

CHUGACH VILLA CONDOMINIUM ASSOCIATION HOUSE RULES

Enacted April 20, 2004 by the Board of Directors of Chugach Villa Condominium Homeowners Association.

These rules govern the Common and Limited Common Areas of the Association. This includes any area outside the individual units, including, but not limited to carports and grounds. To the extent that each unit owner is entitled to the right of quiet, peace and enjoyment of their units, these rules govern the behavior of residents while inside their units.

There is no way to provide rules for every conceivable action or behavior on the part of residents, nor is it advisable to do so. However, these rules, like all basic rules between good neighbors, are based on common sense.

These rules are established to maintain proper operation, appearance, property values, comfort, security and enjoyment of individual units. We trust that you feel that compliance with these rules will accomplish these mutual objectives. A fine/penalty schedule has been adopted for those who choose to violate these rules.

Mailing of the House Rules to unit owners shall be considered as notice of these rules and NO FURTHER NOTICE shall be required prior to the assessment of any fines.

A unit owner that rents or leases his/her unit to another party shall submit to the Association Manager within 10 days of the agreement, the attached Short Form Addendum to Residential Lease. No unit owner shall be permitted to lease his/her unit for transient, hotel or daily purposes. Violation of this House Rule will result in the actions described in the Chugach Villa Condominium Association Fine Schedule.

PREMISES

Explosives and flammables or illegal products may not be kept or used on the premises. A violation of this House Rule will result in the actions described in the Chugach Villa Condominium Association Fine Schedule.

Per State Statute 307.5 – Open flame cooking devices. Charcoal burners and other open flame cooking devices shall not be operated on combustible balconies or within 10 feet of combustible construction. Barbecues/smokers

cannot be stored within 10 feet from anything flammable. A violation of this House Rule will result in the actions described in the Chugach Villa Condominium Association Fine Schedule.

Back porches are not storage areas. They must be kept neat and free of excessive clutter. No items can be stored on common areas of the association or under the buildings. A violation of this House Rule will result in the actions described in the Chugach Villa Condominium Association Fine Schedule.

NOISE AND OTHER NUISANCES

No immoral, improper, offensive or unlawful use shall be made of any part of the project. No noxious or offensive activity shall be carried on in any unit, or in the Common Areas, nor shall anything be done therein, whether willfully or negligently, which may be or become an annoyance or nuisance to other unit owners or occupants. Loud and disturbing noise of any kind will not be tolerated. This includes pets, televisions, stereos, noisy parties, barking dogs. Stereos and televisions are to be kept at a level, which does not interfere with your neighbors. Noise is considered to be too loud if your neighbors can hear it. The Association's Board shall have the right to determine if any noise or activity producing noise constitutes a nuisance. A violation of this House Rule will result in the actions described in the Chugach Villa Condominium Association Fine Schedule.

Quiet hours shall be observed in the Association from 10:00 p.m. to 7:00 a.m. daily. Unit owners/occupants shall refrain from activities such as, but not limited to vacuuming, running dishwashers, washers and dryers, playing stereos, slamming doors and having loud conversations outside any unit. A violation of this House Rule will result in the actions described in the Chugach Villa Condominium Association Fine Schedule.

VEHICLES

No trailers of any kind, snowmobiles, boats, watercrafts, motor homes, campers, four wheelers or any other recreational vehicles shall be stored anywhere on Association property for more than 24 hours. A notice will be placed on the vehicle and the owner (if known) will be notified that the vehicle must be moved or it will be towed at the owner's expense within 24 hours after notification has been given. Commercial vehicles are only allowed if they are being used for work on the project or to move a resident.

No non-operating or unlicensed vehicles shall be parked in unassigned parking spaces. A notice will be placed on the vehicle and the owner (if known) will be

notified that the vehicle must be moved or it will be towed at the owner's expense within 24 hours after notification has been given. No vehicle storage is allowed in guest parking over three days or seventy-two hours (72) hours.

PETS

No animals, livestock or poultry shall be kept in any residence, except that domestic dogs, cats, fish and birds inside bird cages may be kept as household pets within the Association, provided they are not kept, bred or raised in the Association for commercial purposes or in unreasonable quantities. "Unreasonable quantities" is defined as limiting the number of dogs, cats and birds to two (2).

The Association shall have the right to prohibit maintenance of any animal that constitutes in the opinion of the Board, a nuisance to any other unit owner. If the Board receives via the Association's management company, a written complaint signed by any owner or owners concerning a bothersome animal, the Board shall, in its discretion, take action to eliminate the animal and may require the owner of such pet to dispose of the pet.

Dogs and cats belonging to Unit owners, their family members renters/lessees, and/or guests must be either kept inside the unit or on a leash being held by a person capable of controlling the animal. Dogs and cats must not be allowed to roam freely on the premises. Dogs are not allowed to be tied outside at any time. Doghouses are not to be located outside any unit. Should any dog or cat belonging to a unit owner be found unattended and not being held on a leash by a person capable of controlling the animal, such animal may be removed by the Board or a person or entity designated by them to the Municipality of Anchorage animal control. A violation of this House Rule will result in the actions described in the Chugach Villa Condominium Association Fine Schedule.

Unit owners, their family members, renters/lessees, and/or guests must pick up feces and/or other animal "deposits" emanating from their pet in Association common or limited common areas immediately. A violation of this House Rule will result in the actions described in the Chugach Villa Condominium Association Fine Schedule.

Any unit owner shall be absolutely liable to each and all remaining Association members, their families, renters/lessees, and/or guests for any damage to person or property including Association common areas and limited common areas caused by any pets brought to or kept upon the property by an owner, members of the owner's family, renters/lessees, or their guests.

WOOD PILES

Firewood may be stored between October 15th and April 15th, but must be stored 10 foot away from any flammable item. To decrease fire hazard and infestations of insects such as carpenter ants and bees, Firewood is not allowed the remainder of the year. A violation of this House Rule will result in the actions described in the Chugach Villa Condominium Association Fine Schedule.

CHUGACH VILLA CONDOMINIUMS

Per State Statute 307.5 Open flame cooking devices. Charcoal burners and other open-flame cooking devices shall not be operated on combustible balconies or within 10 feet (3048mm) of combustible construction.

Section 304 Combustible Waste Material of the Municipal Fire code. Combustible waste material creating a fire hazard shall not be allowed to accumulate in buildings or structures or upon premises.

Chugach Villa Condominiums has banned the use of barbecues/smokers and fire pits that use charcoal, propane, wood or any open flame from the premises. Firewood cannot be stored anywhere outside of the units. Chugach Villa has adopted this policy to be in accordance with the State and Municipal Statutes. State Farm our insurance company will cancel our policy for any of these items being used or stored on the property.

Association members may have electric barbecues. All electric barbecues must be plugged into a GFCI outlet outdoors. State Farm Insurance bans the use of extension cords running from the interior of the buildings. If you buy the smoker type that has the heating element on the bottom you must put down a fireproof area to set it on. An electrician can install a GFCI for you.

CHUGACH VILLA CONDOMINIUM ASSOCIATION DUE PROCESS

HOUSE RULE VIOLATIONS FINE SCHEDULE

If there is a violation of a House Rule, the Association's management company will either post, make a telephone call and/or send a letter to the unit owner outlining the violated House Rule, which will constitute a First Warning. A second violation of the same will result in a \$25.00 fine; a third violation will result in a \$50.00 fine; and a fourth violation will result in a \$100.00 fine. Furthermore they will also be informed of any additional actions that may be taken as described in the House Rules.

Fines and/or other expenses resulting from a violation of these House Rules by unit owners, unit owner family members, renters/lessees, and/or guests will be assessed to the unit owner.

HEARING BEFORE THE BOARD

Unit owners who have incurred fines and/or penalties as a result of violations of the House Rules may request a hearing within 30 days before the Association Board. All hearing requests must be in writing and must be submitted to the Board in care of the Association's management company. All disputes and interpretations of these House Rules shall be resolved by a majority vote of the Association Board present at the meeting in which the hearing occurs.

OTHER ENFORCEMENT

If the above-described enforcement actions fail to correct a violation, or if an owner, their family member(s), renter(s)/lessee(s), and/or guest(s) are in chronic violation of one or more House Rules and/or if the violation is of a nature to cause serious concern to the Board, the Association through its Board may use other means consistent with its regulatory documents and Federal and Alaska State Law to enforce its House Rules. The cost of pursuing enforcement action, to include reasonable attorney's fees, shall be borne by the violating owner or the owner of the unit whose family member(s), renter(s)/lessee(s), and/or guest(s) are in violation of the House Rules.

CHUGACH VILLA CONDOMINIUMS
P.O. Box 110204
Anchorage, Alaska 99511-0204

IMPORTANT NOTICE OF \$10,000 INSURANCE DEDUCTIBLE

Condominium Owners Insurance is now more important than ever before. The Declaration places the OWNER of each condominium fully responsible for the repair of any damage to the interior of the unit. Owners are, however, entitled to use any Association insurance, which may cover a particular loss.

In almost all cases the Association insurance does not cover damage to the condominium interior, even if a loss originated from a "common area" pipe or roof leak. In the past, the Association's insurance carrier has been fairly liberal in paying claims, which involved burst or frozen "common area" pipes. The Association has increased its deductible to \$10,000. This means you must pay for the first \$10,000 of any loss or liability to your unit even if the loss is "covered" under the Association's master policy.

Because of the large deductible, the Association strongly urges all owners to procure individual policies, which cover their unit interiors; individual liabilities they may face and the "gap" existing below the deductible for any loss covered by the master policy. The declaration requires individual owners to insure their personal property. We also expect your mortgage lenders may require individual policies as a condition of any loans within the project.

Individual condominium insurance may cost as little as \$150 per year but can save you big dollars. The Board strongly recommends that you obtain this insurance, read your policy carefully to make sure it covers water and other risks and ensure that your "individual" policy covers the gap created by the Association's \$10,000 deductible. For example, if you have a water heater that rusts out and ruins your condominium, many individual owners polices will pay for all damage to your unit and any resulting damage to adjacent units, which are flooded. Without the individual condominium owners insurance, the owner of the condominium may be required to pay for all the damage.

Sincerely,
Chugach Villa Condominiums

CHUGACH VILLA CONDOMINIUM ASSOCIATION
INSURANCE

WHEREAS the Association has insured the buildings and common elements of the property; and

WHEREAS the Board of Directors has considered all relevant factors, and based on its business judgment, has agreed to a \$10,000.00 deductible; and

WHEREAS the Board of Directors is of the opinion that it would be inequitable for the Association to pay the deductible either in full or in part in all circumstances;

NOW, THEREFORE, BE IT RESOLVED that the following policy be and is hereby adopted by the Board of Directors:

1. The deductible shall be the responsibility of the Association in the event of a claim caused by an act of God or an unknown source which was created or started in the common elements;
2. The deductible shall be the responsibility of the homeowner when the cause of the claim originates from or is caused by the act or omission of the homeowner, his guests or lessee; or from within or from the appliances and fixtures therein. Subject to Board of Directors discretion.
3. If more than one unit is damaged, the Association after notice to the owner of the unit from which the damages originated, may proceed with the repairs to the damaged areas, pay the deductible to the repairing contractor and proceed to collect the deductible amount from the owner of the originating unit as an assessment against that unit.

Tenant Registration
CHUGACH VILLA CONDOMINIUMS

Unit No. _____ Address: _____

Tenant's Name _____

Home Phone _____ Work Phone _____ Cell Phone(s) _____

Name(s) of every other person residing in Unit (include ages of minors):

List and describe any pets, including type, breed, name, and description:

Tenant Vehicles:

Make _____ Model _____ Year _____ License _____

Make _____ Model _____ Year _____ License _____

Owner/Manager's Name _____ Address: _____

Home Phone _____ Work Phone _____ Cell Phone _____

Landlord hereby certifies that the Tenant has been provided a copy of the House Rules and that the rental agreement requires compliance with the House Rules.

(Signature of Landlord)

Date

Please Return to:



Property Mgmt Svcs, Inc (PMSI)
PO Box 92130
Anchorage, AK 99509-2130
pmsi@gci.net / 907-562-2929
www.pmsialaska.com

Pet Registration (Dog & Cat only)
CHUGACH VILLA CONDOMINIUMS

Unit No. _____ Address: _____

Owner/Tenant's Name(s) _____

Home Phone _____ Work Phone _____ Cell Phone _____

Type of Pet(s): _____

List and describe any pets, including type, breed, name, color and MOA license:

Only two dogs or cats, fish and birds are allowed in Chugach Villa Condominium units. Dogs and cats must be registered with management at all times.

Dogs and cats must be on a leash held by a capable person at all times while in the common areas. Dogs and cats cannot be tied to trees, decks, units or running loose. It is the pet owner's responsibility to clean up immediately after the pet and to pay for any clean up and all damages as a result of the pet. You must relieve your pet to the south property line of the Association only.

See the House Rules for the number of animals allowed and additional information.

Signature

Date

Please Return to:



Property Mgmt Svcs, Inc (PMSI)
PO Box 92130
Anchorage, AK 99509-2130
pmsi@gci.net / 907-562-2929
www.pmsialaska.com

Electric BBQ Registration
CHUGACH VILLA CONDOMINIUMS

Unit No. _____ Address: _____

Owner/Tenant's Name(s) _____

Home Phone _____ Work Phone _____ Cell Phone _____

Type Grill & Color: _____

State Statute 307.5 Open flame cooking devices. Charcoal burners and other open-flame cooking devices shall not be operated on combustible balconies or within 10 feet (3048mm) of combustible construction. Banned by Association.

Section 304 Combustible Waste Material of the Municipal Fire code. Combustible waste material creating a fire hazard shall not be allowed to accumulate in buildings or structures or upon premises. (Firewood)

Chugach Villa Condominiums has banned the use of barbecues/smokers/fire pit - charcoal/wood and propane from the premises. Firewood cannot be stored outside of the units. Chugach Villa has adopted this policy to be in accordance with the State, Municipal Statutes and State Farm Insurance Company. Use of any open flame receptacle on decks/balconies/porches or any limited or common area will result in a fine.

See the House Rules for additional information.

Signature

Date

Please Return to:



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