

**REFLECTION LAKE CONDOMINIUM ASSOCIATION
CO-OWNER INFORMATION AND POLICIES ("HANDBOOK")**

Welcome to the Reflection Lake Condominium Association (RLCA). Reflection Lake is a community of people who value each other and appreciate the privileges and benefits of condominium living in this beautiful place.

The Association was established in 2002 and is comprised of 104 units, some duplexes, some quads. It is located just west of Burlingame Avenue between 68th and 72nd Streets. Please visit our web site, www.reflectionlakecondos.com, to gain a fuller realization of the beauty of Reflection Lake and the condominiums tastefully situated around it. If you have recently purchased a condo, welcome! If you are considering relocating to Reflection Lake, thank you for your interest!

New condo owners are provided with a copy of the Consolidating Master Deed and Condominium By-laws, an Association Directory and this Supplement which set forth the structure, organization and administration of the Association. These condominium documents also delineate co-owner obligations, responsibilities, and duties and, of course, the benefits and services membership in the Association affords each co-owner. They serve as a guideline for all co-owners to live together in a considerate, neighborly and harmonious fashion.

In compliance with the State of Michigan Condominium Act, the Association has constituted a Board of Directors to administer its financial, business and legal affairs; to implement the will of the membership as called for by majority vote in annual or special Association meetings; and to ensure compliance with the provisions of the Consolidating Master Deed, Condominium By-laws and Supplement rules. The RLCA Board of Directors is comprised of co-owners, nominated and elected by the Association membership to serve three-year terms. RLCA is a self-managed condominium association and does not employ the services of a contract condominium management company.

This supplement explains the structure of the RLCA Board, defines the executive authority and duties of each Director, and lists the duties of the Board as the executive body of the Reflection Lake Condominium Association. It also sets forth the supplemental rules enacted by the Board over the years for the safety of the membership, maintenance and preservation of the Association's assets (common elements, limited common elements and Association land, roadways, structures, and Reflection Lake itself), the maintaining of a neat, orderly appearance of the entire development so as to preserve and enhance the value of each co-owner's condominium investment, and lastly, to facilitate peaceful, harmonious and neighborly living at Reflection Lake.

RLCA BOARD OF DIRECTORS

The Board is comprised of five directors, namely, President, Treasurer, Secretary, Director of Building and Grounds, Director of Community Relations (Community Coordinator).

As the executive body of RLCA the Board is responsible to:

- Attend and conduct all Association and Board meetings.
- Schedule, arrange venues, prepare agendas for and record the proceedings of the annual Association meeting, the monthly Board meetings and any special meetings called by the Board.
- Exercise an audit function by reviewing the monthly financial reports for errors, omissions or other irregularities to ensure proper financial control.
- To ensure that the provisions of the Consolidating Master Deed and Condominium By-laws are complied with; this fulfillment being the aggregate of compliance in each Director's area of jurisdiction as determined and ensured by each Director.
- Review long range planning documents and strategies.
- Organize Association events such as a picnic, garage sale, and the like.
- Monitor surroundings when individually passing through or walking around the development to ensure that everything is clean, orderly and correct in conformance with the Consolidating Master Deed, Condominium By-laws and Supplemental Rules, referring any serious problems to the Board for solution and corrective action.
- Assist other Director(s) whose workload may be excessive due to seasonal factors or other out-of-ordinary conditions.
- Carry out the duties of any director who is incapacitated for some reason until that director returns to service or is replaced.
- Perform other duties as required.

PRESIDENT

The executive authority conferred upon the Board by the Association peaks in the position of President of the Board who functions as the Chief Executive Officer of the Association. Accordingly, there are responsibilities of oversight, supervision and administration unique to this position. The principal responsibilities of the President are:

- Service as an *ex officio* member of all Standing, Sub and Ad Hoc Committees of the Board.
- Standing between Director(s) and any co-owner complaining in a rude, obnoxious, profane, derogatory or other discourteous fashion.
- Maintenance of a good working knowledge of the Consolidating Master Deed, Condominium By-laws and the Supplemental Rules.
- Oversight of overall Board performance and the performance of the individual Directors and initiation of corrective measures where performance gaps have arisen.
- Provision of strategic leadership involving Board structure and organization in response to growth in the number of Board duties, increased demand for Board services and added Association obligations deriving from demands from accidents or other catastrophic events,

from governmental statutory/regulatory requirements or any other out-of-ordinary circumstances.

- Work with the attorney(s) when the affairs of the Association require legal assistance.
- Preparation of agendas for all scheduled annual and special Association meetings as well as for all scheduled and special Board meetings.
- Provision of the necessary information to realtors in order to facilitate condo sales and purchases.
- Generation of the Association responses to all Federal, State and Local government regulatory matters, incorporating advice from Board Directors, Association lawyers and other consulting entities as appropriate.
- Performance of other duties as required.

TREASURER

Executive authority over the financial affairs of the Association rests with the Treasurer. Serving as chief financial officer of the Association, he/she is responsible for ensuring that financial control, as defined by the observance of generally accepted accounting procedures (GAAP), is maintained over all financial policies, procedures, budgets, expenditures, investments, disposition of assets, financial reporting and handling of cash. The principal responsibilities of the Treasurer are:

- Preparation of an annual operating budget for the Association including the determination of any special assessments necessary to meet budgetary requirements.
- Collection of Association dues and other co-owner debts and maintenance of applicable accounts of these transactions.
- Opening, closing and maintaining bank accounts to facilitate the financial affairs of the Association.
- Securing loans to fund various purposes of the Association, subject to Board and/or Association approval where necessary.
- Oversight of the Association reserve funds with respect to financial institutions, portfolio composition, interest rates, earnings and investment terms; includes advising the Board where changes are needed and the reasons for the changes.
- Set up and maintenance of books and records in conformance with generally accepted accounting practices (GAAP) that track in detail the expenditures and receipts of the Association.
- Arrangement for audits of these books and records by the Board of Directors and qualified, independent accountants, annually at the least, and otherwise as required.
- Preparation of an annual Association financial statement for distribution to all co-owners.
- Preparation of a monthly report to the Board including the month and year-to-date receipts and expenses compared to budget, and the earnings and investment status of the reserve account(s).
- Solicitation of quotations for the annual insurance needs of the Association and subsequently recommendation of a carrier, agency and policy to the Board.

- Ensure the timely preparation and filing of tax returns, including the gathering of information required from contractors and suppliers.
- Advise the Board and put forward recommended actions on financial matters, including but not limited to, forthcoming financial issues, changes in banking, investment or insurance firms, reserve portfolio changes, changes in reserve levels, need for special assessment(s) and other like matters.
- Performance of other financial duties as required.

SECRETARY

The Association has allocated executive authority to the Secretary of the Board for recording, communicating and archiving the actions and decisions taken by the Association, the Board of Directors and its various committees and any relevant generated or received correspondence and other materials pertaining thereto. The principal responsibilities of the Secretary are:

- Maintenance of the Corporate Journal (minute book) of the Association, a permanent file of all the actions and decisions of the Association, the Board of Directors and the committees of the Board; the minutes of the meetings of those bodies and all correspondence generated or received pertaining to the actions and decisions of those bodies.
- Attendance of, recording, and distribution of the minutes of all Association and Board meetings and the meetings of those committees of which the Secretary may be a member.
- Generation in conjunction with the several Directors of the Board as appropriate, correspondence pertaining to relevant co-owner, commercial or governmental/regulatory matters as may be required and distribution of same.
- Maintenance and publication of a directory having the names, street addresses, telephone numbers and email addresses of the Board of Directors and all Association co-owners.
- Maintenance and publication of a supplement to the directory that lists some the major rules and regulations for safe, harmonious, neighborly living at Reflection Lake as set forth in the Condominium documents and other Board actions, and information about the services provided to the co-owners in the operation and maintenance of the Association.
- Administration of nominations and elections to the Board of Directors with the assistance of the other Directors as appropriate.
- Administration, with the assistance of the other Directors, of the Association-wide voting process on matters brought to the Association for endorsement, approval, or adoption.
- Communication to the Association co-owners by mail, hand-out or email of matters requiring immediate consideration such as maintenance matters of Association structures, roads and/or grounds, social items of interest, or other urgent information.
- Composition, in conjunction with the Board, and distribution of a newsletter to the Association on a periodic basis as appropriate.
- Performance of other duties as required.

DIRECTOR OF BUILDING AND GROUNDS

The Association has allocated to the Director of Building and Grounds the authority for executive action involving maintenance, repair or replacement, or additions to the physical assets of the Association; regulatory compliance of those assets under jurisdiction of local, state or federal government agencies; maintenance of the architectural, lawn and landscaping themes and appearance throughout the development to prevent any loss in value of the co-owner's individual investments and of the common elements owned by the Association.

While the safety of the roads in all seasons, accessibility of the fire hydrants, proper scheduling and notification of lake treatments all fall within the jurisdiction of the Building and Grounds Director, these and all other matters and conditions the neglect of which can expose the Association to liability are the responsibility of the entire Board and all members are to be vigilant in supporting the Director in the necessary means and measures to ensure that proper practices are followed and conditions that may result in liability to the Association are eliminated.

Effective discharge of this responsibility requires that the Director develop a team of qualified contractors, skilled tradesmen and topnotch service businesses to ensure the functions of the Association are carried on and the first-class appearance of the Reflection Lake Condominium project is preserved. The Director is responsible for the engagement, scheduling and oversight of these various service providers. Moreover, the Director is responsible for securing competitive bids from these various service providers where the expense of the service being performed merits the competitive bidding exercise.

The principal responsibilities of the Director of Building and Grounds are:

- Coordinate lawn mowing, fertilizing, weeding and other lawn maintenance as needed with RLCA's chosen lawn and yard service provider.
- Coordinate snow removal from RLCA streets, driveways, and walkways as needed with RLCA's chosen lawn and yard service provider. Request salt to be applied if required. Ensure fire hydrants are kept clear of snow accumulation and are accessible by the fire department in the event of a fire.
- Coordinate irrigation system spring start-up, fall deactivation, and maintenance with RLCA's irrigation service provider throughout each growing season. Enlist volunteers as needed for routine sprinkler head replacement and adjustments. Provide the Board with estimates of possible major work or upgrades needed for budgeting purposes.
- Maintain a system that organizes work requests from Association co-owners. Schedule the fulfillment of those requests in a fair and orderly fashion.
- As appropriate, solicit volunteers from the Board, Association co-owners, or other groups (e.g.: summer vacationing students) to assist in certain projects such as the periodic tree trimming, weeding, mailbox maintenance, and other like projects.
- Streets and Driveways: Coordinate crack and other repairs with pavement service provider as needed. Schedule street and driveway reseal every 3 years (or as required).
- Sidewalks: Routinely inspect for cracks and unevenness. Coordinate repairs as needed.

- Eavestroughs and downspouts: Ensure they operate properly and are in good repair. Coordinate maintenance and repairs with volunteers or service providers as needed.
- Wood chips (mulch): obtain quotes and oversee the spreading of mulch every two years from a trusted service provider. Monitor and update mulch in common areas as needed.
- Ensure plants, shrubs, and trees in common areas are watered, trimmed, and properly maintained. Work with service providers and/or co-owner volunteers as needed.
- Reflection Lake, Lagoon: coordinate treatment of weeds and algae with lake water management provider. Ensure safe use.
- Mailboxes and Press Boxes: Ensure these are in good repair and neat in appearance. Coordinate repairs and painting as needed. Inspect flowers and plantings around mailboxes—follow up with co-owners for plantings that require attention.
- Routinely inspect RLCA buildings for any damage repairs or maintenance required, particularly after storms. Coordinate repairs as needed.
- Routinely inspect roofs for damaged or missing shingles and coordinate repairs with roofing service provider. Work with the Board to schedule and complete major roof replacement/repair projects.
- Routinely inspect building exterior lighting, making sure it operates correctly. Ensure bulbs are replaced as needed.
- Purchase and arrange installation of approved flagpole mounts to buildings when requested by co-owners. The co-owner is responsible for the cost of the installation, the mounts, poles and flags.
- Routinely inspect all buildings and common areas for pleasing aesthetics in accordance with RLCA By-Laws and Condo Rules and Guidelines. Contact co-owners who are in violation of the By-Laws, Rules, and Guidelines, and report the violations to the Board for potential follow-up actions as required.
- Review and approve/deny written requests from co-owners for items to be placed or removed in courtyards, subject to Board review.
- Performance of other duties as required.

COMMUNITY COORDINATOR

The Association has allocated executive authority to the Community Coordinator. The Community Coordinator role is an important one, as this person has the primary responsibility of having first-time and ongoing contact with co-owners. The Coordinator is the “first impression” to a new co-owner.

The principal responsibilities of the Community Coordinator are:

- Greet and meet with all new co-owners. Answer any questions they may have about Reflection Lake Condo Association.
- Obtain new co-owner emergency contact, mortgage lender, and insurance carrier information.

- Maintain contact with co-owners in general. Report changes in phone numbers and email addresses to the Secretary. Alert the Board of co-owner illness or injury. Keep track of potential upcoming condo unit vacancies and/or sales.
- Organize and coordinate the time and location of the RLCA Annual Meeting, garage sale, annual picnic and other community events.
- Send cards from the Association to the family/spouse of a deceased co-owner.
- Obtain proof of insurance/liability information from all vendors and contractors who do work for RLCA. This is done at least annually or as otherwise required.
- Keep mailbox numbers visible (replace numbers if necessary).
- Assist the Director of Building and Grounds as needed.
- Performance of other duties as required.

SERVICES PROVIDED BY RLCA

EXTERIOR LIGHTS

The Board is responsible for monitoring the exterior lights that are controlled by dusk-to-dawn light sensors (the outside garage and middle unit entry lights that are not controlled by a switch inside your condo). If you notice one of these lights is burned-out, please fill out a Grounds and Maintenance request form and place it in the mailbox on the Maintenance Building.

INSURANCE & MORTGAGE

The insurance company for RLCA is Farmers Insurance. Agency info:

Paul Kooima Agency

1851 R.W. Berends Dr SW, Suite B

Wyoming, MI 49519

(616) 538-1591:(office)

(269) 366-4147 (fax)

Every co-owner is required to have their own HO6 policy. This type of policy insures the interior and the contents of your unit. This information must be provided to the Board (Community Coordinator). In addition, any mortgage information must also be provided to the Community Coordinator.

IMPORTANT! *Any changes to your insurance or mortgage must be immediately reported to the Community Coordinator.*

REFLECTION LAKE & LAGOON TREATMENT

PLM Lake & Land Management treats the lake and lagoon for algae and weeds several times a year. A copy of the schedule is sent to each co-owner, usually with the Annual Meeting mailing. In addition, a water treatment schedule is posted on the Maintenance Building bulletin board. Co-owners are encouraged to remove the in-ground signs after each treatment.

LAWN CARE & SNOW REMOVAL

The Association contracts with a landscape maintenance company for lawn/yard care and snow removal.

- **Lawn care (April – October).** Lawns are mowed and trimmed weekly. Lawns are also fertilized and treated for weeds periodically.
- **Plant trimming.** Bushes, shrubs, and perennial plants are trimmed in Spring and Fall by RLCA's landscape maintenance service. The areas trimmed include the gardens at the ends of the buildings and in the back between patios.

NOTES:

1. RLCA's landscape maintenance service provides advanced notice prior to trimming. The RLCA Secretary will inform co-owners ahead of time by email.
 2. If you **DO NOT** want your front garden area trimmed, please mark it properly by using a sign and/or roping off the area. The co-owner assumes the responsibility of keeping their garden area trimmed and neat in appearance.
- **Snow Removal.** If there has been an accumulation of 2 or more inches of snow, roads and driveways will be plowed and sidewalks shoveled once in a 24-hour period.

WOOD CHIPS (MULCH)

RLCA provides wood chips (mulch) for common areas, including front courtyards, side yards, back yards, and around trees and mailboxes. Wood chips are typically supplied and applied by a commercial company once every 2 years. On alternate years, replacement of mulch in the garden areas is the co-owner's responsibility.

NOTE: By previous arrangement, Amber Shores co-owners with berms in their backyard area purchase and apply their own wood chips every year (as approved by Director of Building and Grounds).

SPRINKLERS

During the lawn growing season, sprinklers run daily from early evening to early morning, except the day before lawn service. Sprinkler run times may be adjusted to compensate for extremely wet or dry conditions. Our sprinkler system uses the water from Reflection Lake.

NOTE: If you notice a ruptured sprinkler head or a sprinkler head that is not covering its designated area, please contact the Director of Building and Grounds (use a Grounds and Maintenance Request Form). Please try to mark the sprinkler head. The sprinklers only cover the lawns of our entire complex—co-owners are responsible for watering areas that are *not* covered (such the courtyards and patio gardens).

TRASH & RECYCLING

Trash removal and recycling pick-up service is currently provided by Arrowaste. Trash is collected every Wednesday, recycling every other Wednesday. Exception: If a holiday occurs prior to Wednesday, trash and recycling is collected on Thursday.

NOTE: Recycling containers and service are available at the co-owner's expense. If you would like this service, please contact Arrowaste at 616-748-1955, or visit <https://arrowaste.com>.

TREES AND SHRUBS

We use a local tree service to keep the trees and shrubs trimmed and sprayed.

TV & HIGH-SPEED INTERNET CONNECTIONS

- **Antenna.** There is a digital TV antenna on each building, capable of receiving 40+ local stations. Your condo has an antenna cable connection in the basement utility room.
 - **New Connection Options:**
 - You may make the connection yourself.
 - Contact a local qualified antenna service provider.
 - You will work with the service provider directly and pay them directly.
 - **Problems With Existing Connection (See Responsibility Chart):**
 - Contact a local qualified antenna service provider.
 - If the problem is within your condo unit, you will pay for the service call and repair.
 - If the problem is outside of your unit, submit a Grounds and Maintenance request including the contact information for the service provider along with a copy of the estimated cost of the repair and place it in the RLCA Mailbox. The Association Board will evaluate the cost of repair or antenna replacement and pay for the service call and repair on a case-by-case basis. Please note: You will not have antenna TV service until a decision is reached.

- **Cable TV & High-Speed Internet.** All units have been wired for Xfinity (Comcast) Cable Service. Contact Xfinity at 1-888-XFINITY or visit www.xfinity.com. There is also a Xfinity store located at 3433 Century Center St. SW Grandville, MI 49418.
- **Fiber High-Speed Internet (Surf Internet).** There are Surf connection points on RLCA property. Contact Surf Internet at 1-833-544-2981 for installation and service.

NOTE: SATELLITE DISHES ARE NOT ALLOWED. Condos are in the process of being reroofed. Existing satellite dishes will be removed and not re-installed.

WATER

This service is paid for by the Association for all co-owners and is a part of HOA dues.

WATER FAUCETS (OUTDOOR)

Each condo building has faucets mounted on the front and side, and some mounted on the rear of buildings. These are for co-owners to use for routine watering of plants in garden areas in each building.

IMPORTANT! Please make sure faucets are turned off tightly when not in use. If you use a hose reel, the faucet supplying the hose reel must be turned off when not in use. In the Fall, please detach and store all hoses before the freezing temperatures come. Submit a Grounds and Maintenance Request for leaking exterior faucets.

RLCA: ITEMS FOR CO-OWNER USE

These items are available for co-owner use. Please contact the Building and Grounds Director to borrow:

- **10-Foot Ladder** This is useful for changing light bulbs, smoke detector batteries, and cleaning ceiling fans.
- **Light Bulb Changer** Useful for changing ceiling light bulbs (conventional or flood light bulbs).
- **Power Washer** This can be used to clean deck and patio flooring (RLCA contracts with a power washing company for all other building exterior components).

RLCA EVENTS

ANNUAL MEETING

The Annual Meeting is held in the early evening on the 2nd Tuesday of May (place TBD). The meeting typically lasts 1 – 1-1/2 hours. We encourage the participation of ALL co-owners. It is time well spent and will help you stay connected with the RLCA community.

These Board members provide leadership in the meeting:

- **The President** opens and leads the meeting, provides a report on the status of the Association, accomplishments and future planning. The President also facilitates voting, questions, and general discussions.
- **The Treasurer** gives the annual Financial Report, presents the Annual Budget for co-owner approval, and answers financial questions.

- **The Building and Grounds Director** reports on the status of all items related to Building and Grounds, including projects and work completed in the past year, and projects and work planned for the current year. This Director also answers questions related to Building and Grounds.
- **The Community Coordinator** recognizes new members, remembers those who are no longer members, and answers questions pertaining to community life in the Association.
- **The Secretary** orchestrates all meeting materials, ballots (meeting and absentee), and meeting minutes.

GARAGE SALE

A community garage sale is held every other year at the discretion of the Board. This is held in May or June for 2 days.

NOTE: All other sales are prohibited, unless you are selling your condo unit and would like to hold an estate sale. To hold an estate sale, please obtain an Estate Sale Request form from the RLCA Secretary. Place the completed form in the RLCA mailbox on Lisa Drive. The Board will review your request and will contact you with approval or questions. **An estate sale is a maximum of two days.**

SOCIAL GATHERING

The Board hosts an event for the members of the Association to gather as friends for a time of fellowship and fun. It usually takes place at the end of summer or early fall and is held at the corner of Lisa and Mindew.

GENERAL INFORMATION AND POLICIES

INTRODUCTION

The Reflection Lake Condominium Association is governed by the Master Deed and By-laws set forth by the State of Michigan. These documents detail the legalities of condominium living and co-owners are encouraged to read them. Per the Master Deed and Bylaws, the Board of Directors is given responsibility for the daily running of the Association and endeavors to interpret these documents in accordance with state law. The Board is given the authority to expand upon items in the Master Deed and By-laws by way of these Condo Policies.

ENFORCEMENT OF BY-LAWS AND CONDO POLICIES

If it becomes necessary to enforce a By-Law or regulation, the first step may be a letter listing the violation and asking the co-owner to abide by the rules set forth in the By-Laws and/or a personal visit to ask for compliance. Additional steps would result in the assessment of a fine. In the rare instance of an unpaid fine, the By-Laws allow for a lien to be filed against the unit.

FINES AND ASSESSMENTS RULES

Pursuant to Section 108 of the Condominium Act as amended, RLCA has the authority to assess fines when co-owners fail to comply with the provisions of the condominium documents. The Board of Directors has adopted the following rules regarding the imposition of fines when a co-owner fails to comply with the condominium documents.

1. Fines will range from a minimum of \$25.00 per violation to \$250.00 per violation as determined by the Board. Greater fine amounts for continuing violation will be decided by the Board. A

continuing violation is a violation not corrected within seven days after the hearing for this violation. Additional costs, if required by the Board to enforce compliance, may also be added to the penalty amount and may be enforced by various means such as small claims court, additional fines, and/or a lien on the property.

2. A co-owner will be notified of an alleged violation by mail to the address of record. A notice of a hearing will give the day, date and time of the hearing for which the co-owner may appear before the members of the Board regarding the alleged violation. The co-owner can respond to the alleged violation and imposition of a fine. A written response may be provided, but only as part of the presentation before the hearing. If the co-owner does not personally appear at the hearing, the written response will not be considered by the members of the Board, before conducting the hearing.
3. The hearing will be conducted by two or more board members who will be appointed by the President. Board members conducting the hearing will prepare a written finding regarding the violation and amount of the fine. The findings will be delivered to the co-owner by ordinary mail, postage prepaid or by personal delivery to the co-owner. The delivery date will be the date the finding is placed in the United States Postal System for delivery or the date of personal delivery. The members of the Board conducting the hearing will note the date of delivery with the written findings and place it in the permanent records of the Association.
4. **Fines are due and payable on or before the first day of the month following** the imposition of the fine. Fines not received by the tenth day of the month due will be subject to the late fee of \$25.00. Fines not paid when due, at the discretion of the Board of Directors, may be forwarded to the Association's attorney for appropriate legal action, including filing a lien against the property or a foreclosure action. The co-owner shall pay all costs of collection, including but not limited to filing fees, court costs and reasonable attorney fees.

AD-HOC COMMITTEES

The RLCA Board will occasionally form volunteer ad-hoc committees. The purpose of these committees is to assist the Board with special projects, research and recommendations for service providers, etc., and are generally short-term. Ad-hoc committees are volunteers from within the Association. You may be asked to serve on an ad-hoc committee based on your knowledge and expertise in the areas needed. If you are interested in serving on an ad-hoc committee, please contact a member of the Board.

ADDITIONAL PEOPLE/ANIMALS OCCUPYING A UNIT

Co-owners must notify the Board in writing prior to having additional people (and their pets) living with them. The Board will discuss the arrangement and, if approved, will give written approval to the co-owner for this arrangement.

AMBER FARMS

This is a separate Association that makes up our community. Although we are separate associations, the two boards work together on various projects, and normally share the same vendors.

AMBER SHORES ASSOCIATION AND BLEEA (BYRON LAKES EAST ESTATES ASSOCIATION)

24 condominium units along the north side of Lisa Drive are a part of Reflection Lake Condominium Association, and also belong to the Amber Shores Association. They are also a part of BLEEA, as they were given the opportunity to purchase lake frontage on and granted use of Byron Lake East. This frontage includes an approximately 30-foot-wide section of lawn and beach running east to west along the south shore of Byron Lake East, behind the RLCA condo units. This 30-foot-wide section of land and

beach is exclusively for the use of Amber Shores members and their invited guests, and not for general use or access by the rest of Reflection Lake residents. The remaining land is RLCA “Common Elements”.

AUTOMOBILES AND MOTOR VEHICLES

No more than one vehicle customarily used for transportation purposes shall be kept outside a closed garage door [see By-laws, Article VII, Use and Occupancy Restriction 7.3 (k)]. Any variation to this regulation must be approved by the Board. Please keep your garage door closed as much as possible. If your garage is determined to be extremely untidy, the Board may enforce compliance regarding keeping your garage door closed.

BOARD MEMBERSHIP AND PARTICIPATION

Board members are elected by the co-owners at the Annual Meeting. They serve 3-year terms from June 1 of the first year through May 31 of the third year of their term. The Board welcomes and encourages co-owners to run for the various positions as they come up for election/re-election.

BULLETIN BOARD

There is a bulletin board on the Maintenance Building at the corner of Baltic and Lisa. Information for the Association is posted there. Co-owners may also use this to sell or give away items. If you would like to post an item for sale, please provide the Secretary with the information—it will be posted for a two-week period.

COMMON ELEMENT AREAS - BUILDING & GROUNDS GUIDELINES

The RLCA Board of Directors regularly discusses, plans, and executes projects and actions for the maintenance and appearance of our condo buildings and grounds (also known as “common elements” in the Master Deed and By-Laws). The Board is charged with these responsibilities and has the authority to carry out actions as needed to fulfill them.

We are pleased with the creativity many co-owners have shown in the garden spaces adjacent to their condos. That said, the Board often receives questions, requests, suggestions, and, occasionally, complaints from co-owners. For these reasons, the Board has determined it worthwhile to provide these commonsense guidelines.

General Principles

1. **We don’t “own it”.** Although co-owners have a degree of freedom to express some creativity, the building exteriors, lawns, courtyards, side yards, and back yards actually belong to the Association as a whole.
2. **Be creative, not crazy (less is more).** Too many plants and items make garden areas look cluttered and unattractive. Strive for neatness and pleasing aesthetics. Gardens should be peaceful and relaxing—not busy.
3. **If you add it, maintain it.** If you add plants, flowers or decorations, make sure to keep them trimmed, watered, weeded, and nice in appearance.
4. **If it’s green or has flowers, water it.** The shrubs and plants need regular watering from April to November and it is your responsibility to water them even if your garden area only has shrubs and mulch. The irrigation system only provides water to the grass and is not designed to include the garden areas. Therefore, if rainfall is insufficient and/or the temperature is between 70 and 100 degrees, the shrubs will die and not be replaced by RLCA. This includes patio gardens which are shared by the co-owners on each side so please coordinate with your neighbor to confirm who will tend, weed and water this area.

5. **If you aren't sure, ask first.** Check with a Board member before adding any item that may be questionable. This is better than having a Board member request an item's removal later.
6. **Be considerate of your neighbors.** What looks nice to you may not look nice to your neighbors. Again, ask first.
7. **Think twice (or three times).** We often buy things based on impulse or emotion. It's wise to ask yourself, "if I buy this, can I realistically take care of it?". Cute little plants and flowers can often grow large and spread. In addition, if you sell your condo, your plants will likely stay behind (especially if they're planted in the ground). You may be responsible for the cost of removing or replacing items you leave behind.
8. **Make requests or suggestions in writing.** Use the Grounds and Maintenance (G&M) Request forms in the mailbox attached to the Maintenance Building. Be sure to be specific and non-judgmental. The Director of Building and Grounds routinely checks for these forms and will respond to your request in a timely manner. This includes requests or feedback related to our lawn maintenance provider.
9. **Transferring to New Co-Owner.** When selling your condo, you'll be required to make sure the garden spaces adjacent to your unit are weeded, neat, and tidy in appearance. See "Selling Your Condo" later in this document.

Garden Area Guidelines

- **Use real plants and flowers.** Avoid unnatural looking plants/flowers.
- **Trees and Shrubs.** Board approval is required before adding or removing trees or shrubs. The Association is not responsible for damage to plants or ornaments added to the landscaping by the present or previous co-owner. Use a Grounds & Maintenance Form to make your request (these are available from the mailbox on the Maintenance Building).
- **Pots and planters.** Avoid large, gaudy, and/or many pots. This holds true for front and side yards, and patios.
- **Non-plants (objects).** Don't display windmills or other spinning objects. Objects should not be brightly colored or gaudy. Limit objects like flags, shepherd's hooks, statues, benches, etc. These lead to clutter.
- **Avoid tall plants and decorations.** It's OK to have a slightly taller (4-5 foot) plant or item as a focal point. Please keep these to a minimum. Items over 5 feet tall are not allowed.
- **Don't attach items to buildings.** Hanging decorations can potentially cause uneven fading on siding, and sometimes holes, leaks, or structural problems on siding, soffits, gutters, and brick. This is specifically mentioned in the condo by-laws.
- **Bird Feeders.** Don't hang bird feeders in the front and side areas. Spilled birdseed often turns into weeds, and bird droppings show up on siding, windows, decks, parked cars, etc. A bird feeder is fine in the backyard area, providing it does not attract geese or ducks.
- **Hanging items.** Please don't hang items (decorative or other) in trees.
- **Porches (front or side).** Avoid clutter. Having a small chair, table, bench or decoration is fine.
- **Sidewalks.** Do not place pots, decorations, chairs, or other items on sidewalks that would block access to the entry doors. Exception: You may have a potted plant on the sidewalk next to your garage door, or between garage doors (check with your next-door neighbor first).
- **Fruits and vegetables.** These are not allowed in front or side yards. It's OK to have a few of these on your deck, patio, or back yard. Exercise moderation.
- **Decorative edging/fences.** Please do not use decorative edging or fences in your front courtyard or side yard areas. If you have an issue with wood mulch spilling or blowing out of a garden space, please fill out a G&M Request form to have the problem addressed.

- **Seasonal Ornaments.** Please keep ornaments to a minimum. Seasonal decorations must be removed when the “season” is over.
- **Mailboxes, tree berms, and utility box areas.** These may be tastefully decorated with plants and flowers. Again, if you improve these areas, please maintain them to keep them looking neat and attractive. If you don’t want to take care of them any longer, please fill out a G&M Request form at the Maintenance Building. We’ll remove the plants or flowers, and plant grass or add mulch as needed.
- **Mulch (wood chips).** The Association applies mulch every 2 years. Some co-owners have occasionally preferred to add mulch at their own expense. This is OK, but please be sure to use brown mulch (cedar mulch is preferred). Avoid mulch made from pine trees.
- **Flags.** You may display an American Flag *only* next to your garage door. Please submit a G&M Request form for this, as the mounting brackets, flagpoles, and flags need to be of a specific type, and installed by a volunteer designated by the Association. The co-owner is responsible for the cost of these items.
- **Amber Shores Berms.** By previous Board action, Amber Shores members (north side of Lisa Dr.) are allowed berms in the backyard areas. Installation, modifications, changes, or removal of these berms must have RLCA Board approval and are 100% funded by the requesting co-owner. Co-owners who have these berms are also fully responsible for their care, mulch replacement, and upkeep. Any edgings used should be firmly planted to avoid damage from mowers and trimmers.

The above list is not exhaustive (the By-Laws contain more details). With the above stated, it is not the Board’s intent to initiate a “nanny state”, and spy on our neighbors, looking for “infractions”. The main goal is to use good common sense and be good neighbors when enhancing the areas around your condo unit. We’re grateful for the beautiful, creative garden areas we see all around us. The Board may, at times, need to ask a co-owner to remove or modify items they’ve added, based on our judgment or complaints received from co-owners.

Please don’t hesitate to contact any member of the Board with any questions.

COMMUNICATION

Co-Owner To Board:

- Grounds and Maintenance Requests. There is a mailbox on the Maintenance Building for all communications for the Building and Grounds Director. Inside the mailbox are Grounds and Maintenance (G&M) Request forms for you to use. Please be sure to include your name, address, and date of request.
- Site Improvement Forms. See “EXTERIOR ALTERATIONS” below.
- Written Letters & Requests. The RLCA mailbox is located on Lisa Drive across the street from unit 1718. You can submit written letters or requests to the Board. Please:
 - Use 8-1/2 x 11” paper (avoid smaller paper or notes)
 - Include your full name, address, and date. Be sure to sign the letter (a signature is required to initiate action by the Board).
 - Place the letter in a sealed envelope.
- Phone. The contact information for each board member is on the cover of the directory. Please limit calls to emergencies or matters of urgency. Please be mindful of board members’ personal and private time.

Board To Co-Owner:

- E-mails will be used for most outgoing communication from the Board to Co-Owners. Those not having an e-mail address will receive notices in the press box or the mailbox. Please keep the Secretary informed of any changes to your email address.
- The Board is required to send some items via the United States Postal Service. In addition, the Board may opt to send other written information by mail if appropriate.
- An Association newsletter is sent out quarterly. (February, April/May, July/August and October/November).

COURTYARDS

The courtyards are common element areas. Please see the “Common Element Areas - Building & Grounds Guidelines” above.

DECKS

The cost of maintenance and upgrades to the deck itself is the responsibility of the co-owner. Any changes or improvements must be submitted in writing and approved by the Board, using a Site Improvement Form.

DIRECTORY

The Directory is part of a white, 3-ring binder. It contains a list of all the co-owners of the Association, their addresses and phone numbers. It also includes this supplement, which contains general information and condo rules and guidelines. There is also a place to keep the Master Deed and the By-laws (if you have a printed copy). Updates to these documents are made and distributed as needed.

Please contact the RLCA Secretary with any changes to your phone number or email address.

IMPORTANT! The Directory is the property of the condo unit and must be kept with the unit.

DREDGING (CHANNEL FROM BYRON LAKE EAST TO THE LAGOON)

For the past several years the channel mouth has been dredged once or twice each year. This was by a joint agreement between BLEEA and RLCA with the permission of the Lanning family (the channel mouth is on their specific property). The purpose was to remove sand build-up and allow the water to flow from Byron Lake East through the lagoon to Reflection Lake and the other tributaries connected through the weir under Burlingame Ave. The dredging primarily affects Amber Shores Association (ASA), the Lanning property, and BLEEA. The RLCA Board will assess this need in the future in conjunction with the Amber Shores Association (ASA), BLEEA, and local and state government agencies to determine necessity, and if there is any potential benefit or detriment to RLCA property.

DRIVEWAYS & STREETS

Driveways and streets are periodically resealed and otherwise maintained as part of monthly HOA dues.

ELECTRIC VEHICLES, E-BIKES, SCOOTERS, WHEELCHAIRS, ETC.

Electric vehicles of all types and sizes have become popular. Charging guidelines:

1. **Electric Cars, Trucks, SUV's (including Plug-in Hybrids).** Please consult the new *RLCA Energy Saving Improvements Policy*. Requests to add a charging station for your vehicle must be submitted in writing using the Site Improvement Form, as these must be of a specific type, and may require a special electrical hookup.

2. **E-bikes, scooters, wheelchairs.** Use only the charging unit that came with the vehicle. Do not plug in multiple charging units on the same circuit at the same time or modify the circuit breaker or GFI outlet to accommodate multiple chargers. Doing so could result in a fire. Use of a power strip is discouraged. If you need to use one, it must have a built-in surge protector with breaker.

ENERGY SAVING DEVICES OR SYSTEMS

In 2025, the State of Michigan enacted the *Michigan Homeowners' Energy Policy Act*. This law provides policy related to different types of energy saving solutions for homeowners. As RLCA is a condo association, with units having shared walls, roofs, and yard (common element) spaces, the RLCA Board has oversight over what types of devices or systems can be installed, where, and how. RLCA's attorney provided a *RLCA Energy Saving Improvements Policy*, as well as an amendment to the Association By-Laws. Any energy saving device or system installed outside of your unit's walls must be approved by the Board. For questions, please contact the President or Director of Buildings and Grounds.

EXTERIOR ALTERATIONS

No co-owner shall make any alterations or improvements to any General Common Element nor make any changes to the exterior appearance of a condo building without the prior written approval of the Association. This includes all windows, sliding glass doors, and decks. A Site Improvement Form must be completed and approved by the Board before any changes are made to the exterior of a unit. (Site Improvement Forms are available in the mailbox on the Maintenance Building and the completed form returned to the RLCA Mailbox on Lisa Drive.

EXTERIOR PAINTED TRIM

Exterior building trim is inspected by the Building and Grounds Director each year and is repainted as deemed necessary.

Approximately every 3 years the decks, deck posts and deck facias require repainting. These are the responsibility of the co-owner and can be done by the co-owner or a qualified painter at the co-owner's expense. The Board usually supplies the name(s) of a painter willing to do this work. The recommended paint for the deck posts and facias is Dutch Boy Dura Clean, Semi-gloss, Exterior, Ultra White paint + primer.

FIRE HYDRANTS

Fire hydrants must be kept clear of snow during the winter months. Volunteers are needed to help with this project—please contact the Building and Grounds Director if you can help.

FISHING

Fishing is allowed on Reflection Lake for co-owners and their guests on a catch and release basis only.

FLAGS

If you wish to display an American flag on the front of your condo unit, please fill out a Grounds & Maintenance Request. ONLY THE UNITED STATES OF AMERICA FLAG MAY BE DISPLAYED.

GRILLS AND EXTERIOR FIREPLACES

Any type of open flame grill, barbeque cooking device, heating device or fire pit is not allowed on decks or elevated walkways. Any of these devices should not be used under any overhanging (covered) portion of the building structures and should be kept at a safe distance from buildings, trees, and vegetation. Electric grills are an acceptable alternative. Grills are permitted in the common areas of the property,

but they should be kept at a safe distance away from buildings and combustible materials including trees and other vegetation.

HOA FEES

Association dues are processed via electronic withdrawal from the co-owner's bank account on the 2nd business day of each month. A 10% late fee will be charged for assessments received after the 5th of the month. An exception to electronic withdrawal is acceptable if you pay annually (January) or semi-annually (January and July).

IMPORTANT! If your bank account information changes, contact the Treasurer IMMEDIATELY. A co-owner may be responsible for additional bank and/or late payment fees incurred by the Association.

LANDSCAPED COMMON AREAS

Please see "Common Element Areas - Building & Grounds Guidelines" above.

MAIL

Our mailing address is:

Reflection Lake Condominium Association
P.O. Box 239
Byron Center, MI 49315

MUSKRATS

Muskrats cause considerable damage to the shorelines of Reflection Lake and the Lagoon. There are co-owner volunteers who trap muskrats at the request of the Board of Directors. The DNR considers muskrats as nuisance animals and allows them to be trapped year-round.

PARKING

Co-owners must not use or obstruct any visitor parking areas without the prior consent of the Association. If visitor parking is needed on a temporary basis (longer than a day or two) please notify a board member. Upon approval, you will be issued a Temporary Parking Permit.

IMPORTANT! Parking on the street is prohibited, as it interferes with emergency vehicles.

PETS

No animal, other than one dog or one cat with a weight of 25 pounds or less, shall be kept in any unit without the prior written consent of the Association. No animal belonging to a co-owner or visitor shall be permitted to run loose upon the Common Elements—it must be on a leash at all times, and an adult owner must be present when the pet is outside the dwelling. The owner takes full responsibility for their pet, to ensure other co-owners are not attacked or bitten. The owner of each pet shall be responsible for cleaning up after it immediately and disposing of such waste in an appropriate manner. When there is damage to the lawn or any part of the Common Element Areas due to a pet, the damage will be repaired, and the expense billed to the co-owner. If your doctor, psychiatrist, or psychologist has prescribed a special service or support dog or cat, please contact the RLCA Secretary or President as documentation is required to support your request. **NOTE:** You occasionally may be required to provide documentation of the continued need of your service dog or cat.

RECREATIONAL VEHICLES

Recreational vehicles (e.g.: boats, trailers, or motorhomes) may be parked on the driveway for a period not to exceed 48 hours. Permission to go outside of this requirement or to temporarily use a visitor parking area must be requested from the Board.

REFINANCING AND LINES OF CREDIT

If you refinance the mortgage on your condo, please provide the new mortgage information to the Community Coordinator. The same applies if you initiate or renew a line of credit on your condo unit. There is a \$175 administrative fee due to the Association upon closing the new mortgage or initiating a line of credit. This fee is required for each application.

REFLECTION LAKE

Reflection Lake is part of the Common Area and is open for use by all members of the RLCA. The following rules have been established to protect the safety and aesthetics of our community:

- Swimming, paddleboats, canoes, paddle boards, and kayaks are allowed at your own risk.
- Kayaks, canoes, paddle boards, floating chairs, etc. need to be stored in your condo unit or garage when not in use.
- Paddle boats may be staked on the pond during the summer season (they must be staked on each end to prevent damage to the boat and shoreline during lawn maintenance procedures).
- Paddle boats are to be stored in your garage or on the patio during the remainder of the year (under a suitable cover).
- No docks or swimming platforms are allowed in the lake. Inflatable swimming platforms may be used if approved by the Board. They should be stored when not in use.
- Anyone using paddleboats, canoes, kayaks, or paddle boards must use a lifejacket or other approved flotation device.
- Children must be supervised by an adult while playing in or near the water as the water drops rapidly to a depth of approximately 28 feet.
- Please exercise caution when using the lake during winter months. As the lake is spring fed, ice that forms on the lake has weak spots.
- Fishing is on a catch and release basis only and is limited to co-owners and their invited guests.

RENT/LEASE

Renting any unit is not allowed. Leasing your unit will be considered by the Board only by written request to the Board and giving detailed information on the number of people, their names, terms of the lease, and if a pet is included. Written approval from the Board is required.

SELLING YOUR CONDO

If you decide to sell your condo, please contact the Community Coordinator or President. We'll provide you with important information that benefits you, your realtor, and potential buyers. Please note that there is a \$200 administrative fee (per application) due upon closing.

IMPORTANT!

1. ***All your condo documents, including the Master Deed and By-Laws, Directory, and the General Information and Policies must remain with your unit for the next co-owner.***
2. **The RLCA Board is required to review and approve ALL condo sales prior to closing.**

3. **If you have modified the garden spaces or other common elements adjacent to your unit over time, you are responsible for ensuring they are watered, weeded, trimmed, and neat in appearance prior to closing. Failure to do so will result in the work being contracted—you will be responsible for payment.**

SIGN POLICY

No signs or other advertising device shall be displayed from any residence or on any unit where it is visible from the exterior of the unit or from the Common Element Areas without written permission from the Board. (see By-laws, Article VII; Use and Occupancy Restriction, 7.3 (f)).

SMOKE DETECTORS

Co-owners are responsible for changing smoke detector batteries and replacement of defective smoke detectors when needed. The Byron Township Fire Department can assist with smoke detector battery or unit replacement (you are still responsible for the costs). Their phone number is 616-878-9174 or visit <https://www.byrontwpfire.com/services/>.

SOLICITATION

This community is developed on private property for the co-owners and guests only. Solicitation of any kind, including unrequested emails from co-owners is not allowed. Violations should be reported to the Board or local law enforcement. Byron Township has an ordinance that restricts solicitation.

SPEED LIMIT

The speed limit within the complex is **15 miles per hour**. Since there are no sidewalks, this is a safety precaution due to the presence of children and physically challenged adults.

TREE TRIMMING

Please do not trim any trees as they are the property of the Association. The Board will make sure that adequate care is taken to maintain them.

VACANT CONDOS

If your condo unit will be vacant for an extended period of time (over three months), please contact the Community Coordinator. You or your designated family member or Power of Attorney will be provided a checklist of items to check and take care of while the condo is vacant.

VENDORS AND SERVICE PROVIDERS

The Board has many vendors that provide services for the Association. When they are on the premises performing their work, they have been given instructions by the Board. Please refrain from having any contact with them. If you have a concern, please put it in writing, sign and date it, and place it in the RLCA mailbox or the mailbox on the Maintenance Building.

WEBSITE

Our Association website is: www.reflectionlakecondos.com

WILDLIFE

We all live on or near the lake or lagoon. Part of the environment is the wildlife that lives in this habitat. Although we can't do much about the ducks, geese and other animals, we don't want to encourage their permanent residence, so please do not feed them. If you have a bird feeder that ducks, geese, or small mammals are becoming partial to, please remove that feeder.

ASSOCIATION / CO-OWNER RESPONSIBILITY GUIDE

ITEM	ASSN.	OWNER
Air conditioner		X
Appliances		X
Chimney cap/screen	X	
Chimney & dryer vent draw/draft		X
Chimney & dryer vent cleaning		X
Deck repair, floor and steps		X
Deck floor, rail and spindles-staining/cleaning		X
Deck snow removal		X
Dehumidifier		X
Door, entry/service: glass, screen, locks		X
Door, entry/service: storm		X
Door, entry/service: surfaces		X
Door, entry/service: threshold		X
Door, entry/service: weather-strip		X
Door, entry/service: frame	X	
Door, slider		X
Drywall settlement, cracks		X
Eavestroughs/downspouts, original/main structure	X	
Eavestroughs/downspout extensions (custom and/or underground)		X
Electrical outlets, exterior	X	
Fireplaces/gas valves/ doors/screen		X
Floor coverings		X
Floor sub-floor/structure including squeaks		X
Foundation, main structure	X	
Four-season room (cracks, settling, etc.)		X
Furnace		X
Hot water heater		X
Garage door: main spring (only)	X	
Garage door: tracks, rollers, opener, cables, bottom weather strip		X
Garage door: top and side weather strip	X	
Garage door: outside surface (paint)	X	
Garage floor surfaces, inside walls, locks, keys		X
Garage wall footings: outside walls	X	
Garage wall footings: inside walls (between inside units)		X
Gardens - Common Areas (RLCA sign, Gazebo, Maintenance Building)	X	
Gardens - Front, Side Terraced, Back Patio, Mailbox area (unless all grass)		X
Insects, all kinds		X
Internet (Xfinity, Surf Internet): service, wiring, equipment, hardware		X

ITEM	ASSN.	OWNER
Lawn/grounds (except owner-added plantings)	X	
Light fixtures, exterior	X	
Patio concrete		X
Patio, snow removal		X
Plumbing: indoor drains, faucets, fixtures, condo unit water shutoff valve		X
Plumbing, main building water shutoff valve (does not include condo unit shutoff valve)	X	
Plumbing, main building water shutoff valve (does not include condo unit shutoff valve)	X	
Plumbing, outside faucets	X	
Plumbing, pipe freezing and leaks		X
Plumbing, sewer backup		X
Porch concrete	X	
Porch, snow removal		X
Roof, main structure only	X	
Roof, any owner-added feature(s)		X
Sidewalks	X	
Skylights		X
Smoke detectors		X
TV, Cable (Xfinity/Comcast): cable service, wiring, equipment, hardware		X
TV, Roof-mounted antenna: Antenna mast, booster, attic wiring	X	
TV, Roof-mounted antenna: Inside connections, equip., hardware, wiring		X
Walls, exterior (incl. garage): structural/siding	X	
Walls, interior, all surfaces		X
Windows, all (glass, screen, seals, etc.)		X
<i>This list is subject to change, based on any conflict with the by-laws or changes in the rules and regulations.</i>		