

Clearwater Lofts



FAQ

1. What is an HOA and why do we have one?

Answer: A Homeowners Association (HOA) is an organization established to maintain and manage the common areas within a community. The HOA ensures that the neighborhood remains attractive, well-maintained, and upholds specific standards for residents.

2. What are my responsibilities as a homeowner in the HOA?

Answer: As a homeowner, you are responsible for adhering to the community's rules and regulations (CC&Rs), maintaining your property according to community standards, paying your dues on time, and contributing to the upkeep of shared spaces.

3. How do I pay my HOA dues, and when are they due?

Answer: HOA dues are paid monthly, you can pay your dues online, by check, or through a designated payment portal. Your payment is always due by the first of the month. Late fees will be applied based on your Communities Collections Policy.

4. How do I report a maintenance issue or violation?

Answer: You can report maintenance issues or violations by contacting the HOA management company directly through email, phone, or the [online portal](#). Make sure to include specific details such as location, issue, and a description of the concern.

5. Can I make changes to the exterior of my home?

Answer: Generally speaking, no exterior work can be done without explicit approval from the Board of Directors. A homeowner can consult the declarations for more specific information, and / or submit an architectural review.

6. What are the rules regarding parking in the community?

Answer: Your Communities Parking Policy is located on your Homeowners Portal. Rules are established to protect the right of every homeowner to a place to park.

7. How are HOA fees determined, and can they increase?

Answer: HOA fees are based on the annual budget, which includes the cost of maintaining common areas, utilities, insurance, and other community needs. Fees may increase if the HOA requires more funds for upkeep or other projects, but any fee increases must be approved by the board and communicated to homeowners.

8. How can I get involved in the HOA or attend a board meeting?

Answer: You can get involved by attending Board Meetings, volunteering for committees, or running for a position on the board. Board Meetings while open to homeowners are meetings designed for the Board to discuss the day to day activities, upcoming projects, and other important items. Homeowners may observe the conversations, and based on the conduct of meetings policy may have a limited amount of time to speak after being recognised by the Chair. Each homeowners association also has meetings intended specifically for homeowner attendance. These are typically annually. There are also Budget Ratification meetings where it is highly encouraged for Homeowner Attendance.

9. What do I do if I'm having trouble paying my HOA dues?

Answer: If you're facing financial difficulties, contact the HOA management company to discuss payment options, such as payment plans or temporary deferrals. It's important to communicate any issues before missing payments. Depending on the Associations Collection Policy, fees may be assessed for lack of payment.

10. How do I get a copy of the HOA's governing documents?

Answer: HOA governing documents, including the CC&Rs, bylaws, and rules, are available on the [HOA website](#).

11. What are the rules regarding pets in the community?

Answer: Owners are only allowed pets in their units, no exceptions.

12. How do I request a waiver or exception to a rule?

Answer: If you believe that an exception or waiver to a rule is warranted, you can submit a formal request to the HOA board. The board will review the situation and decide whether to grant an exception based on the circumstances.

13. How do I request repairs or maintenance for common areas (pool, clubhouse, etc.)?

Answer: Requests for repairs or maintenance of common areas should be submitted to the HOA Management Company, either online, by email, or via a phone call. Include as much detail as possible to ensure a prompt response.

14. What happens if there is an emergency in the community (flood, power outage, etc.)?

Answer: In case of an emergency, the HOA will follow established protocols for communication and response. This may include notifying homeowners via email, phone. The HOA may also coordinate efforts to address the situation, such as damage repairs or safety measures. To report an Emergency please call us immediately at 970-368-9065. After hours there is an automated menu. Please listen carefully and select the option to report an emergency to be immediately connected to a live person.

15. What is the HOA's policy on noise and quiet hours?

Answer: 8AM to 10PM

16. How do I make a suggestion for improving the community?

Answer: The HOA encourages homeowner feedback. You can make suggestions by attending a board meeting, submitting a written proposal. Your ideas will be reviewed and considered by the board for future improvements.

17. What happens if my HOA account goes into arrears?

Answer: If your HOA account becomes overdue, the HOA may send reminders, impose late fees, and eventually place a lien on the property if payment is not made. In extreme cases, legal action may be taken. It's important to contact the HOA to discuss payment options if you're unable to pay on time.

18. What is the process for renewing or updating my homeowner's insurance?

Answer: Homeowners are required to maintain adequate insurance coverage. You should notify the HOA if your insurance policy changes, especially if it affects the community's requirements.

19. How do I get a copy of the HOA's financial statements?

Answer: HOA financial statements, including budgets and annual reports, are usually available to homeowners on our online portal. You can request a copy from the HOA management company or review them during board meetings.

20. How do I access my community's website or online portal?

Answer: You can access the community's website or online portal by visiting the provided [URL](#) or by using login credentials that should have been shared with you by the HOA. If you don't have them, contact the HOA management company for assistance.

21. Why are gas grills and fire pits banned?

Fire Safety: Gas grills and fire pits can be a fire hazard. This has led many Insurance carriers to take action against the use of grills too close to flammable surfaces. This includes having grills and fire pits on decks.

Electric grills: These are still allowed! If you use one, just send a photo to property management so we can keep it on file.

22. What if I want to rent my property out?

Answer: Both short term and long term rentals are common in the entire county. Your ability to rent the property out can be affected by many factors, including lender and insurance requirements, local laws and regulations, and permitting. There are many companies in the county that manage both short term and long term rentals for second homeowners or investment homeowners.

23. Lock Management, where do I start?

Answer: Most properties on rental programs will already have lock management built into their contracts. For other owners, they may need to sign onto a lock service agreement or change their lock to something that can be self managed. The original locks installed at this building are RFID readers using a program called Saflok. Only authorized managing agents have access to the software and making keys. These locks require programming and maintenance. SummitCove Property Management provides lock service for many locks at Clearwater. The lock management agreement includes, initial programming, annual lock maintenance, and additional services at a charge, including emergency lockout response 24/7/365.

24. Cable and Internet Information

Answer: Cable and Internet service is provided through the Homeowners Association at a bulk rate, and is included in your dues. The HOA is responsible for major outages affecting more than one homeowner. Individual service interruptions, upgraded services, and equipment are each individual homeowner's responsibility. Clearwater Lofts provider is Xfinity. You can reach them by calling the Owner Support Line at **855-307-4896**.

25. Owner VS Association Responsibilities

Answer: More information located in articles 4,5, & 6 of your Declarations. The HOA is responsible for maintenance of all common areas, and many of the limited common elements. An example of responsibility of a limited common area shared by both the owners and the HOA would be individual

unit balconies. Owners are responsible for snow, leaf, and debris removal, but the association would be responsible for railing replacement, or repairs. Owners are responsible for the repair and maintenance of their unit which is defined as the unfinished interior surfaces in, including doors and windows. This excludes utility lines that service more than 1 unit.