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CLOISTERS ASSOCIATION

Rules and Regulations

(as ratified and adopted by the Board of Directors)

Updated – January 2010

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CLOISTERS ASSOCIATION HANDBOOK

As owners in the Cloisters, we live in a condominium structure where the grounds and the property are subject to restrictions and policies set by the Board of Directors. Please take the time to read this handbook which compiles the Rules & Regulations as established by the Board of Directors and Management for our Association. It will help acclimate you and will answer many questions regarding policies affecting you and your home.

The following sections describe the responsibilities of Management, co-owners and renters. Specific responsibilities are laid out in Appendix A, Cloisters Association Maintenance Responsibility List. If a question arises regarding a service, feel free to consult the management office during office hours. Association By-Laws, rules and regulations apply to renters in the same way that they apply to co-owners. Co-owners have the responsibility of informing individuals to whom they rent their unit(s) of the Association's By-Laws. Under Michigan law, the seller of a condominium is required to provide a copy of the Condominium Association By-Laws to the buyer. As specified under Article VI, Section 2 (1) of the Condominium By-Laws, a co-owner desiring to rent or lease a condominium unit is required to disclose that fact in writing to the association of co-owners prior to leasing his/her unit. This should be done by supplying Management with a copy of the exact lease form for review. New co-owners and renters are reminded that they need to obtain Cloisters parking stickers for their vehicles(s) from the management office.

ACCESS

The Association or Management shall have access to each unit from time to time, during reasonable working hours, upon notice to the co-owner thereof, as may be necessary for the maintenance, repair or replacement of any of the common elements. The Association or Management shall also have access to each unit at all times without notice as may be necessary to make emergency repairs to prevent damage to the common elements or to another dwelling unit. It is the responsibility of each owner to provide the management means of access during all periods of absence. Owners are encouraged to give a key to a neighbor as well in case of accidental lockout, and to have a neighbor check in on their unit during extended absences.

ALTERATIONS AND IMPROVEMENTS

An owner shall not make alterations in exterior appearance, structural modifications (including interior walls through or in which there exists easements for support or utilities), or changes in any of the common elements, limited or general, without the express written approval of the Board of Directors. Please remember that people have different opinions on what is objectionable or not, and even additions such as birdfeeders or decorative flags may, in some cases, cause a nuisance or concern and be prohibited. This includes exterior painting, the erection of antennas, lights, aerials, awnings, doors, shutters or other exterior attachments or modifications.

Also, owners may not damage or make modifications or attachments to common element walls between units that in any way impairs sound conditioning provisions. The Board of Directors may approve only such modifications as do not impair the soundness, safety, utility or appearance of the condominium.

Each current board has the prerogative to make these decisions, as they deem best. To avoid added expense or complications, please do not make any changes without first obtaining the necessary Board approval. Requests should be in writing and may be delivered to the management office, or directly to a board officer.

BALCONIES

Balconies are described as limited common elements (the use is limited to the unit owner), and the cost of repair and replacement is the responsibility of the Association, as noted in the Master Deed, page 4, B (4), and page 5, C. The common elements, including balconies, shall not be used for storage of supplies, materials, personal property or trash of any kind. In general, no unsightly or damaging condition shall be maintained upon any balcony. Carpet is not allowed on wooden decks, as this holds moisture and accelerates the deterioration of the decks. Owners may be responsible for repairs caused by their own negligence.

BICYCLES

Bicycles should not be left unattended on any of the common elements of the Cloisters. Bicycles are not to be used on the sidewalk leading to or around the clubhouse. They are not to be chained to poles or trees or carports on the property. Bicyclists must wear a helmet when cycling on Cloisters property.

BOARD OF DIRECTORS

The Cloisters Association is governed by its owners as represented by an elected Board of Directors. Terms are staggered so that elections are held every year. There are five permanent board positions plus one alternate position. Meet these people and give them your input and support. They serve without any compensation and simply have a desire to see the Cloisters remain a comfortable community in which to live. The Board holds regular meetings at the clubhouse. These meetings are open to all owners and are an excellent time to hear of relevant concerns and plans. Minutes of these meetings are printed and distributed door to door for owners who do not attend the meetings. You can stay well informed of policies affecting you by reading the minutes.

Please call Davis Group at 353-9600 for a current list of board members.

CABLE TV / SATELLITE DISHES

The property is wired for cable and individuals may contact the current cable supplier to arrange for service. Any cable service fee is billed directly to a co-owner.

Owners wishing to install satellite dishes, no larger than 18 inches in diameter, must submit a written request to the Board or to Management. Management will work with the co-owner to establish the least obtrusive location for mounting any approved dishes. The installation or removal costs will be borne by the co-owner.

If you wish to install an additional exterior light, you must give a written request to the Board of Directors and Management. Issues such as power, exact location, and style of light must be clearly defined prior to the Board making a decision or giving approval.

CLUBHOUSE

The Association maintains a clubhouse in the center of the property. A large meeting room on the upper level is used for monthly board meetings. Changing bathrooms for the pool are located on the ground level. An outdoor pool is available to residents and their guests (see Pool Rules).

The clubhouse, including a kitchen, may be reserved for private use by calling the management office at 353-9600. To reserve the clubhouse, a security deposit of \$100.00 is required 14 days prior to the event, which will be returned if the facility has been left in a state of cleanliness and without damage after each use.

A non-refundable rental fee of \$25.00 is charged for each event for the use of the building. Co-owners renting the clubhouse are responsible for the conduct of their guests using that facility and they will be billed for the repair of damages caused to this facility by their guests or by themselves.

No alcoholic beverages are permitted in the clubhouse & and there is NO SMOKING.

Rental of the clubhouse does not entitle guests to the use of the swimming pool. Parties at the Cloisters swimming pool are not permitted.

Animals are not allowed inside the clubhouse except those who are medical-help providers.

Co-owners are asked to encourage guests attending functions at the clubhouse to share transportation to alleviate parking congestion at the complex. Extra vehicles should be parked at the south end of the facility between Lanark and Inverness Court. Parking on Braemar Lane is strictly prohibited. Only co-owners can rent the clubhouse.

COMMON ELEMENTS

The common elements, limited or general, shall not be used for storage of supplies, materials, personal property or trash or refuse of any kind. Automobiles may only be washed in areas approved by the Association. In general, no activity shall be carried on, nor condition maintained by a co-owner, either in his condominium or upon the common elements, which spoils the appearance of the condominium and/or association.

Sidewalks, yards, landscaped areas, driveways, roads, parking areas, porches, hallways, stairs and lobbies shall not be obstructed in any way nor shall they be used for purposes other than for which they are reasonably and obviously intended. No bicycles, vehicles, chairs or benches may be left unattended on or about the common elements.

OCCUPANCY

No dwelling unit shall be used for other than single-family residence purposes. A family shall mean one person or a group of two or more persons related by bonds of consanguinity, marriage or legal adoption. Upon written request the Association may permit reasonable exceptions to the restriction imposed by this section.

CONDOMINIUM USAGE /LEASING RESTRICTIONS

The condominium and common elements shall be used only for purposes consistent with the use of single-family residences and not for purposes of business. Any unit used as a rental (i.e. owner receives consideration) must be registered with the township.

An owner desiring to lease his condominium unit must submit a copy of the lease to the Association at least 21 days PRIOR to tenant occupancy. Then a signed lease must be submitted to the board or management company within 5 days of tenant occupancy. No rooms or portion of a unit may be rented and no tenant shall be permitted to occupy except under a lease, the initial term of which is at least one (1) year unless specifically approved in writing by the Association. Failure to follow these rules will result in a fine.

No "For Sale" or "For Lease" signs shall be allowed which are visible from the exterior of a dwelling unit.

DAMAGE

Each owner shall maintain his condominium and any limited common elements for which he has maintenance responsibility in a safe, clean and sanitary condition. Each owner shall also use due care to avoid damaging any of the common elements including, but not limited to, the telephone, water, gas, plumbing, electrical or other utility conduits and systems, and any other elements which may affect any other condo. Each owner shall be responsible for damages or costs to the Association resulting from negligent damage to or misuse of any of the common elements

FINES

Pursuant to Article 1, Section 4(a2, a11), Article XI, Section 1(e) of the Condominium By-Laws and Article III, Section 4(k) of the Condominium Association By-Laws, fines may be levied by the Association after proper notice and hearing.

The violation of any of the provisions of the Cloisters Condominium Association documents by any co-owner shall be grounds for such assessment of monetary fines by the Association, acting through its duly constituted Board of Directors. The Board of Directors may assess no fine unless the co-owner has received proper notice per the following outline:

Proper Notice

Proper notice shall be accomplished by sending a letter by first class mail, properly stamped and addressed, to the offending co-owner at his/her address and with a proper return address. The notice shall: a) state the provision which is in violation, b) state the amount of the fine which is to be assessed, c) advise the co-owner that he/she has the right to respond to the Board of Directors in writing within seven (7) days to request a hearing to present a defense for the alleged violation.

Proper Hearing

The Hearing Committee shall be composed of three (3) co-owners who are not members of the Board of Directors of the Association.

The Hearing Committee shall make itself available to the co-owner who has received the violation notice. The committee shall hear the co-owner's defense and determine if the co-owner is responsible for the payment of the assessment levied by the Board of Directors of the Association.

If the Hearing Committee determines that the co-owner is in violation of the Cloister Condominium Association documents and responsible for the assessment, the co-owner will be granted thirty (30) days to pay such assessment. All fines duly assessed but not collected within this 30-day period may be collected in the same manner as provided in Article XI of the Condominium by-laws.

Fines/Late Fees

Fines shall be levied in the amount of \$50.00 and up to \$200.00 with the amount to be determined at the discretion of the Board of Directors. An additional amount of equal value will accrue on the first day of each following month until the violation of the Cloister Condominium Association documents is properly corrected.

Owners who have been 3 months late their monthly fees will be charged a \$20.00 per month late fee, beginning the 3rd month.

The Association or it's agents may take delinquent owners to small claims court to recover fines and/or fee monies owed.

GARBAGE PICKUP / RECYCLING

Trash and recycling containers are available for each court in a designated enclosed space. The management contracts for this service on behalf of the Association. Residents are asked to use care in placing only allowable refuse or recyclable materials in the proper containers. If a garbage tote is full, residents are asked to use another rather than piling up trash.

HALLWAYS

The common area hallways are shared responsibility of the four co-owners that live there. A monthly special assessment will be levied to accomplish weekly cleaning of the area. The special assessment only covers weekly cleaning and light bulb changes; all expenses are shared equally by the four co-owners.

HOLIDAY DECORATIONS

The association will do some limited decorations to some common elements. Owners need written approval from the Board of Directors, in order to decorate any common elements. Remember that beauty is in the eye of the beholder.

INSURANCE

The Association maintains insurance on the structure of each building. Each owner is required to carry his or her own condominium/home owner policy. Remember to allow for “improvements” that have been added to your home by you and/or a previous owner. Each co-owner shall be responsible for the reconstruction, repair and maintenance of the interior of his unit including, but not limited to, floor coverings, wall coverings, window shades, draperies, interior walls, interior trim, furniture, light fixtures and all appliances, whether free-standing or built-in. Should a unit suffer damage from a roof leak, the Association will arrange repairs to the ceiling or walls damaged, and the owner shall bear responsibility for damage to wallpaper, carpet, furniture, or necessary repainting.

LANDSCAPING

Management is responsible for maintaining the grounds. This includes but is not limited to mowing, irrigation, fertilization, weeding, and improvements. Owners are not allowed to make any modifications to the common elements without written approval from the Board of Directors.

MAINTENANCE RESPONSIBILITIES (See Appendix A)

A list attached shows the maintenance responsibility for a number of specific items. If you are unsure of whether or not a service or repair is covered through the Association, please e-mail or call the Davis Group office for clarification. Co-owners are not authorized to incur costs and seek reimbursement for items normally covered by the Association without first receiving direction to do so.

MAINTENANCE, REPAIR, AND REPLACEMENT OF GENERAL COMMON ELEMENTS

The Association will bear the cost of maintenance, repair, and replacement of the General Common Elements, as provided in Article V, Section 5 of the Condominium By-Laws as well as in the FOURTH paragraph, item C of the Cloisters Master Deed.

The Board of Directors empowers Management to make day-to-day decisions related to ongoing maintenance needs of the General Common Elements

The Board of Directors decides on appropriate courses of action to be followed by the Association in matters relating to repair and/or replacement of General Common Elements.

The Board of Directors decides on appropriate courses of action to be followed in situations where the state of the General Common Elements as found on the date of purchase of a residential unit may subsequently be suspected of having the potential of affecting the safety of resident(s), or guest(s), or of the structure itself.

It is a purchaser's responsibility and decision to accept or refuse to accept the structure/physical condition of a Cloisters residential unit at the time of purchase. The Association is not responsible for residential

unit structural problems originally caused by faulty or low-quality construction methods, which are not considered to affect the safety of resident(s), guest(s), or of the structure itself. Services and repairs not covered by the Association may be provided by Davis Group if an owner chooses to contract directly with them for these services at a billable rate. To arrange for service, e-mail at davisgrou@yahoo.com or call the management office at 353-9600. Ask for applicable labor rates, and leave your name, address, phone, and availability times to facilitate the scheduling. You may also contact the management office for advice or referrals for your condominium service needs.

Management tracks the Association's work in progress via service orders. When work is to be completed, or when a resident calls with a request, Management creates a service order. When the work is done, it is noted as completed and the appropriate billing takes place from the service order.

MISCELLANEOUS

Co-owners are required to pay monthly Association fees on time. Delinquent co-owners are subject to legal action from the co-owners' Association. All of their rights and privileges for the use of the common elements may be suspended.

Pursuant to Article III, Section 4(b) of the Cloisters Condominium Association By-Laws, the Board of Directors has determined that monthly Association fees are due and payable before the 10th of the month. Any Association fees not received by the 10th of the month will be construed as late payment and a "late payment" charge of \$10.00 will be imposed. Checks made in payment of monthly Association fees should bear the number of the residential unit(s) for which the fee(s) are being paid.

The establishment of places of business is not permitted in the Cloisters complex. The rental of rooms in residential units of the Cloisters complex is prohibited. The use of "For Sale" or "Open House" signs is prohibited on Cloisters property.

It is the responsibility of each co-owner or resident to maintain a fire extinguisher and smoke detectors in each residential unit.

NOISE & ACTIVITIES

No immoral, improper, unlawful or offensive activity shall be carried on in any condominium or upon the common elements, limited or general, nor shall anything be done which may be or become an annoyance or a nuisance to the co-owners of the condominium, nor shall any unreasonable noisy activity be carried on in any unit or on the common elements.

PARKING AND VEHICLES

VEHICLES/Ownership

Each vehicle must have valid registration and a current state sticker.

Any owner (or tenant in a unit with a board approved lease) may have a vehicle but each unit in the Cloisters is allocated a maximum of two vehicles.

VEHICLES/Stickers

Each vehicle must be registered with the management company (make, model, color, and license plate information). Each vehicle must have a Cloisters parking sticker, permanently attached and in a location where it is visible at all times. The location for the sticker is at the right, bottom of the rear window. If not visible there, then it must be in right, bottom of the front window.

Stickers may not be shared between vehicles. Sticker must be on the registered vehicle.

VEHICLES/Resident Parking

Most units have a single car-port space. Any vehicle parked in a car-port must have a parking sticker. Exceptions must be approved by the Board of Directors.

Every unit has a second, unassigned, space in open parking for which they must have a sticker.

VEHICLES/Visitor Parking

All visitor vehicles must be parked in a designated visitor's parking space. Visitor spaces are located throughout the complex.

VEHICLES/Visitor Parking Restrictions

Any owner/tenant who has an overnight visitor(s) for twenty (20) days or more per year must apply in writing to the management company who will then forward the request to the Board of Directors for their approval.

Visitor parking is only in designated visitor parking areas. If visitor vehicle is on the premises for twenty one (21) days or more without Board approval it may be towed at the owner's expense.

Vehicles with a valid handicap tag or license may be parked in any open space (except car-ports).

VEHICLES/Other Restrictions

Commercial vehicles will not be issued parking stickers.

Commercial vehicles may not be on premises overnight, except with prior management company approval.

Full-size extended cab, full-size quad cab, extra wide, or other oversized vehicles that do not fit in the parking spots need Board approval to park on the premises.

Motorcycles or motorized scooters are not permitted at any time (owners or visitors).

Vehicles without stickers, parked in prohibited areas, or on site without approval may be towed at the owner's expense.

FIRES/BURNING

There shall be no fires, open or enclosed, or burning of any kind on the premises of the Cloisters Condominium Association, limited common or common areas.

Charcoal grills are not permitted. Gas grills for cooking are allowed.

PET POLICY

No animals, except one dog; two cats; or one dog and one cat (none of which shall exceed 35 pounds in weight when fully grown) shall be maintained by any co-owner unless specifically approved in writing by the Association. No animal may be kept or bred for any commercial purposes and animals shall have such care and restraint so as not to be obnoxious or offensive on account of noise, odor or unsanitary conditions. Domestic animals must be attended and not allowed to run loose while on the common or limited common elements. No savage or dangerous animals may be brought on the property. Owners are responsible for picking up and properly depositing all pet fecal matter. Dogs and cats are not allowed in the pool commons, which is defined as the area from Braemar Lane west to the property line from the backside of Selkirk Court north to the backside of Paisley Court and to include the walkway beside and behind the clubhouse.

POOL RULES

The outdoor pool located on the Cloisters' property, open approximately from Memorial Day to Labor Day, is intended for the sole use of the Cloisters' co-owners and their invited guests for their swimming and sunbathing pleasure. In an effort to monitor use of the pool, all co-owners have been assigned one pool key. The first key is free; in the event your key is lost or stolen, there will be a charge for a subsequent keys.

When at the pool, please exercise courtesy to those around you. A shower must be taken before entering the pool. If you leave the pool area, please use the foot shower before re-entering the pool. No one with any skin, eye, ear, nose, throat infection, skin lesion, or other communicable ailment that may pollute the water shall be allowed to use the pool.

No pool parties are permitted at any time. Pets are not allowed in the pool area or in the clubhouse (except medical help providers) at any time.

Following are the rules and regulations governing the use of the pool and are posted at the pool.

The Cloisters Posted Rules and Regulations

- Pool Hours are from 9:00 a.m. until 10:00 p.m.
Lap swimming is permitted from 9:00 a.m. to 10:00 a.m., and again from 9:00 p.m. until 10:00 p.m.
(The safety rope may be removed for that purpose, but please always remember to replace the rope when leaving the pool after lap swimming.)
- No Lifeguard is on duty; swimming is at your own risk!
(Remember, for your own safety, swimming alone could be dangerous)
- In the event lightning is spotted in the neighborhood, **POOL MUST BE CLOSED IMMEDIATELY**
– **NO EXCEPTIONS!!!**
 - All swimmers must wear a bathing suit in the pool
(No cut-off shorts, etc. – Loose threads may clog pool filter system)
 - Inflatable toys (i.e., rafts, large toys, balls, etc.) are not permitted in the pool area
(Exceptions: “Noodles” or small Styrofoam kickboards)
 - Gum, food, glass containers of any kind are not allowed in the pool area!
 - (Please use area provided outside pool gate for picnics, etc.)
 - Battery-operated radios must be used with headphones
- No unnecessary running, jumping or boisterous play permitted in or outside of the pool area
- An adult (18 years or older) must accompany children 14 years of age and under
 - Infants lacking toilet training (incontinent)
must wear double cloth diapers and rubber pants in the pool!
(Please: Disposable diapers are not permitted)

SAFETY

For safety and Association liability reasons residents and their guests are prohibited from roller-skating, inline skating, rollerblading, skate boarding, tree climbing, wall or dam-climbing and pole-swinging on Cloisters premises.

SECURITY / POLICE

All the Cloisters units originally came with deadbolt locks, which are highly recommended by police agencies. Co-owners should use door sticks are used in slider doors also. Smoke detectors are the responsibility of the co-owner and are necessary. Carbon monoxide detectors are highly recommended also. Kalamazoo Township police is the agency that you need to contact if you have a need. The Cloisters is a neighborhood watch participant, please help watch out for your neighbors. Report any suspicious activity to the Kalamazoo Township Police (343-0568).

SIGNS / ADVERTISING

The bylaws forbid the use of any “for sale”, “for lease”, or “for rent” signs, or any advertising signs of any sort such as realtors signs.

SNOW REMOVAL

Parking lot snow removal will consist of a removal before 8:00 A.M. of the main drive and any empty parking spaces. Late morning or early afternoon all parking spaces and carports will have the snow removed. Snow will be removed on sidewalks by 7:30 A.M. and ice melt applied if needed. If another removal is needed it will be completed by 5:00 P.M.

SOLICITATION

Door-to-door solicitation is prohibited in the complex and appropriate action will be taken to expel solicitors from the premises. Residents are requested to inform solicitors of this fact and alert the management office of such activity.

STORM/SCREEN DOOR INSTALLATION

The installation of storm/screen doors at any dwelling unit in the Cloisters Condominium complex may be carried out only with the express written approval of the Board of Directors of the Association. Once installed, storm/screen doors become part of the limited common elements and their proper maintenance is the co-owner's responsibility.

It is the responsibility of co-owners to consult with Management, prior to the purchase/installation of storm/screen doors to determine the appropriateness of the design and installation of such items.

UTILITIES

The Association covers city water, sewer and common area electricity.

VEHICLE CARE

Oil changes, radiator flushing, and vehicle repairs are not permitted on Cloisters property. Vehicles may be washed on Cloisters property. Residents are encouraged to wash vehicles over a drain area with the use of biodegradable soap.

All vehicles must be in proper working order, able to be relocated upon the request of Management, with current registration and insurance meeting minimum Michigan standards. No notice is necessary to have a vehicle towed at the owner's expense.

WATER SOFTENER

Water softeners are common to each building they are located in the basement of the center units (apartment units) and the association maintains them.

WINDOWS

The association covers window replacements due to seal failure. The association does not cover window replacement due to breakage. The association does not cover weather stripping or screen replacements.

WINTER RULES

Outdoor hoses are not to be hooked up during winter months because of the danger resulting from ice back-ups and pipe freezing. Hoses should be unhooked and stored prior to October 15.

Problems associated with frozen water pipes are the sole responsibility of co-owners. A co-owner's liability also extends to those problems created for other co-owners through such negligence. Cloisters residents are advised never to let their unit ambient temperature fall below 65° F during winter months.

Ice-skating on the pond is prohibited.

To allow for convenient snow removal from sidewalks, don't allow your car bumper to overhang the sidewalk.

The use of plastic insulation sheets on the outside of windows is prohibited. Weather-stripping is the co-owners' responsibility.

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