

QUALLA VILLAGE REFERENCE GUIDE



WELCOME!

The purpose of this document is to provide Qualla Village property owners and future boards with an overview of important information relative to the governing documents and policies/procedures adopted by previous boards. Much of the information can be found in detail in the documents posted on the Village's website at www.qvpoa.org.

OWNERSHIP

By owning property in Qualla Village, you are automatically a member of the Qualla Village Property Owners Association (the "Association") and the Connestee Falls Property Owners Association (CFPOA). Membership in either is not optional.

Qualla Village is a group of *individual* property owners, whether you own a single home or one half of a paired villa. It is not a condominium community. Accordingly, property owners are responsible for both the interior and exterior of their residences. As will be explained later, there are certain maintenance services which are provided by the Association to the exterior of property owners' residences for safety reasons, appearance, and to extend the life of the exterior. Capital replacements of exterior items (i.e., roofs, siding, decks, etc.) are the property owner's responsibility and are done at the property owner's expense.

WHAT DO YOU OWN?

In addition to your home, you own a "lot" which is a rectangle of land a little bigger than the footprint of your home. Generally speaking, this rectangle extends three feet beyond the furthest extent of your home and any extensions, such as roofs and decks. For more precision, refer to the recorded plat for your home or paired villa.

Each property owner is responsible for maintaining any structure, deck, slab or wall within the boundaries of the lot, as these are considered an integral part of the building.

Since each lot is slightly different, a copy of the recorded plat must accompany each application for approval of exterior improvements by the Association's Architecture and Engineering (A&E) Committee (refer to "Projects Requiring Committee Review and Approval" in the Association's A&E Rules.)

The Association may enact rules governing exterior maintenance which do not strictly observe lot lines. For example, the Association maintains water lines from the meter to the foundation, but does not maintain drainage piping from downspouts or foundations.

INSURANCE

Property owners must have the proper Homeowners insurance to cover both the interior and exterior of their residences. The Association does not carry any type of insurance relative to property owners' residences. As proof of insurance, the governing documents require each property owner to provide the Association with a copy of the Certificate of Insurance from their insurance company as well as being named on their insurance as a contact relative to any cancellation or non-renewal of their policy. Liability insurance is carried by the Association only on the Common Property.

ASSESSMENTS

As a property owner, you are billed for an annual assessment to provide certain maintenance services on your residence, to maintain the Common Property of the Village, and to provide capital reserves for replacement of Common Property items such as docks, retaining walls, walkways, driveways, water lines, sanitary sewer lines, etc...

This assessment is apportioned to the annual maintenance budget and to capital reserves. It is in addition to the CFPOA's annual assessment.

As provided in our governing documents, property owners are billed for the annual assessment 30 days in advance of the January 1 due date. Assessments are past due on January 31. If the annual assessment is paid in full by January 31, the property owner is entitled to the percentage discount set by the Board each year. This discount is offered to encourage property owners to pay in full and thus improve the cash flow of the Association to meet expenses.

Property owners have the option of paying the assessment in four equal quarterly installments (January 1, April 1, July 1 and October 1). Policies relative to past due assessments and potential interest/fee charges are detailed in the Declaration of Covenants, Conditions and Restrictions for Qualla Village, as amended and restated. This document may be found on the website.

MAINTENANCE SERVICES

The Association presently provides certain maintenance services to property owners' residences on a regularly scheduled basis, as follows:

- Power washing of decks and siding (every 4 years).
- Cleaning of sky lights and gutters (annually).
- Painting of exterior front door and entry trim (every 4 years). If a unit's back door is exposed to the elements, then that door will also be painted (upon owner's request).
- Re-staining and sealing of decks and railings (every 4 years).

Maintenance services performed to the Common Property include:

- Landscaping services include mowing, pruning and fertilizing of plantings, weed spraying, cleaning rip rap and debris, as well as leaf blowing around residences.
- Pest and Termite Control (exterior).
- Power washing of walkways, concrete pads and rock walls (every 4 years).
- Driveway sealing (every 5 years).
- Periodic mulching and providing mulch to the property owners.
- Tree pruning and removal when safety is an issue.

POLICIES ON INFRASTRUCTURE REPAIRS AND REPLACEMENT

If a water line fails between the foundation wall of a home and the water meter, the Board will arrange for and assume the cost of necessary repairs to the water line, but not for any water use attributable to the failure. The water line beyond the meter is the water company's responsibility. Notify the Board immediately if you think you have a problem, i.e. increased water bill, wet spots outside the house, etc.

If you receive an offer from an agency of Utilities, Inc. offering insurance coverage on your water line, please do not enroll. Since water lines exist in Common Property, no such insurance coverage is actually available, although you may receive solicitations as part of mailings to all Connetsee residents. Drainage systems to carry storm water away from the property owner's roof and around their residence, i.e. gutters, downspouts, French drains, perimeter drains, etc. are not a part of the Association's maintenance program. Repair and maintenance are the property owner's responsibility.

If a sanitary sewer line breaks between the foundation wall of a home and the sewer main, the Board will obtain one or more quotes to make the repair. Notwithstanding the fact that the sewer line runs across common property of the Association, the Board shall have discretion to limit the dollar amount it will contribute to the repair when the damage was caused by action or negligence of the owner or others.

GOVERNANCE

Qualla Village has its own governing Board made up of five property owners elected for three-year terms. A call for nominations is made to the Members prior to the election, which takes place at the Annual Meeting of the Association in September of each year. Any property owner in good standing may run for the Board. The ability of property owners to run for the Board or vote in an election or special referendum is contingent upon all assessments (regular or special) being current.

Regular Board meetings are **generally** scheduled on the fourth Thursday of each month at 1:00 P.M., but are subject to change as necessary, and are open to all property owners in Qualla Village. Meeting date, time and location are posted on the website. All current Board Directors and Officers are listed on the website.

Resignation of a board member during his or her term will result in an appointment by the Board of a property owner in good standing willing to complete that board member's term.

RULES AND REGULATIONS

Property owners are subject to all rules and regulations of both the Association and the CFPOA. Please reference the websites of the Association and CFPOA to review rules and regulations. The Association rules and regulations are subordinate to CFPOA rules and regulations, except where the Association rules are more stringent or in the absence of an applicable CFPOA rule or regulation. In case of a conflict involving a particular rule or regulation, the situation may be subject to the interpretation of both Boards.

Qualla Village waterfront facilities are available for the use of property owners. Please refer to the website for the rules and regulations regarding the docks and boat storage.

THE ASSOCIATION COMMITTEES

There are two permanent committees within Qualla Village which coordinate certain activities of the Association.

- Village Committee - oversees all maintenance services provided to residences and Common Property.
- Architecture and Engineering Committee - reviews property owners' requests for new home construction, exterior changes to residences and requests for projects on Common Property surrounding residences. These requests are subject to approval of the Association and CFPOA, depending on the nature of the request. Although CFPOA application forms are required for the CFPOA A&E Committee review, requests must be sent to the Association's A&E Committee initially. Involvement by the CFPOA A&E Committee may be optional depending upon the request. See Association's A&E Rules on the web site.

EMERGENCY REPAIRS

In the case of damage to the exterior of a property owner's residence, the property owner may make emergency repairs to mitigate further damage. The property owner must notify the Board or a member of the Association's A&E Committee of the situation as soon as possible. See the Association's A&E Rules for further information. If damage to a residence or automobile is caused by a falling tree or branch which was on Common Property, the resident will be reimbursed up to \$500 of their property owner's insurance deductible or the amount of the claim, whichever is less, once proper documentation is received. If the damage was caused by the negligence of the property owner or others, the Board shall have the discretion to decrease or eliminate the reimbursement.

SOCIAL EVENTS

An evening social is hosted on a voluntary basis by Village residents, usually on the last Friday of each month at 5:30. Hosts provide plates, utensils and glassware and attendees provide appetizers or desserts and their beverage of choice. An annual potluck picnic is held in late summer at Atagahi Park and is another great way to meet and socialize with your Qualla Village neighbors. Email reminders with dates and locations are sent to all residents in advance of these events, and details are also

available on the website.

COMMUNICATIONS TO PROPERTY OWNERS

In addition to the website, there are two types of communications which are sent to property owners: official and informational. Examples of informational communications are the Board agendas, minutes of meetings, treasurer's reports or anything else that may be of interest to the property owner. These generally do not require a response from the property owner.

Official communications are those that:

- Elicit a response from the property owner (such as a vote).
- Impact the property owner financially (such as invoices).
- Announce a change in or addition to the rules, policies, and regulations of the Association.
- Announce the Annual Property Owners Meeting or special meetings.

RESIDENTS' QUESTIONS / CONCERNS

Property owners may contact any Board member or applicable Committee member with their questions and concerns. The preferred method of communication is by email, and the names and email addresses of current Board and Committee members are listed on the website.

LOCAL SERVICES INFORMATION

To find local services and information, you may visit the websites of the following organizations:

- Chamber of Commerce
- Town of Brevard
- Heart of Brevard
- Brevard Music Center
- Brevard College & Porter Center for the Performing Arts

For current news in Conneestee Falls, the Friday Flyer is available at any gate or may be viewed online on the Conneestee Falls website.

This document is for informational purposes only. In the event of any conflicts, the relevant governing documents and adopted resolutions will prevail.

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