

Dunlora Forest Property Owners
Association

HOMEOWNER'S HANDBOOK



February 2023

INTRODUCTION 3

CONTACT & COMMUNICATION 3

Owner’s Portal 4

Payments 4

DOCUMENTS & DISCLOSURES 5

STATEMENT OF EXPENDITURES AND FUNDS 6

WHAT DO MY DUES COVER 7

SERVICES 8

Management 8

Landscaping 8

Trash/Recycling 9

Snow Removal 9

Common Areas 9

BOARD OF DIRECTORS 10

RULES & REGULATIONS 11

Policies 11

Architectural Review 12

Improvements 12

Process for Approval 13

Guidelines 14

WELCOME TO DUNLORA FOREST!

We are excited to work with you in the management of your homeowner's association. We hope you find the information enclosed helpful and will answer most of the questions you may have regarding your community. The purpose of this handbook is to provide detail on what are the association's responsibilities, your obligations to the association, and what services you should expect to receive from the association.

The information contained here is condensed and intended to be a snapshot of some of the important details. More information can be found in the disclosure packet for your community that you received when you purchased your home and on the TownSq website. Of course – if you have additional questions, we're always here to help. Please don't hesitate to reach out to us if you don't get the answers you need here.

On behalf of Association Community Group and the Board of Directors for your community.

Tim Durrer, CMCA
Community Manager

CONTACT INFORMATION

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OWNER'S PORTAL/TownSq

The owner's portal can be used for a variety of services – making payments, putting in work order requests, submitting applications for architectural review, looking up documents or reviewing community financial information.

To access TownSq go to <https://app.townsq.io/ais/sign-up?aisName=C3> and register using your Dunlora Forest assessment account number (which may be found on the coupons you received to pay your quarterly assessments) and your zip code. If you do not know your account number, please contact Associa Community Group Owner Services at 804-270-1800. You can also contact TownSq directly at support@townsq.io.

The three options for paying Assessments are:

- 1.** Pay by personal paper checks with Association Payment Coupons and unstamped envelopes that were previously sent to all residents. Please contact Tim Durrer at Associa, Community Group 434-956-3898 or tdurrer@communitygroup.com if you did not receive Association Payment Coupons.
- 2.** Pay by TownSq (service fees apply) by going to <https://app.townsq.io/ais/sign-up?aisName=C3> Register using your Assessment Account Number. If you do not know your account number, please contact Associa Owner Services at 804-270-1800 or tdurrer@communitygroup.com
- 3.** Pay by bill pay through your personal bank. Please make certain that your Dunlora Forest account number is included on the mailed check from your bank. Please contact Associa Community Group 804-270-1800 if you do not know your Assessment Account Number.

Making Sense of Disclosures

There is a lot of information included in the property disclosure forms and packet that you received when you purchased your home. What does it all mean?

Here is some basic information about these documents. Essentially—there is a hierarchy of documents that affect Dunlora Forest -

- Declaration of Covenants & Restrictions and other recorded documents
- Bylaws
- Articles of Incorporation

Declaration (Covenants)

The most important information regarding property restrictions, expectations, etc. are included here. This document is recorded and is the main basis for the things you can (and can't) do with your property.

Bylaws

The bylaws provide the organizational structure of the association. Details regarding community meetings, functions of the association and the powers of the Board are detailed here.

Articles of Incorporation

The basic organization of the corporation—Dunlora Forest is a corporation)—is structured by the Articles. The composition of the Board of Directors and their designed function are illustrated in this document.

Statement of Expenditures and Funds

This is how much you'll be expected to pay in 2023 and when. Make sure you understand it and ask questions if you have them. The assessments are due quarterly as follows: January 1, April 1, July 1, October 1

\$ 284.00 Operating Expenses
\$ 44.00 Reserve Contribution
\$ 328.00 Total

The Attached Homes in the community pay an additional fee for roof maintenance, repair & replacement.

\$62.00 Roof Reserve - Attached Homes
\$390.00 Total - Attached Homes

Reserve Study & Budget

The Association's Reserve Study, which is updated every five years, contains budget detail for the expenses anticipated in the near- and long-term future. The budget shows— on an itemized schedule—exactly how the association dues are used to provide the members with services required by the association's documents. A copy of the most recent Reserve Study can be found on the TownSq portal.

What Do My Assessments Cover?

All associations have administrative responsibilities—filing taxes, registration. Also, your community has required insurance coverages that are included as part of your community assessment

Additionally—your community association assessments cover:

- Property Management
- Common Area & lot Landscaping—mowing, mulching, turf maintenance, leaf removal.
- Trail Maintenance & Repairs
- Trash Removal Services
- Snow Removal from roadways, sidewalks, & driveways
- Playground Maintenance & Repairs
- Bio-pond maintenance, cleaning, treatments
- Entrance sign repairs, fence repairs, replacements
- Roof repairs and replacements for the attached homes
- Reserves to cover future maintenance expenditures, such as road resurfacing, retaining wall repairs, etc.

Services Management

The management company, Associa Community Group, operates at the discretion of the Board of Directors and serves as liaison between the Board and members of the community. Other services:

- Administrative services—such as providing notices to residents, attending meetings, managing filings with Dept. of Professional and Occupational Regulation, State Corporation Commission, and Insurance provider.
- Financial services—monthly reconciliation of bank accounts, provide financial reports, accounts payable and receivable.
- Contract Management—liaise on behalf of Board to manage day-to-day requirements of association's service contracts, such as landscaping and trash removal.
- Homeowner Interactions—notices, ARB Applications, Inspections.
- Obtain estimates/quotes for needed services

Landscaping

Services pertain to the common area of the association and include:

- Mowing
- Edging of hard surfaces every other mowing along common areas
- Mulching & Pruning of shrub/tree beds in common areas
- Turf management—weed control, fertilizer, aeration, over-seeding
- Leaf removal

Landscaping Service Provider: D&D Lawn Care, LLC

Trash Removal & Recycling

Trash removal services and recycling. Trash Service is provided weekly on MONDAY.

Trash Service Provider: Neighborhood Disposal

Snow Removal

Snow removal from roadways in the community. The snow along the sidewalks in front of your home, your driveway and the sidewalk that flanks the street is also removed during snow events.

Snow Removal Provider: M&D Lawn Services

Common Area Services

Additional services provided over the common areas include maintenance of the community trail, maintenance and repair of common area fencing, maintenance and repair of the community playground, maintenance of plantings in common areas and the maintenance and repair for the entrance signage.

Board of Directors

The DF Board of Directors consists of five homeowners elected by residents. Board members serve two-year terms, and the board election is conducted at the Annual Meeting of the Association, generally in November.

The Board has responsibility for approving an annual budget and hiring a property manager to oversee the general operation of the Association. The Board generally meets 9-11 times per year and any resident is welcome to attend the meetings. A notice for each meeting is sent to all homeowners.

For 2023, Board members are:

Chick Dassance, President
Lanny Drummond, Vice-President
Carolyn Saint, Treasurer
Dale Fruchtnicht, Secretary
Cece Rosenberg, Member at Large

Rules and Regulations

General Policies as per Covenants

- Owner vehicles should be parked in garage, driveway or in assigned spaces. A limited number of visitor spaces are also provided.
- Real estate for sale signs may only be placed in window of home being sold; no other signs are permitted.
 - American flags (3x5) are permitted at all times
- Maintain lots and prevent development of unclean, unsightly, unkempt, unhealthy, or unsafe conditions.
- All lots to be used for residential purposes.
- Garbage receptacles, fuel tanks, or similar storage facilities or meters should be screened or concealed from view from roads or adjacent lots.
- Garbage must only be placed street-side the day of pickup. Receptacles must be removed from the street at the end of the designated pick-up day. **Note:** Garbage receptacles should be kept in garage or behind an approved enclosure.
- No mobile homes, trailers, campers, recreational vehicles, buses, boat trailers should be parked in view on the Lot.
- No drying of clothes or other laundry in the open air unless fully screened.
- Toys, bicycles, motorcycles, mopeds and other like vehicles or belongings should be removed and/or stored out of sight from Lots or Roads.
- No inoperable vehicles permitted to be kept on any Lot or Road.
- No animals, livestock or poultry shall be raised except for dogs, cats, or other household pets.

Architectural Review

All exterior improvements or changes to your home must be approved by the Architectural Review Board. A copy of the application for improvements which must provide for all reviews is available on TownSq.

The following is a (non-exclusive) list of the types of projects which require review. If you have any questions on whether your project needs approval—please contact the management company:

- Fences
- Storage Sheds
- Landscaping changes, improvements, additions
- Decks/porches
- Paint Color Changes
- Additions—garages, sunrooms, etc...
- Driveway additions
- Play sets, swing sets, basketball goals, permanent play features
- Gazebos, outdoor living areas, outdoor kitchens, fountains
- Irrigation systems—location of back flow device
- Signs, flags, permanent exterior decorations
- Solar Panels
- Awnings, shutters, storm doors

Process for Approval

Instructions for submitting a request for an architectural modification are on the TownSq portal, along with the form to be submitted. The form and instructions may be found under the Documents heading.

When a form with necessary attachments is submitted, the property manager will send the information to the members of the Board of Directors for review. The Board may approve the request, ask for additional information, or deny the request. A decision is generally made within two weeks after the request is submitted.

Some General ARB Guidelines

- Hedges are encouraged between lots as an alternative to fencing; rear and side yard property line fencing may be permitted with a 7' max height. Fences along the front setback are limited to 3' max height. The unfinished side of fencing will face the interior of the lot. Any mesh fencing (chain, plastic, vinyl coated) is not permitted. No plastic or vinyl fences are permitted. Stockade fences are not permitted.
- All ancillary structures must be designed consistent with the main home.
- Play equipment is permitted in the back or side yard only.
- Satellite dishes should be placed on the roof on the back of the home where possible. Additional landscaping may be requested to hide satellite dishes.