

Oakland Hills Community Handbook

Updated November, 2017



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The Oakland Hills Board of Directors

The Oakland Hills Condominium Association is governed by a five-member Board of Directors. The Board members are elected by the residents at the annual meeting.

Resident questions, comments, and suggestions of interest to all members should be communicated to a member of the Board or to the management company, who will communicate with the Board. This process enables the voice of the residents to be heard. The current board members' names and contact information can be obtained on the resident section of the website. (oaklandhillsportage.org)

An Annual Meeting of the Oakland Hills Condominium Association is held in the spring of each year.

Election Procedures for Members of the Oakland Hills Board Of Directors

1. Notice of openings on the Association Board of Directors will be emailed or postal mailed to all Co-owner households by February 1 of each year, and will include a Candidate Information Form.
2. By March 1, Co-owners who wish to be on the ballot must return the Candidates Information Form by email or postal mail to the management company. Nominations will be closed March 1.
3. Any resident Co-owner may place his/her name in nomination to become a member of the Oakland Hills Board of Directors. Only one Co-owner from a household may hold office at any given time.
4. By April 1, ballots with these nominees and their candidate information will be emailed to all Co-owner households. Households without email will receive their Candidate Information by postal mail.
5. Only one vote per Co-owner household is allowed per the Master Deed.
6. By May 1, Co-owners need to submit their ballots by email or postal mail to the management company. Voting will cease on this date.
7. The ballots will be counted by the management company, and the new Directors will be announced as the last order of business at the end of the Annual Meeting.
8. The new Board of Directors will hold its first meeting following the close of the Annual Meeting to elect its officers and take care of any association business.

The Oakland Hills Board has four committees led by Board members to help with the work of the Board; these include the Finance Committee, Infrastructure Committee, Landscape Committee and Website Committee. Residents are invited to attend committee meetings and/or Board meetings. Although voting is only for the members of each group, there is a public forum time provided at each meeting for input from residents. Meeting times and places are posted on the website calendar, and minutes are posted in the document section of the website.

Management Contact Information

Gardner Management
5770 Venture Park
Kalamazoo, MI 49009
Phone: 269-323-7774
Email: info@gardnermi.com
Web site www.gardnermi.com

After you have closed on your condo and have moved in, your main contact is the management company for more information.

Please note the following:

If you have a question, or encounter a problem, either inside or outside your condo, you should contact the management company. The staff at the management company will route your request either to their staff, or to the Board for a solution. If your call is on the weekend and it is an emergency, their service will route your call accordingly.

Common and Limited Common Elements

It is strongly recommended that each Co-owner be familiar with the Master Deed and Bylaws of Oakland Hills Condominiums, especially as they relate to the Common and Limited Common Elements. Both of these documents are found on the Oakland Hills website. The Bylaws are Exhibit A of the Master Deed. Attached (Appendix A) is a chart to help co-owners understand the responsibilities of the Association and the responsibilities of the co-owners.

Every condominium association is different and the master deed outlines the responsibilities of our association and that of the Co-owners. The stereotype that everything "inside" is a Co-owner responsibility and everything "outside" is an association responsibility can be misleading. The master deed is a large document, and you should be familiar with its entirety to some extent. We recommend reading the entire document but for reference Article IV, Common Elements pages 6-10. Note: light fixtures except the coach lights by the garage are the responsibility of the residents. Bulb replacement for all outside lights is the responsibility of the residents. If you prefer not to change your own bulbs, someone on the Oakland Hills Volunteer List (pg. 15) may assist, or you may contact the management company at your own expense.

Clubhouse Use Regulations and Reservations

The Clubhouse, with its pool, is an asset to our community. As with any facility, regulations are necessary to assure order and equal access. There is a \$50 fee for use of the Gathering Room in the Clubhouse. (Effective Jan. 2018) There is no fee for the use of the Meeting Room. The Meeting Room does not include any use of the kitchen. The pool and exercise room are always available for resident use.

The key to the Clubhouse is available to new residents from the Chair of the Welcome Committee after she/he provides a tour of the facility. Call the management company for the name and contact information of the current Chair to make an appointment for the tour.

The following regulations concern the use of the Clubhouse Gathering Room:

1. The Clubhouse is for the personal use of the current residents and their invited guests only. It is not intended to be used by outside groups, clubs, or organizations. All condo owners share, through their association fees, in replacement/upkeep of the Clubhouse facility, its equipment and supplies. The fee charged for the Gathering Room is used to offset these expenses.
2. Any Resident reserving the Clubhouse must be present at the event and is responsible for the condition of the facilities (inside and out) after the event
3. **Reservations** for both the Gathering Room and the Meeting Room must be made in advance by emailing or calling the management company. To be eligible to make a reservation, an individual must have closed on their condo and have a Clubhouse orientation as noted above. Payment confirms the reservations for the Gathering Room, and should be paid to the Management Company at the time the reservation is made.
4. Residents should make reservations for the time needed for the event, plus set-up and clean-up the same day. This may allow more than one group access during a day.
5. Cancellations must be received at least 30 days prior to the scheduled date in order to receive a refund.
6. When reserving the Gathering Room, please keep in mind that your reservation is for the Gathering Room and its adjacent patio only, and does not include the fenced-in pool area or the workout room; both of these areas must always be open for use by residents. It is possible to reserve both the Gathering Room and the Meeting Room.
7. While the legal limit for the Gathering Room is 93, it can comfortably accommodate 60-70 seated people. Visitors should be reminded not to park cars along the entrance and exit boulevard and especially not on grassy areas where they may damage lawns and sprinkler heads.
8. If a resident becomes aware that someone is not following the rules, they should contact the management company, and appropriate action will be taken.

Multiple Reservations: For residents or resident groups requesting ongoing weekly, bi-weekly, or monthly Clubhouse day/time slot reservation, the following applies to times Monday-Friday with these types of reservations not allowed on weekends:

- a. The Clubhouse should be used as much as possible, with access for all residents and not to be monopolized by any individual or group,
 - b. Any resident or group requesting same day: Time slot must be checked with the management company during the last week of that month to determine if any other residents have reserved that time slot for the next month. Then, this resident/group may reserve any of these time slots not already reserved. This must be done monthly.
 - c. If a resident group is making this same day /time slot reservation, it must be done using the group name, such as "Bridge", and not under a resident name, and abide by the Monthly rule (see above). One member of that group must be identified to the management company as responsible for the condition of the Clubhouse and making scheduling arrangements.
9. Reservation may be made up to twelve months prior to the date on which a resident desires to use the Gathering Room or the Meeting Room.
10. If more than one resident desires to schedule an event on a major holiday (New Year's Day, July 4th, Thanksgiving, Christmas, etc.) more than 6 months in advance, a drawing will determine the resident eligible to hold the event. All events scheduled less than six months in advance are on a first come basis.
11. **Usage:** To protect the tables, coverings must be used. The association covers are located in the chests in the entryway. The host of an event can also provide their own.
12. The Directions for using the fireplace are on the hearth.

Clubhouse Cleanup Checklist

- Clean and remove table coverings. Wipe clean all tables, and counter surfaces.
- Return coffee pots, plant arrangements, bar stools, tables and chairs to their original locations.
- Vacuum carpets and sweep the floors. (Broom/dust pan and vacuum in coat closet).
- Remove all food and beverage from the refrigerator.
- If you run the dishwasher, you must empty it. (Supplies in cupboard to left of sink.)
- Refill toilet paper, paper towel and soap in restrooms as needed. Launder kitchen towels and table coverings at home, if necessary, and return them. (Supplies located under the bar.)
- Remove garbage from kitchen and restrooms (take with you) and replace with bags/liners. (Supplies located under the bar.) All trash and recyclables must also be removed. No custodian is on staff.
- Make sure all locks are activated on all exit doors.
- Make sure all lights are out including bathrooms and exercise room, and reset the thermostat.
- Do not lock interior corridor door.

Please follow the above guidelines. You will be charged the cost for commercial cleaning if the Clubhouse is not cleaned per these standards. We know that sometimes spills or damage can occur. If this happens, please contact a Board member or Gardner as soon as possible. It is much better to address any issues immediately.

Pool Use

The Oakland Hills pool opens on Memorial Day weekend and closes the Monday after Labor Day. All of us should be able to enjoy using our Oakland Hills pool and be assured of our safety and security as we swim and sun with our families and friends. So we are including the Rules for using our pool, so that everyone has a chance to know the proper procedures. These Rules are posted at the pool as well.

1. Swim at your own risk
2. No Diving
3. No lifeguard is on duty.
4. No running.
5. Pool Capacity: 100 persons.
6. Shower before entering.
7. Children and guests must be accompanied by an adult resident.
8. No food or drinks in the water.
9. No pets on the pool deck.
- 10.No glass in the pool or on the pool deck.
- 11.No diapers in the pool.
- 12.No street clothes or cutoffs in the pool.
- 13.No smoking.
- 14.No food preparation on pool deck.

Snow Removal

1. The association provides snow removal from roadways, driveways and sidewalk to your front door. Also included, is snow removal from the clubhouse parking lot and the front sidewalks. A bucket of ice melt and shovel are located in the clubhouse should they be needed for an event.
2. Snow removal will only start after receiving two inches or more of snow. Snow removal will typically only start after the snow has stopped accumulating to ensure a more thorough removal. Blowing or drifting snow that accumulates in some areas will not trigger a snow removal event unless specifically requested and approved.
3. Snow removal will take place no more than once in a 24 hour period without management or Board approval. In a blizzard type of event where snow accumulation is 6" or more, it will take substantially more time for snow removal which may occur up to 24 hours after the event.
4. Because there is limited space to store snow, the community sidewalks typically become storage areas with multiple snow events.
5. Salt/ice melt/sand will be applied only to the roads on an as needed basis focusing on intersections, steeper slopes and potential problematic areas. This service must be approved by the Board or the management company. Co-owners should apply

concrete-safe ice melt to their drives and walks only as needed or contract with an outside service to do so.

6. If you believe that your driveway has been missed, or you are not satisfied with the snow removal service, please contact the management company as soon as possible.

Landscape Maintenance

1. Weekly lawn care includes mowing and irrigation of all lawn areas (daily except for mow day) and blowing off the clippings from hard surfaces. This service generally takes place 26 +/- times per year (weather dependent).
2. Bark mulch is replaced every other year and turned-over during the off year. Co-owners who wish to install their own mulch must use the same type and color as originally installed. Special care should be taken to not install the mulch within 2" of the bottom of the siding.
3. Edging of lawns will take place one time per month during the mowing season.
4. Lawns will be fertilized using a 5 step process, which may vary depending on the contract approved by the Board.
5. Shrubs will be trimmed two times during the growing season (early and late summer).
6. Additional landscaping that has been installed by a Co-owner must be maintained by that Co-owner.
7. Spring clean-up will include removal of winter debris and bed preparation.
8. The initial fall clean-up should be complete by October 15 (weather dependent) and will include the cutting-back of all perennial plant material and removal of leaves. The second fall clean-up will be primarily for leaf removal and will be seasonally dependent.
9. Weed control will be bi-weekly with chemical treatment and/or hand weeding with seasonal variances. At the current dues structure, it is cost prohibitive to expect all landscape beds around a unit to be kept entirely weed free by the Association. Co-owners are welcome to contract with an outside service for additional weed control should they desire weekly weeding of the landscape beds adjacent to their unit.
10. The irrigation systems generally operate from May through October (weather dependent). These systems run off wells located within Oakland Hills and are substantially less to operate as compared to using municipal water. Irrigation has been installed to maintain the lawn areas and provides some water to the landscape beds adjacent to the units. Additional irrigation can be added at the individual owner's expense. The system includes two water sensors that reduce the irrigation cycles during wet periods. The system is maintained by the landscape provider who makes adjustments to the watering zones and times as needed.

Landscaping Regulations

As authorized in the Condominium Bylaws to maintain the aesthetics of the community, the Board of Directors has adopted the following guidelines to govern the common elements.

Alterations or additions in general to the exterior of the condominium (unit) are not allowed. Certain alterations or additions that involve landscaping that allow a Co-owner some opportunity and flexibility to personalize or enhance the exterior appearance of their Unit have been approved by the Board of Directors. Any such alteration or addition must comply with the following:

1. Statues, bird baths, bird feeders and the like are prohibited unless implemented in an existing landscape bed, and are of natural material and color and blend with the surroundings. Such items are limited to a maximum of two (2) per unit. No such items are allowed to be placed in the lawn or in a similar location where interference with normal lawn or landscape maintenance would occur.
2. Co-owners may elect to have flower pots in the front of their Unit of which all pots shall be made of natural material and color and blend with the surroundings. Furthermore, Co-owners may elect to have planter boxes in the back of their Unit affixed to the railing. These planter boxes shall be white in color to blend with the railing. Co-owners may also elect to have flower pots in the back of their Unit on the lower patio of which all pots shall be made of natural material and color and blend with the surroundings. All flower pots and planter boxes shall be maintained and done so by each respective Co-owner.
3. A uniform color/size of mulch will be applied to each condo's existing landscape beds by the Association every other year. Rocks or other materials are not allowed in these beds to replace the mulch.
4. No additional planting may take place in the common elements of the community unless the ARC and/or Board of Directors has approved such planting and has provided authorization.
5. Co-owners may elect to have one (1) chair or one (1) bench located near the front door of their Unit. The selected item shall be made of natural material and color and blend with the surroundings and shall be properly maintained by the respective Co-owner. Co-owners may elect to have furniture on the deck and lower patio in the back of their Unit. This furniture shall be kept to a minimum maintaining a clutter free appearance. In the off season, all patio furniture shall be properly stored and screened from view.
6. Co-owners may elect to wave the American Flag outside the front of their Unit if installed on the railing post and does not exceed 3' x 5' in dimension. Flag poles and all other flags, banners, or signage is prohibited.
7. Satellite Dishes are allowed in the community; however, prior approval is required from the ARC (form available on the website) and/or the Board of Directors before installation. Requests for satellite dish installation shall include the general location of the proposed installation and the manner of attachment to the premises. Satellite dishes exceeding one (1) meter in diameter are prohibited. Dishes 18" or smaller are encouraged. No satellite dish shall rise above the roofline and natural screening may be required to soften the negative impact the dish may have on the community.

The Board of Directors, on behalf of the Oakland Hills Condominium Association, reserves the right to request modification or removal of any of the aforementioned should they be deemed inappropriate or inconsistent with the intent of the guidelines. Any modification or removal will be done at the Co-owners expense.

Parking Regulations

Co-owners vehicles and vehicles of their guests may not be parked in the streets overnight and should not be parked in driveways for extended periods of time. Co-owners are encouraged to have their guests park in the designated guest parking areas. Designated guest parking areas shall be utilized by guests and not regularly used by Co-owners. Commercial vehicles, trailers, boats, trucks, mobile homes, mopeds, bikes, motorcycles, ATV's, ORV's, snowmobiles and similar vehicles may not be parked at Oakland Hills unless parked inside garages and screened from view.

The Board of Directors, on behalf of the Oakland Hills Condominium Association, reserves the right to request modification or removal of any of the aforementioned should they be deemed inappropriate or inconsistent with the intent of the guidelines. Any modification or removal will be done at the Co-owners expense.

Security

Included in your co-owner's monthly dues is a fee for a basic security provided by EPS Security. Contact Carolyn Everts, Sales Consultant, Phone, 269-388-9600, Ext. 411 for further detail.

Insurance

Please see Appendix B for helpful information regarding co-owner's insurance.

Pets and Animals

According to Article VI of the Bylaws, Building and Use Restrictions, Section 5, Paragraph (n), Pets and Animals:

1. No more than two (2) domestic animals (dogs or cats) shall be kept or maintained in any unit as house pets. If two (2) pets are kept, the combined weight of the two (2) pets must not exceed eighty (80 lbs.) pounds.
2. No animals whatsoever shall be used for breeding purposes or for commercial purposes. No animal may run at large on or about the Condominium Property at any time.
3. All animals must be restrained by their respective Co-owner on a leash or similar device at all times while on the Condominium Property (including expansion areas). No animals shall be restrained outside of units in a permanent or temporary structure such as a kennel, fenced in area, ground or other type of unmanned leash lock system, including but not limited to electric type fencing.
4. No pets shall be allowed in the Community Building or in the pool area. All animals must not be obnoxious or offensive to other Co-owners due to noise, odor or

unsanitary conditions. The pet owner is responsible for immediately removing all pet waste from the Common Elements.

5. Pet owners will have full responsibility for damage to persons or property caused by their pet(s). No animal that exhibits savage or dangerous behavior will be permitted on Condominium Property at any time.
6. Any Co-owner who causes any animal to be brought or kept within Condominium Property shall indemnify and hold harmless the Association for any loss, damage or liability which the Association may sustain as the result of the presence of such animal, whether or not the Association has given its permission therefore.
7. The Association may, without liability to the Co-owner, remove or cause to be removed any animal from Condominium Property which it determines to be in violation of these restrictions.

Resale Information for Sellers

According to State law, when a purchaser takes ownership, they are bound by the provisions of the Master Deed and Bylaws, so any resident who is involved in the selling of their condo should make sure to pass along the Master Deed and Condominium Bylaws. These documents are available on the website under "Documents," and publicly available at the Kalamazoo County Register of Deeds.

Note: Seller must turn in the Clubhouse key to the management company. This key to the Clubhouse will be available to purchaser after a tour of the Clubhouse is given by the Welcome Committee Chair.

Holiday Decorations and Lights:

The Holidays are a wonderful time to celebrate and add some decorations to your home. The Guidelines allow for some co-owner personalization, the intent is to maintain continuity throughout the community. Please take note of the following:

- All lights on the exterior of your home must be clear.
- One clear-lighted tree or wreath on the porch or front door.
- Clear lights on one Front-yard tree.
- Decks may have clear lights and garland on the railing.
- Yard, including but not limited to inflatable figures, blinding, or colored lights on the outside of condominiums, are not allowed.
- All holiday decorations must be removed by January 30 following the holidays.
- The association reserves the right to remove decorations which do not conform to the guidelines, and the cost for removal will be billed to the owners.
-

Complaints

If as a co-owner in our community, you feel others are not abiding by the association rules, an anonymous formal complaint can be made by calling our management company. Please do not ask others to register a complaint on your behalf.

Repair and Maintenance Services

The Association does not recommend vendors; however, your neighbors are always good sources of information for references. If you encounter a problem either inside or outside your condo you should contact the management company. (See page 4 for phone numbers.)

ARC Information / Approved Items 11/14

All items below have been preapproved by the Oakland Hills Developer, Architectural Review Committee and the Board of Directors. All owners and future owners accept all responsibility and costs associated with installation, maintenance, repair, replacement, warranty, insurance, etc. The association assumes no responsibility for these items except that it reserves the right to remove these items if they are not maintained and the association will bill the current owner for any and all costs with removal. Keep in mind that when an item is scheduled for replacement such as gutters, the association has no responsibility to replace the gutter covers (if installed). The owner will be responsible for any additional costs to remove one of these items while repairing or replacing an association item.

Decks

1. Surface - Forestview: Treated 5/4 x 6 or Cedar 5/4 x 6 or Azek Brownstone.
2. Surface - Creekside: Treated 5/4 x 6 or Cedar 5/4 x 6 or Azek Brownstone.
3. Deck posts and rim Boards can be wrapped in white Azek or like material. Contact Gardner for information on approved material.
4. Inside Out in white can be installed on the underside of decks.
5. Sealing of wood Decks, rim Boards and support posts with Cabot Australian oil with clear finish or clear wood sealer. Absolutely no paint or stains can be applied to the Decks, support post or rim Boards.
6. Pergolas on the deck-the ARC must approve the design prior to installation. All materials must be white Azek.
7. Screened in porches under Decks --the ARC must approve the design prior to installation. All materials must be white.
8. Exterior Paint/Stains
 - Forestview Front Door Stain: Old Masters Red Mahogany.
 - Creekside Front Door Paint: Sherwin Williams Oxford Ivy SW2245
 - Sign Posts Paint: Behr Base 9854 Ultra Exterior Satin custom color match

Storm Door

Forestview: Phantom screen #114 NP Rainbow Collection in white, 8' tall

Creekside: Phantom screen #114 NP Rainbow Collection in white, 6' 8" or Larson 346-82 in white

Hand Railing at Front Porch

White Vinyl to match the existing railings and posts

Gutter Covers - Must match the gutters

Generators

All generators must be installed along the side of the condominium home within the landscaping bed away from the front corners of the condo and screened from view on all sides. The landscape bed may need to be adjusted in size to accommodate the generator and additional screening after installation may be required.

Exterior Materials currently being used as of 11/14

Lap siding: Gentek 4D Amherst Pebble

Shake siding: Exteria, style is Rough Sawn in Antique Grey

J&N Thinstone: Baugo Creek Cobble

Roofing: CertainTeed Landmark Weathered Wood

Stamped/Colored Concrete

Ashlar cut slate patten, SunBuff color, grey release accent color

Items specifically not allowed - retractable awnings.

Volunteers

The Oakland Hills Community maintains a list of resident volunteers who are available to assist co-owners with co-owner responsibilities such as changing smoke alarm batteries and replacing outside light bulbs; as well as a list of available equipment that may be borrowed such as ladders and rakes. This list is available in the Residents only portion of the Community Website.

Appendix A

COMMON AND LIMITED-COMMON RESPONSIBILITIES GUIDELINES

Last Updated: 12/01/2017

Maintenance Item	Association Responsibility	Co-Owner Responsibility
1. Concrete and Asphalt	Repair and replacement of all streets and curbing including road-side sidewalks. [1b and 1o]	Repair and replacement of driveways and sidewalk leading to front entrance, and garage floors. [2e]
2. Exterior Electrical and Lighting	Common area exterior lighting fixtures and garage coach lights, including the lightbulbs. All electrical supply up to the point of connection to exterior fixtures or appliances. [1p and 3b(1)]	All other exterior lighting fixtures attached to an individual unit. Replacement of bulbs in exterior fixtures, excluding the garage coach light lightbulbs. Any unique electrical supply specifically installed for exterior fixtures or appliances, including but not limited to, generator and hot tub (excluding those in common areas such as the pool or clubhouse.) [2i]
3. Interior Electrical and Lighting	Common area interior fixtures and appliances (e.g., clubhouse lighting.) All electrical supply up to the point of connection to interior fixtures or appliances. [1c]	Any unique electrical supply specifically installed for interior fixtures or appliances, including but not limited to, furnace, AC unit, thermostat, stove, refrigerator, water heater, sauna, and whirlpool tub (excluding those in common areas such as the clubhouse.) [2a]
4. Telephone and Cable	All phone and cable supply up to the point of connection to the box in the yard. [1i and 1d]	All phone and cable supply past the point of connection from the box in the yard up to and within the unit. [2a]
5. Satellite Dishes		All maintenance, repair, and replacement of co-owner installed equipment. [2n]
6. Natural Gas [Heating]	All gas supply up to the point of connection to a fixture or appliance. [1e]	Any unique gas supply specifically installed for fixtures or appliances, including but not limited, to generator, furnace, dryer, fireplace and water heater (excluding those in common areas such as the clubhouse.) [2a]
7. Water and Sewer	All water and sewer supply to the point of connection to a fixture or appliance and water or sewer supply in the wall or floor system that are not accessible by the co-owner. [1f and 1g]	Any unique plumbing supply specifically installed for fixtures including, but not limited to, garbage disposal, sinks, shower stalls, tubs, faucets, water softener. Exterior water faucets (including any in garages). [2a]

All references are from Article IV of the Master Deed.
Master Deed supersedes in the case of discrepancy.

8.Plumbing Drains	All slow and backed up plumbing drains assuming no co-owner fault. [1f and 1g]	Plumbing drain problems caused by a co-owner whether intentional or accidental. [2a]
9.Foundations, Support, Roof, Exterior walls	All repair and replacement. [1j]	Repairs caused by co-owner modification, neglect or damage.
10. Common Area Maintenance	Entrance, Clubhouse and Pool area, Cul-de-sac Islands, and all common areas. [1r and 3b(i)]	Owner modifications of garden bed area surrounding individual units and any additional ARC approved landscaping. [2m and 3a(i)]
11.Irrigation System	All sprinkler controls, piping, heads and adjustment for lawn area. [1s]	Co-owner requests to adjust sprinkler system to cover non-lawn areas. [2m]
12.Garage Doors	Repair and replacement of door and panels, including springs, cables, rollers and tracks. [3a]	Repair and replacement of electric opener and hardware. Any damage to door caused by owner neglect, invitees or owner's guests. [3a]
13.Doorbells		Fixtures, buttons and button lights. [2n]
14.Door and Locks	All exterior doors and hardware. Limited to original specifications. [3a(i)]	Interior doors and locks. [2n] Exterior storm doors approved by ARC.
15.Patios, Decks and Pergolas		All maintenance, repair and replacement. [2c and 2l]
16.Windows, sliders to patios and decks, and skylights		Co-owner expense for maintenance and/or replacement including glass and screen replacement. [3a(i)]
17.Exterior staining, painting and caulking	All painted exterior surfaces excluding decks or other co-owner additions. [1u]	Decks and other co-owner modifications of limited common elements. [2c and 2l]
18.Mailboxes and Address Numbers	Mailboxes, posts and numbers as installed by the developer. [2j]	
19.Vents		Microwave, water heater, bath, dryer, etc. service, repair and replacement. [3a(ii)]
20.Vinyl siding, exterior trim, stone facades, and gutters	Repair, replacement and cleaning of all vinyl siding, exterior trim, stone facades and gutters. Cleaning out of gutters when necessary. [1u]	Needed cleaning caused by homeowner negligence.[3a(iii)]
21.Fireplace and Chimney	Chimney	Firebox, controls and vent. [3a(i and ii)]
22.Signage	Responsibility of Association	

All references are from Article IV of the Master Deed.
Master Deed supersedes in the case of discrepancy.

APPENDIX B

October 2014
Revised November, 2016

To Oakland Hills Portage Condominium Association Co-owners:

This communication has been prepared to provide you with guidance in determining proper insurance coverage for your Oakland Hills property. More specifically, we hope that it helps you answer the question of how much insurance should be carried by the Association versus the Co-owner.

- The Master Deed and By-Laws define the repair and insurance responsibilities of the Association versus the Co-owner.
- "General Common" Elements are the responsibility of the Association. "Limited Common" Elements are the responsibility of the Owner. Please refer to the Master Deed, Article IV, Sections 1, 2, 3, and the Bylaws, Article IV, Sections 1 & 3.
- * An additional document, entitled "Common and Limited Common Responsibilities" defines Association versus Co-Owner Responsibility for 22 major items in your home. This should be an important reference document for you and your insurance agent. See Appendix A,
- These documents are available on our Oakland Hills Community website at: oaklandhillsporage.org. Gardner Management can also provide you a copy.
- All losses due to Owner or Resident "negligence" must be repaired at the expense of the Owner, regardless of who is identified to be responsible for the lost property in the Master Deed. This loss may be covered by the Owner's liability insurance.
- Although this is not intended to be a formal legal or insurance opinion, the following axiom may be used to provide a responsible way to reduce your risk of finding yourself under insured: "If you can touch it within your unit, insure it."
- When purchasing Owner property insurance, be sure to include your deck, patio, pergola, sauna, windows, driveway, fireplace, furnace, air conditioner, water heater, water softener, and all building improvements. These are just a few examples of items that are often overlooked.
- All "Personal Property" is to be covered by the Owner.
- If you believe an insurance claim needs to be filed or a property loss needs to be repaired, contact both Gardner Management and your personal insurance agent.

Please note that this memo should not be your sole source for insurance information. Your personal agent should review the referenced condominium documents.

Oakland Hills Association Board of Directors



Oakland Hills Community Handbook

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