitute an amendment to the Declaration and shall be valid and enforceable upon adoption.
6. Each member shall have the obligations imposed upon her/him by the condominium documents as an owner. No member shall have any power or authority to incur a mechanic lien or other lien effective against the condominium property, except as the same may attach only against her/his interest therein.

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11/14/02 Passed by unanimous vote of twelve present and four proxies. Draft of a committee appointed by Susan Salter to review Bylaws (Spring 2010) (Carol Bowden, Bob Sautter, Nancy Thomas (chair) and Brenda Van Valen).

Washington Square Homeowners' Association Rules & Regulations

Definitions: (Adopted May 10, 2004)

Common Areas include all the land legally defined as WSHA and the nine duplex building. Also included are public utility installations for electricity, gas and cold water. (See p. 5)

Land and Landscaping: (Amended May 2024)

1. Owners shall replace developer-installed landscaping, i.e. shrubs, mulch and edging placed adjacent to each unit at the time each duplex was built. Prior to installation, any replacements/upgrades must be approved by the Board or persons designated by the Board. **Trees** planted by owner must have prior approval of the Grounds Committee. The Association assumes responsibility for trimming all trees.
2. Personal gardens may be installed adjacent to the foundation of any owner's unit so long as it does not extend out from the foundation more than four feet. Current edging as it exists for units that are beyond the four-foot limitation. Prior to installation, any plan for a personal garden must be approved by the Board or persons designated by the Board. The Association assumes no responsibility for personal gardens. In the event an owner/future owner wishes to discontinue upkeep of a personal garden, which includes bushes, flowers, shrubs, the owner is responsible for returning it to lawn status in a manner approved by the Board or persons designated by the Board.
3. Owners are responsible for all weeding and trimming of bushes within current edging of their unit. Each spring the Board will provide a list of local landscapers, should the owner choose not to do this maintenance themselves.
4. Failure to properly maintain personal landscaping:
 - a) The Grounds Committee will send a notice of violation giving the homeowner 30 days to remedy.
 - b) Options: Homeowner remedies the landscaping issue; homeowner hires a landscaper to remedy the landscaping; or the HOA hires landscaper and bills the owner.
 - c) After 60 days of notice of violation, if the landscaping issues have not been remedied, the homeowner will be assessed a \$300 fine. This money will be applied to landscaper fees to clean-up the property. If the cost to remedy is more than \$300, the homeowner is responsible for paying the additional costs.

The following table will clarify these regulations: (Adopted May 10, 2004, Amended May 2024))

Feature	Repair/Replacement	Maintenance
Driveways/Sidewalks/Front Walk	Association	Association
Edging	Owner	Owner
Lawn	Association	Association
Mailboxes	Association	Association
Mulch	Owner	Owner
Personal Garden (as it currently exists with edging)	Owner	Owner
Retaining Walls	Association	Association
Sensor Lights	Association	Association
Shrubbery	Owner	Owner
Trees	Association	Association

The Owner will assume responsibility if owner damage or neglect require replacement or maintenance.

Buildings:

The Association and Owners shall share responsibility for *exterior* surfaces of the units (see below). Owners shall report promptly to the Board and maintenance needs for which the Association is responsible.

<u>Feature</u>	<u>Repair/Replacement</u>	<u>Maintenance</u>
Driveways/Sidewalks/Front Walk	Association	Association
Entry door hardware	Owner*	Owner*
Fireplace vents	Association	Association
Foundations/Footings	Association	Association
Garage Doors *If damaged by owner	Association / *Owner	Association / *Owner
Garage door openers and associated mechanisms	Owner	Owner
Gutters/Downspouts	Association	Association
Open porches/Decks	Owner*	Owner*
Outside electric outlets	Owner*	Owner*
Outside gas outlets	Owner	Owner

Outside light fixtures - lamp posts only	Association	Association
Outside vent covers - dryers	Association	Association
Outside vent covers - hoods	Association	Association
Outside water hydrants (faucets)	Association	Association
Patios	Owner*	Owner*
Porch Screens	Owner*	Owner*
Roofs* Dish / Solar Panels or Antennas	Association Owner*	Association Owner*
Shutters - if damaged	Association	Association
Skin (external covering of units)	Association	Association
Skylights	Owner*	Owner*
Storm Doors	Owner	Owner
Storm Windows	Owner	Owner
Windows, including glass	Owner	Owner
Window screens	Owner	Owner

- Owner's responsibility if installed by owner.
- If Owner damage or neglect requires maintenance or replacement, the Owner is responsible.

Process for determination for burden of repair / replacement costs. (Adopted May 2024)

1. If the owner's property needs repair or replacement, and the owner believes that the cost should be incurred by the association, the owner has the right to request that the Board review the request.
2. Owner needs to complete the attached form and submit it to a board member. Owner is responsible for obtaining two (2) estimates and photos for the repair / replacement.
3. The Board has thirty (30) days to rule on the owner's request.
4. If the request is denied, the owner must complete the repair in a timely fashion.

Use of Common Areas: (Adopted May 28, 2010, Amended May 2024)

Common Areas can be used for...

1. Occasional recreational or celebratory events planned by and for Association members.
2. Occasional recreational or celebratory events planned by an Association member *for family and/or friends*. Everyone must abide by any restrictions prescribed by the Board.

3. The planting of additional trees, shrubs and plants in the Common Area can be done only Association members secure approval of the Board or Committee designated by the Board, and abide by their stipulations regarding purchase, location, installation, and care of plantings.

Common Areas may NOT be used for: (Amended May 2024)

1. Storage sheds, any type or size
2. In-season or out-of-season storage on decks, patios or open porches (Patio furniture, gas or charcoal grills and plants are **acceptable**.)
3. Storing vehicles or recreational equipment, any type or size
4. Fences or walls, any type or size
5. Clothes lines, any type or size
6. Permanently placed playground equipment, any type or size pet houses or pet exercise areas (including below ground electronic devices, or invisible dog fences of any type or size)
7. Above-ground pools of any size or type

Units:

Owners shall be responsible for keeping their units maintained inside and outside in a manner conducive to the well-being of the Association. The following restrictions apply:

Window/Door treatments: (Amended May 2024)

1. Exterior side of drapes/blinds shall be of light, solid color.
2. No blankets, sheets or cardboard to be used as interior window coverings.
3. Seasonal decorations, flags, yard signs, for sale signs ARE acceptable. No political signs.
4. No exterior awnings or coverings.

Pets: (Adopted June 2024)

All homeowners who own pets must be cognizant that not everyone likes pets. Use of common sense will go a long way in allowing everyone to peacefully co-exist with their neighbors.

1. Restricted to dogs, cats, birds, household reptiles (turtles, hamsters, guinea pigs)
2. No exotic pets, which includes snakes, pot belly pigs, monkeys, etc. Must obtain Board approval for these types of pets.
3. No outdoor dog / pet kennels.
4. No breeding or boarding for any commercial purpose.
5. Each homeowner will be responsible for any damage to the property of another or the common area due to his/her pet.
6. Homeowners are responsible for ensuring that any of their guests who bring pets onto the property follow these rules.

7. Dogs and cats must be leashed and always accompanied by owner. Pets are not allowed to roam the property off-leash, even when accompanied by the owner.
8. If the dog / cat is tethered outside, the owner must be outside with the pet.
9. If the dog (s) are on the homeowner's deck or patio, the homeowner is to ensure that there is no excessive barking.
10. Owners must remove excrement "immediately." If the owner fails to comply, a notice of violation will be sent. Owner will be given 7 days to clean up all their pet(s)' excrement. Failure to clean up will result in a \$50 fine.
11. Two (2) dogs per household, and weight limit of dog is 125 pounds. If more than one dog, the combined weight of the dogs cannot be more than 125 pounds.
12. There is no limitation on the number of indoor pets. To prevent creating a nuisance, homeowners are asked to use common sense in the number of pets in their home.

Pet Violations (Adopted June 2024)

1. If the Board receives a complaint that a pet is on the property unaccompanied by the owner, a notice of violation will be sent to the owner. Subsequent violations will result in a \$50 fine to the owner.
2. If the Board receives a complaint that a pet owner is not immediately picking up after their pet, a notice of violation will be sent to the owner. The owner will have 7 days from receipt of the notice to clean up after their pet. Failure to clean up within the 7-day period will result in a \$50 fine.
3. If the Board receives a complaint of excessive barking, a notice of violation will be sent to the owner. If the excessive barking continues, further violations will result in a \$50 fine to the owner.

Noise Control:

There shall be no disturbing noises, night or day, that will interfere with the rights and comforts of others, including but not limited to musical instruments, radio and TV.

Roofs:

1. Outdoor Dishes/Antenna/Solar Panels of any type or size must be approved by the Board or persons designated by the Board.
2. Owners are responsible for any roof or building damage caused by outdoor dishes/antennas/ solar panels that are attached to the side or roof of any unit.

Vehicles / Parking (Adopted May 2024)

1. All personal vehicles must be parked in garages and not in guest parking.

Additional Responsibilities of Owners (Adopted May 8, 2003, Amended May 2024)

1. Owners shall provide an exterior door key to the President, or person designated by the President, to be used *only in the case of an emergency, such as a fire or natural disaster*. Should an exterior door lock be changed for any reason, Owners shall provide a new key.
2. Owners shall provide a copy of the current Condominium Owner's Insurance Policy *annually* when the policy is renewed, for review by the Board or persons designated by the Board.
3. Owners shall not engage in or permit any activity or condition which would cause insurance carried by the association or any other Owner to be terminated or show a premium increase.
4. Owners who lease their unit shall provide (a) a copy of the lease agreement to the Board or persons designated by the Board and (b) a copy of the current Rules and Regulations to the lessee. (See #2 below in Other Rights and Responsibilities)
5. Owners shall advise the Board of any lien (excluding mortgages, taxes and Association assessments), suit or other proceeding which may affect the title to their unit. Notification to the Board shall occur within ten (10) days after the lien attaches or Owners receive notice of such suit or proceeding.
6. Owners shall bear the sole responsibility for any conditions outside, inside or around their Unit which do not meet approved standards of the Association.
7. Prior to the sale of any Unit, Owners must request a detailed exterior site assessment by the Board, or persons designated by the Board, to ensure the conditions of the Unit fall within acceptable guidelines of the Association. The Board shall provide a written statement to the Owners and potential Owners or their designated representatives, signifying approval for the sale. Should the Unit not sell within one hundred and eighty (180) days, a new assessment shall be required.

Other Rights and Responsibilities of Owners:

1. Owners shall have the exclusive right to paint, repaint, tile, carpet, wax, paper or otherwise refinish and decorate the interior surfaces of the walls, floors, ceilings, windows, and doors within their unit. Owners shall be responsible for maintaining or replacing furnaces, air conditioners, hot water heaters, kitchen appliances, bathroom and light fixtures.

Unit Renting (Amended and adopted May 2024)

1. Homeowners are allowed to rent out their units.
2. The entire unit is rented; no renting out of rooms, basement, or 2nd floor.
3. All occupants must be "immediate family." Immediate family" includes parents, children and grandparents. Must get Board approval and show special circumstances to deviate from this rule.

4. Leasing period is a minimum of 90 days.
5. Rental/lease agreement must be in writing and be written on a legal Iowa rental form.
 - a. <https://eforms.com/images/2015/10/Iowa-Standard-Lease-Agreement.pdf>
 - b. <https://freeforms.com/wp-content/uploads/2020/08/Iowa-Association-of-Realtors-Residential-Lease-Agreement.pdf>
6. Tenant(s) must review, and sign written acknowledgment of the Washington Square Homeowners' Rules & Regulations.
7. Tenant(s) is **not** allowed possession of the unit until the Board has reviewed the rental agreement and is satisfied that everything is in compliance with the rental rules.
8. Tenant must provide proof of renter's insurance and have a copy of the insurance declaration on file with the Board. Homeowner must also have proof of insurance on file with the Board.
9. Tenant(s) is allowed pets that are permissible within the rules.
10. An exterior assessment must be completed by the Board and/or Landscaping committee prior to the tenant taking possession. An exterior assessment must be completed after the tenant vacates the property.
11. The homeowner is responsible for HOA dues.
12. The homeowner and tenant must have a current bank account on file with the Board treasurer.

Rental Checklist for Board Review

- Lease is in writing and for a minimum of 90 days.
- All occupants are immediate family.
- An exterior assessment has been completed.
- Both the homeowner and tenant have provided proof of insurance.
- The Rules & Regulations have been signed and acknowledged by the tenant(s).
- The homeowner and tenant have provided bank account information.

Insurance Responsibilities of Condo Unit Owners:

Condo Unit Owners are responsible for everything *inside the wall*, including but not limited to:

- Personal Property
- Floor coverings, including subfloor for installation for floor covering
- Paint, wallpaper or other wall finishings
- Window coverings
- Light fixtures, switch plates
- Domestic appliances including microwave, dishwasher, stove, refrigerator, trash compactor, garbage disposal, etc.
- Kitchen cabinets, sinks and countertops
- Bathroom vanities, sinks, mirrors, toilets, tubs and showers

- Bathroom fixtures (towel racks, toilet paper racks, faucets)
- Fireplaces (wood, electric or gas)
- Hot water heaters
- Air conditioners and furnace
- Garage door openers and mechanisms
- Water softeners
- Washers/Dryers
- Shelving
- Basement ceiling
- Trim and doors