

GOLF VILLA CONDOMINIUM ASSOCIATION

RESIDENT HANDBOOK

NOVEMBER 1, 2021

Cummings Property Management

Association Phone Numbers (810) 715-5310
Association Toll Free Number (810) 965-5292
Association Facsimile Number (810) 715-5316
Number

7 Day – 24 Hour Emergency Number (810) 715-5310
Follow instructions

After-Hours Emergency Number (810) 257-2131

**Management Office –
Mailing Address**

Golf Villa Association
Cummings Property Management, Inc.
6190 Taylor
Flint, MI 48906

**Monthly Dues -
Mailing Address**

Golf Villa Association
c/o Cummings Property Management
P.O. Box 333
Detroit, MI 48201-0337

Effective June 1, 2026, The Highlander Group is the management company for your association.

TABLE OF CONTENTS

DEFINITIONS	3
MANAGEMENT	3
BOARD OF DIRECTORS	3
OFFICERS OF THE ASSOCIATION	4
CONFLICTING PROVISIONS	4
AMENDMENTS TO DOCUMENTS	4
MEETINGS	4
ASSOCIATION DUES	4
SERVICES PROVIDED BY THE ASSOCIATION	5
SATELLITE DISHES	6
MAINTENANCE RESPONSIBILITIES OF THE OWNERS	6
MAINTENANCE REQUESTS	6
MODIFICATION OF THE INTERIOR OF UNITS	6
MODIFICATION OF THE EXTERIOR OF UNITS	7
LIST OF MAINTENANCE RESPONSIBILITIES	8
RULES & REGULATIONS	10
RESIDENT USE OF THE GENERAL COMMON AREAS	10
RESIDENT USE OF THE LIMITED COMMON AREAS	10
NOISE	10
ANIMALS (PET POLICY)	11
AWNING SPECIFICATION POLICY	11
DOORS AND WINDOWS	11
FLAG POLICY	11
GARAGE & ESTATE SALES	12
HOLIDAY DECORATIONS	12
LANDSCAPE, VEGETABLE GARDENS & SHRUBS	12
LEASING AND RENTAL	12
MAILBOXES	13
SALE OF A UNIT	13
SECURITY CAMERA POLICY	13
TRASH REMOVAL	13
VEHICLE MAINTENANCE	13
VEHICLE POLICY	13
WILDLIFE POLICE	14
ENFORCEMENT OF THE RULES AND REGULATIONS	14

The purpose of this handbook is to aid in answering some of the most commonly asked questions regarding our association. It should be read by all residents of Golf Villa.

Most of the information concerning maintenance and rules come from the Master Deed or By-laws. **This document does not replace the Master Deed or By-laws.** This document's intent is to consolidate many questions into an abbreviated form and only covers a very small amount of the rules that are contained in the Master Deed and By-laws. Any changes to the rules, regulations or general information will be provided under separate cover.

DEFINITIONS

- "Association" - Non-Profit corporation of which all Co-Owners shall be a member.
- "Co-Owner" - A person who owns one or more units in Golf Villa.
- "Board" - The members that make up the Board of Directors on the Golf Villa Condominium Association.
- "Officers" - Individuals appointed by the Board to perform the duties of President, Vice-President, Treasurer and Secretary. There is also a member at large that serves on the Board.
- "General Common Areas" - Areas that the Association is required to maintain, repair or replace. These areas are specifically defined in the Master Deed, Condominium By-laws and Corporate By-laws.
- "Limited Common Areas" - Areas that are a portion of the common elements, but are restricted to the use of the Owner or tenant. Some of these areas may only require maintenance by the Owners.

MANAGEMENT

A professional management company manages Golf Villa. Your board is responsible for the management of the Association and the maintenance of the complex. Any change of policy enacted by this board will be sent out under separate cover.

BOARD OF DIRECTORS

Your Board of Directors consists of five (5) members to be elected for alternating two- year terms. The term of office begins following our Annual Meeting.

OFFICERS OF THE ASSOCIATION

The Board is responsible for appointing the officers. The officers of the Association include a President, Vice-President, Treasurer, Secretary, and Member at large. A description of duties for each officer may vary from Board to Board.

CONFLICTING PROVISIONS

The Association is governed by a set of legal documents. They are in order of priority, the Master Deed, Condominium By-laws, Articles of Incorporation, and the Rules and Regulations. In case of conflict between documents, the order in which they are listed above will prevail.

AMENDMENTS TO DOCUMENTS

The Board has the responsibility to institute guidelines that are in the best interest of the majority of the Association members. If Association members choose to repeal or modify a Board enacted rule or regulation, a majority vote by the of Owners in good standing is required. Amendments to the Master Deed or Condominium By-laws require an affirmative 2/3 majority vote by the members.

MEETINGS

An annual general meeting and election is held in June or an alternative date and time to be determined by the Board of Directors. The purpose of this meeting is to report to the members on the status of the Association, to elect Directors and vote on issues that affect the Association. Voting for Directors can be done in person or by proxy. Only Owners in good standing have voting privileges, and only one vote per unit is permitted.

A special meeting may be called by a petition signed by a majority of the Board or by a petition signed by one third of the Owners in good standing. The purpose of a special meeting will be limited to the issue addressed in the petition.

Owners will be notified by mail for general or special meetings. Board meetings are held routinely throughout the year.

Financial reports, and minutes of all meetings, are available by request to all Owners by contacting the Management Company.

ASSOCIATION DUES

Association dues are payable on the first of each month. Please make checks payable to Golf Villa in care of the current Management Company. If your payment is late, please include the \$25.00 late fee. Coupon books are provided for your convenience. Please mail your dues to the address on the cover. Your dues cover the water costs in addition to the services listed in the next section.

As an alternative, a direct withdrawal from your bank account can be arranged by contacting the Management Company, online payments are also available through the Management Company's web site, using these options helps keep our administrative costs down.

SERVICES PROVIDED BY THE ASSOCIATION

Insurance – The internal frame and outside services are covered, as are the general and limited common grounds. Typical exceptions to the Association's policy are decks, patios, doors and windows, as Owners are responsible to insure those items. Refer to your By-laws for a detailed description.

NOTE: Each Owner is required to secure, and be responsible for, personal property insurance to cover the upgrades and any other improvements to the base condo unit made by the Owner. All general outside surfaces of the building are the responsibility of the Condominium Association (excluding items such as windows, doors, decks, patios, exterior coach lights, etc.)

The Board encourages every Co-owner to contact their insurance agency with a current copy of the By-laws and a copy of the Association Insurance policy to insure they have adequate coverage.

Snow Removal – Begins as soon as possible after two inches of snow has fallen. Streets, sidewalks and driveways are cleared of snow.

Lawn Maintenance – All general common areas. Exceptions are listed in the Maintenance Responsibilities of the Owners section.

General Maintenance – Areas include, but not limited to:

- Land (Note: Roads are Oakland County)
- Foundations
- Supporting Columns & Roof
- Unit Perimeter Walls (excluding windows, doors or carriage lights)
- Unit Perimeter Wall Construction up to Studs and including insulation (Owners responsible for drywall, prime and coverings, such as paint, wallpaper and tile) Electric up to the point of connection with the meter
- Gas up to the point of connection with gas fixtures in a Unit
- Water up to water shutoff valves located within a Unit
- Sanitary and Storm Systems

Landscaping, as standard provided by builder. Replacements as standard provided by builder, unit fronts only. Any deviation requires Board approval.

Co-Owner trimming in the limited common areas is allowed provided it is done in a timely manner, acceptable to the Board and notification has been provided

SATELLITE DISHES

A modification request must be submitted and approved by the Board before installing a satellite dish. Satellite dishes cannot be mounted on the exterior of the unit (such as the roof, foundation walls, exterior walls, etc.). The only structure to which a dish can be attached is what has been upgraded by the Owner such as a deck. A dish can also be pole mounted with the pole located in the Co-owner's limited common area. One dish can also be shared between Co-Owners.

MAINTENANCE RESPONSIBILITIES OF THE OWNERS

- Appliances – All appliances including your air conditioner.
- Doors & Windows – Including garage doors and openers.
- Plumbing fixtures – Including sinks, toilets, bathtubs, showers, outside faucets, all shut off valves, hot water heater and sump pump.
- Light Bulbs – Replacement of all exterior light bulbs. The Association will replace lights not properly maintained and Co-Owners will be billed accordingly.
- Decks & Patios – Maintain, repair as described according to deck maintenance policy. Any modifications require Board approval.
- Basements – All basement modifications, including removal of wall treatments and floor coverings in basement to allow repair to common basement walls, floor and drains. Co-Owners should discuss with their private insurance carrier coverage for all attachments and items stored in basement.
- Garages – All maintenance and repair of garage areas, including garage slabs and the garage steps leading into the Unit.
- Drywall – All nail pops, cracks and finish.
- All Interior Electrical Wiring & Plumbing.

MAINTENANCE REQUESTS

Any resident that observes a general or limited common area that requires maintenance should bring it to the attention of the Management Company rather than the board.

MODIFICATION OF THE INTERIOR OF UNITS

Owners are allowed to make modifications to the interior of a unit as long as it complies with the local building codes and does not affect the structural integrity of the building. If the proposed modifications affect the Common Elements, such as the electrical, plumbing or gas systems, approval by the Board is required prior to any work commencing.

MODIFICATION OF THE EXTERIOR OF UNITS

In order to maintain the appearance and integral structure of the buildings, no resident may alter the buildings or add to the exterior of the building without the prior approval of the Board.

Modifications made without Board approval may be ordered removed at the Owner's expense. In order to enforce compliance of such an order, the Board can undertake the necessary work to remove the modification and assess its costs to the responsible Co-owner. Any such costs incurred are subject to collection in the same manner as assessment and, if left unpaid, may cause a lien to be placed against the Owner's unit until paid in full.

Any request for exterior modification (Temporary or Permanent) or structural change must be in writing. Modifications cannot begin until written approval is received from the Board. Request for exterior modification forms can be obtained from the Management Company.

The seller is responsible to notify the buyer of their unit, all modifications that have been made to their unit. The buyer is responsible for all costs of maintaining these modifications.

The following is a representative list of some requests for modification that require Board approval:

- Satellite Dishes
- Outside Electrical Outlets
- Outside Water Faucets
- Outside Painting
- Outside Lighting
- Landscaping*
- Signs
- Sliding Doors
- Sidewalk Modifications (including handicap access)
- Decks & Patio Modifications
- Awnings
- Flag Mounts (Brackets)
- Shrubs, Plants & Trees*
- Windows
- Doors
- Gutters
- Security Cameras

*Landscaping must be confined to the Limited Common Areas
The above list is not all-inclusive and will be updated on an ongoing basis

LIST OF MAINTENANCE RESPONSIBILITIES

The following is a list of responsibilities of maintenance for co-owners and the Golf Villas at Waterstone Association. There may be circumstances which change the responsibilities, but they will be rare. If you have any particular questions, please contact the Management Company or one of the Board members. Association cost is paid by the Co-owners.

ITEM	Association	Co-owner
Air Conditioner		
Compressor		X
Fan		X
Fence		X
Pad		X
Animal Removal From Unit		X
Appliances		
Dishwasher		X
Microwave		X
Refrigerator		X
Stove		X
Vent Fans		X
Washer / Dryer		X
Decks		
Carpet		X
Electrical Outlets – External		X
Light Fixtures		X
Stain		X
Screens		X
Snow Removal		X
Structure		X
Basement		
Sump Pump		X
Sump Pump Overflow/Bypass and related components	X	
Cabinets & Shelves		X
Chimney		
Birds	X	
Flue	X	
Cap	X	
Leaks	X	
Entry Doors – Exterior		
Door Knobs		X
Frames		X
Locks		X
Painting (Exterior)		X
Threshold		X
Warping		X
Weather Stripping		X
Electrical Systems		
Alarm System		X
Cable / Phone Wiring (Interior from point of entry into building.)		X
Circuit Breakers / Electrical Box		X
Doorbells / Buzzer System		X
Exterior Outlets	X	
Exterior Fixture – Coach lights		X
Interior Outlets / Switches		X
Interior Fixtures		X
Exterior Lighting System		
Bulbs		X
Fixtures – Coach lights		X

ITEM	Association	Co-owner
Fireplaces		
Firebox Insert		X
Floors		
Coverings		X
Squeaky Sub-floors	X	
Foundations	X	
Furnace		X
Cap		X
Garages		
Door Opener		X
Door		X
Floor		X
Painting (exterior)	X	
Painting (interior)		X
Structure (Roofs, Exterior Walls, etc.)	X	
Walls – Interior Drywall		X
Weather Stripping		X
Gas System	X	
Interior Doors		X
Improvements / Modifications		X
Lawn & Grounds	X	
Painting – Exterior	X	
Planting Area Maintenance Around Unit (weeding, trimming) - Association / Personal Plants, Vegetable gardens, Shrubs co-owner responsibility	Only Golf Villa plants	X
Pest Control	X	
Plumbing Network		
Disposal		X
Drain Clogging		X
Frozen Pipe Damage - Exterior	X	
Frozen Pipe Damage - Interior		X
Hot Water Heater		X
Leaks / Malfunctions – Interior Faucets / Fixtures		X
Leaks / Malfunctions – inside Walls (Depending on cause and which pipes)	X	X
Leaks / Malfunctions – Exterior Faucets	X	
Showers / Tubs		X
Main Shut –Off Valves	X	
Toilets		X
Underground Pipes	X	
Water Meter	X	
Porches & Walks		
Maintenance, Repairs & Replacement	X	
Snow Removal	X	
Roads / Drives / Parking Areas	X	
Roof	X	
Gutters / Downspouts	X	
Exterior Sanitary Sewer System		
Sewer Back-up	X	
Sliding Glass Doorwalls		X
Storm Sewer System	X	
Walls		
Exterior (Exterior through studs, and including insulation)	X	
Interior		X
Settlement Cracks & Nail Pops		X
Structural Failure	X	
Surfaces (Paint, Wallpaper, any other wall covering)		X

RULES & REGULATIONS

RESIDENT USE OF THE GENERAL COMMON AREAS

The general common areas are for the exclusive use of the owners and guests (including children). Activities that jeopardize resident safety or damage the complex are a violation of the Condominium By-laws.

RESIDENT USE OF THE LIMITED COMMON AREAS

Limited common areas such as entranceways and sidewalks are for the exclusive use of residents of the building. Entranceways and sidewalks should be considered similar to a driveway or porch of a single-family house. Activities that jeopardize resident safety or infringe on the rights of other residents are a violation of the Condominium By-laws.

NOISE

Noise problems can occur because of the close proximity of the units. Be aware that certain sounds can travel easily through the walls. Noise complaints are not confined to the interior of units. Excessive noise occurring on the general or limited common grounds is a violation of the Township ordinances and/or Association rules. Noise can fall into three categories: excessive, nuisance or routine.

- Excessive – Noise caused by loud parties, fighting or extremely loud stereos fall in this category. It does not matter what time this type of noise occurs. Noise that can easily be heard from outside the unit is one of the parameters that township police will use to determine if noise is "disturbing the peace". In situations such as this, the Board recommends that you call the Oakland County Sheriff.
- Nuisance – Barking dogs, loud stereos, televisions, etc. This type of noise is a violation of the Bylaws and the Association Rules and Regulations. As a resident, you are required to take the first step in resolving the problem by contacting the offender. Should you be unsuccessful, or the problem becomes repetitive, contact the Management Company.
- Routine – Power tools, appliances, vacuums, washing machines, children playing outside, etc. These are a part of everyday life. Should they become a problem, speak with your neighbor.

ANIMALS (PET POLICY)

Owners are required to register their pet with the Association. All pets shall be leashed when being walked outdoors with the leash being held by a responsible person. No pet may be housed outside of a unit in a pen. No pet shall be tied or left unattended outside a unit. Each Co-owner is responsible for the immediate collection and disposition of all fecal matter from their pet. (Please see By-laws for all information regarding animals.) Be aware that dogs must be licensed with Oxford township.

AWNING POLICY

This policy is being written to provide consistency and appearance in the purchasing, placement, attachment and color of retractable awnings that may be used to cover the decks of Co-Owners. **(A modification form is required for Board approval prior to installation.)**

The cost of installing, maintenance and any possible damage that would occur from these awnings would be the sole responsibility of the Co-Owner. Please Note: should the Association need to paint the trim of the unit the Co-owner would need to remove and re-install their awning at their own expense.

These awnings should be retracted prior to any type of inclement weather, to avoid possible damage to the siding on units.

DOORS AND WINDOWS

Owners are responsible for the maintenance and replacement of all windows and doors(including calking) including garage doors. If you have any questions about replacing your doors or windows, please contact the Association before purchasing replacements. **(A modification form is required for Board approval prior to installation.)**

FLAGS

American Flags (no larger than 3ft X 5ft) may be displayed as long as they are displayed properly according to the U.S. Flag Code. **(A modification form is required for Board approval prior to the installation of the Flag Mount/Bracket).**

No Flag poles can be buried in the common areas. Any damage caused by installing a Flag Mount is the responsibility of the Co-owner.

Decorative small garden flags may be displayed in the limited common garden areas such as seasonal, college, university, school, military or community support flags.

No yard signs can be put in common areas. **No** For Sale signs can be displayed in common areas (please see Sale of the Unit for further information).

No Political flags can be displayed.

GARAGE & ESTATE SALES

Garage Sales and Estate Sales are permitted with prior approval of the Board to avoid any conflict with scheduled maintenance or other activities.

HOLIDAY DECORATIONS

Residents may install holiday decorations up to 45 days before the holiday and must remove them no later than 21 days after the holiday. Any decorations placed in the yard deemed to be a safety hazard or excessive will need to be removed.

LANDSCAPING, VEGETABLE GARDENS & SHRUBS

All Co-owner landscaping is confined to the limited common areas. Co-owners may plant annuals/Perennials during the summer months. The Co-owner is responsible for the cost and for maintaining any annuals/ Perennials planted by them in this area. Co-owners are responsible for the fall clean-up of those annuals that are planted.

Vegetables may be grown in pots and/or a raised potting container. These pots and/or raised container must be confined to deck or patio area. Co-owners are responsible for the planting, maintenance, and fall clean-up of all vegetables planted. The Association is not responsible for pest control that pertains to vegetable planting. Please note: protective fencing to deter pests is not permitted.

No new shrubs can be planted without a modification request form for Board approval. Once the Board approves, the cost of the shrubs and maintenance is the responsibility of the Co-owner.

All original shrubs and plants put in by the builder are the responsibility of the Association and will be maintained by the Association.

No new trees may be planted without a modification request form for Board approval. If approved, the cost of the tree and maintenance is the responsibility of the Co-owner.

All pruning, fertilization and care of trees originally planted by the builder and those added at a later time by the Board are the responsibility of the Association.

LEASING AND RENTAL OF UNITS

A Co-owner may only lease or rent a unit for the same purposes as set forth in Article VI, section 1 of the Bylaws (for single-family residential use) and only after the Co-owner has resided in the unit for 1 year immediately preceding the lease. Additional information on leasing or rentals can be found in the Bylaws Article VI, Sections 1 and 2.

MAILBOXES

Mailboxes are on common ground and therefore they belong to the Association. The Association has the responsibility to maintain this area. **Placing objects on the ground by the mailboxes is not allowed unless approved by the Board.**

SALE OF A UNIT

"For Sale" signs are the only advertising devices to be displayed, and may only be displayed in a window of a unit with written approval from the Board. The Real Estate office handling the sale of a unit must be informed of this regulation.

SECURITY CAMERA POLICY

Security cameras require a modification request approved by the Board. All damage will be the responsibility of the co-owner when security cameras are removed.

TRASH REMOVAL

Owners need to arrange their own trash removal. Trash should not be left on or under decks or in any common area. Trash may be placed at the end of the co-owner's driveway no sooner than 5:00 pm the day before scheduled trash pickups.

VEHICLE MAINTENANCE

Minor vehicle maintenance is allowed. This includes washing a vehicle, changing a vehicle's tires and other nonemergency maintenance work that will not create a disturbance and will not cause damage to the Common areas. **Other types of vehicle repair or maintenance must be limited to the Co-owner's garage and is not permitted in the driveway (common area) without the Board's written approval.**

VEHICLE POLICY

Nonoperational vehicles or vehicles with expired license plates shall not be parked on condominium property, other than inside a Co-owner's garage, without the Board's written approval. No trailers, house trailers, commercial vehicles, construction equipment, boat trailers, boats, all-terrain vehicles, motorcycles, motorbikes, camping vehicles, camping trailers, motor homes, snowmobiles, snowmobile trailers, or vehicles other than automobiles/trucks may be parked or stored upon the Condominium Premises unless inside Co-owner's closed garage.

WILDLIFE POLICY

Golf Villa is situated in a lovely area where a lot of wildlife can be seen. Unfortunately, due to the amount of wildlife several problems can also be created.

Due to the reasons listed below – **THE BOARD STONGLY DISCOURAGES THE FEEDING OF THE WILDLIFE.**

- Food put out for Wildlife is not their natural diet and can be unhealthy for them leading to sickness and in some cases death.
- Food put out for Wildlife can draw other animals such as rats or mice.
- Wildlife that is being fed can become a nuisance. They can destroy yards(Lawns) and garden areas, bring ticks, and leave excess droppings which co-owners need to deal with.
- If grass areas are destroyed by the wild birds attracted to the area by the actions of a co-owner, the co-owner is responsible for re-seeding the affected area.
- Wildlife that is being fed begin to depend on that food and when it is no longer available can starve or cause damage trying to replace that food supply.

Bird Feeders are permissible, but Co-owners are encouraged to put them up high enough to discourage other animals from eating from them. When using a bird feeder please be considerate of your neighbors.

ENFORCEMENT OF THE RULES AND REGULATIONS

Unless otherwise stated, violations of the Master Deed, Condominium By-laws, or the rules and regulations listed in this document will be handled in the following manner:

- **Assessment of Fines** – The violation by any Co-Owner, occupant or guest of any of the provisions of the Condominium Documents, including any adopted rules and regulations, shall be grounds for assessment by the Association, acting through its duly constituted Board of Directors, of monetary fines against the involved Co- Owner. Such Co-Owner shall be deemed responsible for such violations whether they occur as a result of his personal actions or of the actions of his family, guests, tenants or any other person admitted through such Co-Owner to the Condominium premises.
- **Procedure** – Prior to imposing any fine, the Board will adhere to the following procedure:
 1. Notice of the Violation
 2. Hearing and Decision
 3. Fines:

First Violation – No fine will be levied unless the Board determines the nature of the violation is such as to be best deterred if a fine is imposed for the first violation.

Second Violation - \$100.00 Fine

Third Violation - \$150.00 Fine

Fourth Violation - \$200.00 Fine

Subsequent Violations - \$200.00 Fine

4. Collection of Fines

(Please note the entire enforcement procedure and explanation can be found in Section XVI of the Condominium By-laws)

Although this handbook is not considered a replacement for your Master Deed and By-laws, we hope that it will clarify some of the most often asked questions regarding your condominium unit. From time to time, you will receive written changes or additions to the rules and regulations from the Board of Directors.

We encourage you to use this handbook and store it for easy reference.