

Harmony Ridge Estates HOA Handbook

Updated January 2010

The information included in this handbook is general in nature.
For specific information please refer to the HOA Covenants and By-Laws.

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Welcome to Harmony Ridge Estates. We hope you will find the information in this handbook useful in helping you settle into your new neighborhood.

We all look forward to meeting you soon.

The Harmony Ridge Estates HOA Board of Directors

BOARD OF DIRECTORS

Board of Directors and the expiration of their term of office:

Leila Russell, President – December 2011 (leila.russell@comcast.net)

Jim Schmid, Vice President – December 2010

Robert Medlock, Treasurer – December 2011

Ron Parkinson, Secretary – December 2011

Doyle Norman, Board Member – December 2010

Board members may be contacted via the management company at: sherry@legendpm.com

BOARD MEETINGS / ANNUAL MEETING

Homeowners are encouraged to attend all public Board meetings. These meetings are usually held at the Fort Collins library on the Front Range Campus at 6:00pm on the first Monday of each month (depending on availability of the meeting room). An agenda, including the date and location of the meeting, is emailed to all homeowners prior to each meeting.

The Annual Meeting is held the first Monday in December at 7:00pm. Homeowners elect Board members to fill expired terms and ratify the budget for the upcoming year.

HOA MANAGEMENT COMPANY

Legend Property Management, located at 255 Linden Street, Suite 203, Fort Collins, CO 80524, is the Harmony Ridge HOA management company.

Please contact Sherry Jefcoat, the Harmony Ridge account manager, at 970-407-8131 or by email at sherry@legendpm.com with any questions or to report a maintenance issue. For HOA information, please go to www.legendpm.com, click on Community Management and then on Harmony Ridge Estates.

Legend Property Management is responsible for sending out emails, including Board meeting agendas and minutes. Please be sure to provide your email address to Legend so that you will receive these mailings. If you have already given them your email address but are not receiving notices, please contact Sherry Jefcoat.

HOA DUES

Dues cover a variety of expenses (including trash and recycling pickup, snow removal, lawn care and water usage). See the current year's budget on the Legend/Harmony Ridge Estates website for details.

The HOA provides payment coupons on a yearly basis for dues submissions. Your check plus the coupon are to be mailed to Legend Property Management, 255 Linden Street, Suite 203, Fort Collins, CO 80524 by the 1st of each month. Dues received after the 10th of the month are subject to a \$10 late fee

COVENANTS AND BY-LAWS

The procedures and guidelines as described in the Covenants and By-laws shall serve as the policies governing the owners, the Board and the HOA of Harmony Ridge Estates. These documents can be downloaded from the HOA website at www.legendpm.com

HOA INSURANCE

The HOA insurance policy is posted on the Legend website under "Insurance Policy". Questions about the policy may be directed to Larry Peterson, the HOA agent with American Family, at Lpeterso@Amfam.com.

The HOA, on behalf of the townhouse homeowners, negotiates and provides insurance to cover the external parts of the structures and the common areas for certain major perils. When a claim is made, the homeowner is responsible for the deductible which is currently \$2500 per event. Receipts for consideration for an insurance claims must be submitted to Legend Property Management since they will be responsible for contacting our carrier and processing the claim. If there is a claim for damages to more than one property, the responsibility for the deductible is prorated on the basis of the claim award to each owner. The homeowner, at his or her discretion, should purchase any additional insurance needed.

Builders provide certain warranties for construction problems for a period of time after closing. Warranties such as decks, shingles, windows, doors, etc. may be covered by manufacturer.

MAINTENANCE PROVIDED BY THE HOA

The HOA maintains all common elements as provided for in the Covenants. It provides routine upkeep and maintenance of the exterior paint and trim of the townhouse units. The HOA provides for replacement of the exterior surface roofs (including shingles) of the townhouse units at or prior to the end of their functional and operational life, based on ordinary wear, tear and usage.

Please contact Legend Property Management with maintenance requests. See Section 3 of the First Supplement to the Covenants for additional HOA maintenance information.

AREA INCLUDED IN THE HARMONY RIDGE HOA

The HOA includes all townhouse units, patio homes and single family homes that have been built or will be built in Phase I and Phase II of Harmony Ridge Estates. Once completed, Phase I will consist of 116 townhomes and 14 single family homes and Phase II will include 45 detached patio homes and 14 townhomes.

MAIL BOXES

Keys for your mailbox can only be picked up at the main post office at 301 E. Boardwalk Drive, located at the corner of Broadway and JFK Parkway. The post office is open from 7:30am to 6:30pm Monday through Friday, and 9:00am to 1:00pm on Saturday. You will need your driver's license and a copy of your closing papers/lease to receive your keys.

If you are moving into a previously occupied home, the post office will change the lock on the mailbox free of charge. (They recommend this for security reasons, but you must ask for it.) Call the Fort Collins Post Office at 970-225-4120 with any questions.

TRASH COLLECTION

Trash collection is provided by Gallegos Sanitation Incorporated (GSI) at Harmony Ridge. Please contact them at 970-484-5556 to have your trash container and recycling bin delivered. The containers will be delivered free of charge but replacements are paid for by the homeowner. GSI suggests homeowners label their containers with the unit address.

Please secure all trash in a plastic bag before putting it into the container. Due to the high winds in our area, please also secure all items in the recycling bin. Please do not put out either your trash can or recycle bin until the morning of pickup. Do not put out in extremely high winds until the trash collection vehicle is on site.

The cost of trash collection is included in your HOA dues. The HOA has contracted to have one container of trash picked up at each unit weekly (currently on Mondays) and one bin of recycling picked up every other week (see recycling information in the next section). All trash and recycling receptacles must be stored in your garage or kept screened by adequate planting or fencing to conceal them from view. Any such screening must have ACC approval.

RECYCLE ITEMS / DISPOSING OF MOVING BOXES

GSI will provide each homeowner with a recycling bin and information on what they will accept.

The best way to dispose of moving boxes is at the Larimer County Waste Collection facility at 5887 S. Taft Hill Road – 2 miles south of the intersection of Harmony and Taft Hill. This facility will recycle all boxes – in addition to household hazardous waste including paint and batteries. See their complete list at www.larimer.org/solidwaste/recycle.htm. There is no charge for recycled trash. As you enter the facility tell them that you only have recycled items.

SNOW REMOVAL

Our lawn care contractor provides snow removal services for Harmony Ridge HOA. They will clear the sidewalks and driveways after the snow reaches a depth of more than 2 inches.

HOA COMMITTEES

If you are interested in serving on a HOA committee, please contact the Board through Sherry at Legend Property Management or attend any of the public Board meetings.

ARCHITECTURAL CONTROL COMMITTEE (ACC)

The purpose of the Harmony Ridge Estates Architectural Control Committee is to maintain the integrity and high quality appearance of our community in an effort to sustain property values.

Any addition/change to the exterior of or surrounding any townhouse unit requires ACC approval. Specific requirements for approval by the ACC can be found in the HOA Covenants under Articles 13, Architectural Control.

To obtain approval for any exterior improvements or landscaping:

1. Complete the attached ACC application. If additional forms are needed, log on to www.legendpm.com, click Community Management and then on ACC to locate the form. Print the ACC application and follow the directions on the form for submission requirements. You may also contact Legend to have the application be mailed to you if you do not have access to the internet.
2. Email the completed form to Legend Property Management at sherry@legend.com or mail it to 255 Linden Street, Suite 203, Fort Collins, CO 80524.
3. Dependent upon the type of improvement you are seeking to make, you may be required to notify your neighbors and record their acknowledgement of your intention. The form will be provided to you by Legend and needs to be completed prior to ACC review.
4. The ACC will review the application at its monthly meeting. Contact Legend for date and time. The homeowner will be notified of the application's status as soon as possible after the ACC meeting. Applicants are encouraged to attend the ACC meeting when their application is reviewed to answer questions concerning their request. Please contact Legend for time and place of the next ACC meeting.
5. The homeowner must contact Legend within two weeks of completion of the project to schedule a final inspection.

No application is needed for the installation of a pre-approved storm door as: *Anderson Door series 2500 or 3000, full screen/glass or self store glass w/screen. Colors: almond or terratone.*

SATELLITE DISHES, ANTENNAS AND RECEIVER REGULATIONS

Per our Covenants, the FCC and Board recommendations the installation of "Over the Air Reception Devices" (satellite dishes, antennas, receivers, etc.) must follow these guidelines:

- Devices may not be mounted on the roof
- Devices must be installed in the most inconspicuous area as possible. Best reception is the goal, but you must also consider what your neighbors will see when choosing the location.
- Ideal locations would include: within your backyard on a low pedestal; within your private fenced area and no higher than the top of the fence; within your back patio/balcony area.
- Homeowners are required to obtain ACC approval prior to installation of any device. Any devices installed without ACC approval after 11/6/06 and not in compliance with these guidelines will be subject to removal and proper placement at the owner's expense. The homeowner will also be responsible for any expense incurred due to damage to the unit structure as a result of relocation.

LANDSCAPING

Every unit owner shall, within twelve months after occupancy, complete the landscaping of the rear yard of the unit in accordance with a landscaping plan approved by the ACC. See 13.15 of the Covenants for details.

HIGH WINDS

Outdoor furniture and other items on decks and patios are susceptible to the area's high winds. It is recommended that outdoor items be secured (bungee cords work well on decks). Furniture that wind can blow through, like wrought iron, is less likely to fly away. Please also take care with trash and recycling.

HOUSEHOLD PETS

Pets must be kept on a leash in accordance with the Fort Collins leash law.

Please be considerate of your neighbors. Owners are responsible for picking up after their pets when they are walked and for ensuring that their pet is not causing a disturbance for other owners as per 12.1.17 of the Covenants.

LEASING A UNIT

All leases must be for a period of not less than six months. Please see 12.1.7 of the Covenants for lease restrictions and requirements.

HARMONY RIDGE LADIES OUT TO LUNCH

Women in the neighborhood gather monthly on the second Thursday for lunch at a local restaurant. To receive information about the next lunch, please send an e-mail to HROutToLunch@aol.com and you will be added to the list. Please include your name, address, phone number and e-mail address.

CONTACT NUMBERS FOR AREA SERVICES

Legend Property Mgt.	HOA management company	970-407-8131
GSI	trash and recycling	970-484-5556
Comcast	cable TV, internet and phone	800-266-2278
Fort Collins Utilities	electricity	970-212-2900
Xcel Energy	gas	800-895-4999
Qwest	telephone	800-244-1111
Post Office	mailbox keys	970-225-4120
Coloradoan	local newspaper	970-493-6397
Library	Shields & Harmony	970-204-8206
Cathy Fromme Prairie	natural area & trail rangers	970-416-2147
Poudre Valley Hospital	1024 S. Lemay Avenue	970-495-7000
Police	non-emergency	970-221-6540
Police	emergency	911
Animal Control		970-226-3647

Harmony Ridge Estates HOA

Legend Property Management & Real Estate Services, LLC
255 Linden Street, Suite 203
Fort Collins, Colorado 80524
Phone (970) 407-8131 • Fax (970) 407-7369
Website: www.legendpm.com

APPLICATION FOR APPROVAL OF ARCHITECTURAL IMPROVEMENTS

Dependent upon the type of improvement you are seeking to make, you may be required to notify your neighbors and record their acknowledgement of your intention. If required, the additional form will be provided to you by Legend and needs to be completed prior to ACC review.

Pursuant to the Declaration of Covenants, Conditions, and Restrictions and the Board of Directors' Resolutions regarding architectural control, I/we submit the following application to make improvements:

Date of Submission: _____

Address of Property: _____

Name(s) of Owner: _____

Mailing Address:
(if different) _____

Contact Info: (Home) _____ (Cell) _____ (Email) _____

Contractor name and number: _____

Work will begin on or about _____ (if approved) and will require approximately _____ days to complete.

DESCRIPTION OF WORK

Please describe proposed project design and location. Include size, shape, dimensions, color, materials, etc.:

Please attach any the following items that help describe your proposed project:

- Plans (blueprints) including location, elevations and dimensions
- Specifications (including manufacturer's brochure)
- Samples of color
- Samples of materials
- Photographs
- Additional items that further explain your project

I understand that under the Covenants and Rules and Regulations, the Committee will act on this request and provide me with a written response of their decision. I further understand and agree to the following provisions:

1. No work or commitment of work will be made by me until I have received written approval from the Association.
2. All work will be done at my expense. All future upkeep, maintenance and repairs (including repairs required due to damage caused by this project) will become my responsibility.
3. All work will be done expeditiously once commenced and will be done in good workmanlike manner by myself or a contractor.
4. All work will be performed at a time and in a manner to minimize interference and inconvenience to other unit owners of the Association.
5. No trash or debris from the project will be placed on property belonging to other unit owners or on Association common property.
6. I assume all liability and will be responsible for all damage and/or injury which may result from performance of this work.
7. I will be responsible for the conduct of all persons who are connected to this work.
8. I will be responsible for complying with, and will comply with, all applicable federal, state, and local laws, codes, regulations, and requirements in connection with this work, and will obtain any necessary governmental permits and approvals for the work. I understand and agree that the Homeowners Association, its Board of Directors, its agent(s), and the Committee have no responsibility with respect to such compliance and that the Board of Director's or its designated Committee's approval of this request shall not be understood as the making of any representation or warranty that the plans, specifications, or work comply with any law, code, regulation, or governmental requirement.
9. In the event of approval, I will contact Legend Property Management when the work is completed so that a final inspection can be made.

Signature of Owner(s)

Date

Architectural Control Committee Action

- Approved as submitted
- Approved subject to the following requirements: _____

- Approval denied for the following reason(s): _____

Committee Signatures: _____ Date: _____

FOR OFFICE USE ONLY

Date Received: _____
Crucial Date: _____
Legend Staff: _____
Move-In Date: _____

Legend Property Management
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255 Linden Street, Suite 203
Fort Collins, Colorado 80524
(970) 407-8131