

2025
Somerset Town Home and Row House Association
Important Member and Resident Information

Your Association Board is using this opportunity to remind all STHRH Association Members and residents about their responsibilities. This is not a complete list but is intended to highlight key information. Other applicable requirements can be found in the Association Bylaws and Restrictive Addition Covenants (each addition of development has a separate covenant).

ASSOCIATION BYLAWS AND COVENANTS: The Association bylaws and covenants are available on the AppFolio Portal in "Shared Documents."

HOMEOWNERS INSURANCE: Our association bylaws require each homeowner to obtain liability and casualty insurance on their property.

The Bylaws specify the following requirements regarding property insurance coverage "Proof of insurance shall be provided in writing from the insurance company to the Association at least annually. This proof of insurance shall show that insurance is in place covering the replacement cost value of the townhome or rowhouse. The Association shall be named as a loss payee on said insurance. This information shall be provided within thirty (30) days of the purchase of a townhome or a rowhouse and within the (30) days of each renewal of insurance thereafter" (September 24, 2003, Bylaws Amendment)

The Bylaws also specify " Each Owner shall maintain comprehensive liability insurance, and fire and casualty insurance and shall name the Association as an additional insured. On the occasion of an insurable event, the Owner shall be responsible for the first Five Hundred Dollars (\$500.00) of the claim, or the insurance deductible amount, whichever is greater. The balance of the claim proceeds received covering the property for which the Association is responsible, shall be turned over to the Association. All determinations regarding the timing of the repair(s) shall be within the sole discretion of the Board. All repairs to siding and roofing must be approved by the Board in advance" (March 22, 2016, Bylaws Amendment)

If shingle, siding, or trim repairs are needed due to a storm damage or other insurable event, claims will be handled by your personal insurance carrier. The homeowner pays the deductible and other adjustments to the insurance payment that reduces the amount paid to less than the actual replacement cost, such as reductions for depreciation or age of roof, siding, or trim.

Checks issued by insurance company for roof, siding or trim repair/replace on a home must be made payable to the homeowner and Somerset Town Home and Row House Association because the Association is listed on the policy as an "additional insured and loss payee."

If you have storm damage, Elite Property Management, and your insurance company, must be contacted as soon as possible.

PETS: Please review the restrictive covenants for your property on pets, including the number of pets and types of pets permitted. Pets are not to be left unattended. Damage by pets to grass or property is the responsibility of the homeowner. Contact the City of Ames Animal Control with any problem related to unreasonable noise or pet sanitation issues.

LAWN CARE: Lawn mowing, fertilization, and lawn weed control are provided by the association. If you have a gated yard, you may contact Elite Property Management to have a check mark (✓) sign applied to your gate indicating workers may enter to mow. For several years mowing has occurred on a specific day of the week, depending on weather.

SNOW REMOVAL: Snow removal is provided by the association and takes place only after a snowfall of 2 inches or more. High winds and snowfalls of long duration may affect the timeliness of snow removal. When snow accumulation is less than 2 inches, the homeowner is responsible for removal.

STREET TREES: These are defined as the trees in the 'parking' or 'public right-of-way' (the area between the curb and the sidewalk). Street trees are the property of the City of Ames, but maintenance, trimming, pruning, and watering in dry years, is the responsibility of the adjacent property owner. The City of Ames Public Works Department will remove dead and hazardous trees but will NOT prune them for aesthetic reasons. Replacing dead trees is also the responsibility of the adjacent property owner. Please note the city ordinance establishes an approved species list and approval process for planting trees in the area.

TRASH CONTAINERS: All covenants state, "No rubbish containers should be visible from the street except on pickup day and one day before, and one day after pickup day." Please keep containers in your garage or out of sight from the public.

LANDSCAPING: Homeowners are responsible for landscape planting beds on their property. This includes the installation and maintenance of landscape mulching material and plantings on their property. All landscape bed, fence, and tree installations or changes require the approval of the Association Board. Landscape beds must be kept well-maintained and attractive. This requires homeowners to keep plantings pruned, and free of weeds, grass, tree seedlings, volunteer trees, dead or dying plantings, and maintenance of landscape bed mulch material. Trees and shrubs must be trimmed to avoid obscuring sidewalks and damaging siding and roofing. The Association performs a spring and fall inspection of association properties to identify and report to the Board on member compliance with landscape, and exterior property maintenance standards.

EXTERIOR PROPERTY MAINTENANCE: No exterior buildings, structures, dog or pet runs, or enclosures are permitted on association member's properties. The owner is responsible for exterior maintenance on sidewalks, steps, handrails, gutters, downspouts, doors, windows, fences, gates, and lighting fixtures. These items must be properly maintained to ensure a safe and attractive appearance.

WHO TO CONTACT:

Snow removal/lawn care: David Tapper, Elite Property Management, (515) 232 2121

Noise/neighbor relations: Call the police for noise ordinance violations or concerns about personal safety. Most neighborhood disputes are civil matters. Please consider speaking to your neighbor in person or through a mediator.

Covenant violations: Contact an Association Board Member or David Tapper, Elite Property Management (515) 232-2121

Repairs/damage to siding or roof: David Tapper, Elite Property Management, (515) 232 2121