

RIDGMAR CROSSROADS CONDOMINIUMS, INC.

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# Homeowners Association Handbook



**6600 Plaza Parkway, Suite 100**

**Fort Worth, Texas 76116-2400**

*Current as of March 9, 2020*

## SAFETY & SECURITY

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### **In case of an emergency, call 911**

*Home problem or condo concern? Contact Site Manager Mickie Terrell by phone at (817) 880-5977, or registered owners & tenants can send an inquiry via the HOA website at [www.RidgmarCrossroads.org](http://www.RidgmarCrossroads.org).*

#### *Report possible criminal activity*

- Call 911 whenever you feel threatened
- Contact Fort Worth Police Dept. law enforcement (817) 392-4710 for routine help
- Consider joining *Neighborhood Watch* – Contact an HOA Board member or leave a note on the HOA website ([www.RidgmarCrossroads.org](http://www.RidgmarCrossroads.org))

#### *Emergency & disaster procedures*

- Severe weather, tornadoes & flash floods – ***Turn around; don't drown!***
- Watches & warnings are broadcast on radio & TV – Know where to tune
- Get ready – Create a disaster plan and stock supplies
- Create a communication plan – Be able to reach all your family quickly
- Choose an out-of-town contact – Have a vital link when local services may be limited
- Consider special needs – Register with the local emergency management office

***Bottom line:*** The best defense in any disaster is a strong offense. The ***KnowWhat2Do*** website (<http://www.knowwhat2do.com>) promotes emergency preparedness across North Central Texas. Visit the site to learn more about how to build a kit and make a plan... Then, practice it!

***Non-emergencies:*** Dial 3-1-1 to make requests for city services, such as hazardous potholes, stray animals or traffic signal malfunctions... That's non-emergencies... Please!

# Ridgmar Crossroads HOA Handbook

## INTRODUCTION

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This resident guide is meant as a quick reference for all members of the Ridgmar Crossroads Condominiums Homeowners Association (RCC HOA) and other tenants. An RCC HOA member is anyone who is a Ridgmar Crossroads condominium homeowner. Tenants include condo owners, renters and other residents.

This summary addresses guidelines that relate to the RCC HOA, homeowner properties and the common areas. This handbook isn't all-inclusive and should not be interpreted as a formal legal document.

According to Texas statutes, this handbook – like the HOA By-Laws (a separate document) – is subordinate to the ***Declaration and Master Deed for the Ridgmar Crossroads Condominiums***. A current version of that publication – along with all other important documents – is maintained on the RCC HOA website at [www.RidgmarCrossroads.org](http://www.RidgmarCrossroads.org) for full access by those registered on the site.

All rules and guidelines found in the RCC HOA Handbook and By-Laws are subject to amendment and to the promulgation of further regulations.

Questions, comments, concerns and suggestions about ways to improve this guide should be submitted to the RCC HOA Board of Directors for consideration – either in writing, electronically through the HOA website, or by contacting the Site Manager Mickie Terrell:

E-mail [RidgmarCrossroads@gmail.com](mailto:RidgmarCrossroads@gmail.com)

Phone (817) 880-5977

*Whenever possible, registered owners and renters should submit inquiries to the HOA online at [www.RidgmarCrossroads.org](http://www.RidgmarCrossroads.org)*

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## WHAT IS AN HOA?

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The RCC HOA is a formal legal entity created to maintain common areas and enforce the original Declaration & Master Deed. The RCC HOA was created when this development was built as a not-for-profit corporation under State of Texas statutes.

### *Features of the RCC HOA:*

- This HOA is a corporation with a governing Board elected according to its By-Laws
  - *Declaration and Master Deed for the Ridgmar Crossroads Condominiums* is the legal governing document for the RCC HOA
- This HOA has the legal authority to enact and enforce maintenance and design standards, in addition to those established by City of Fort Worth ordinances
- HOA membership is mandatory for all property owners
- Members are charged mandatory monthly HOA dues
- Rules are enforced by a Board of directors elected by the property owners
- Member involvement is crucial to the success of this HOA

### *Some of the RCC HOA Board of Director roles:*

- Maintain the highest degree of openness and transparency with all owners
- Enforce the HOA's governing documents
- Establish, publicize and enforce rules and penalties
- Execute sound fiscal policies and maintain accurate records
- Develop a workable budget
- Maintain a viable reserve fund for everyone's peace of mind
- The Board can collect one-time, special assessments as authorized and required
- Take legal action against owners who don't comply with the rules
- Review local laws before passing rules or sending By-Laws to membership for approval
  - Changes to the declaration and By-Laws require an owners' majority

❖ *Members should review the RCC HOA By-Laws online for details of Board roles and responsibilities*

## HOA WEBSITE ([WWW.RIDGMARCROSSROADS.ORG](http://WWW.RIDGMARCROSSROADS.ORG))

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The site is a growing and evolving web presence intent on providing Ridgmar Crossroads residents with a host of valuable information – and kept as current as possible.

### *What you can find online:*

- HOA updates, community news, notices and a calendar of events
- Secure contact information available only to website registered HOA members
- Capability to receive e-mail notices about what is going on within the HOA
- Links to city, county and state information

- Search HOA documents, By-Laws, Board meeting minutes and more
- Vote on RCC HOA Board proposals electronically in *members only* section
- Take part in surveys developed to gather residents' feedback
- Website members can post a photo or classified ad for others to view
- Members can e-mail other HOA members directly at any time

## **RIDGMAR CROSSROADS BOARD OF DIRECTORS**

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The RCC HOA is responsible for its common elements, as well as the management and operation of the association's business affairs – all in accordance with standards established by the governing documents created when the community was first developed. The RCC HOA Board of Directors carry out these duties and responsibilities. Board officers are elected by a majority of HOA members and serve without compensation.

**Officers** – Job descriptions can be found in the RCC HOA By-Laws on the Ridgmar website

- President
- Vice President
- Secretary
- Treasurer
- Members-at-Large (currently 3)

### ***Board member fiduciary relationships & responsibilities***

- Exhibit transparency in all HOA activities impacting owners and tenants
- Honor obligations of trust and confidence in favor of the HOA membership
- Act in good faith and in the best interests of the members
- Exercise due care and diligence when acting for the community
- Act within the scope of the Board's authority

### ***What Board membership implies***

- Presumption of knowledge of the duties and responsibilities
- Can't be excused for improper action on the grounds of ignorance or inexperience
- Liability for Board member negligence and mismanagement exists in favor of the HOA
- **RCC HOA By-Laws** and the original **Declaration & Master Deed** detail Board member activities, meeting requirements, voting procedures, etc.
- This guide should NOT be considered a formal legal document regarding Board actions

### ***Rules of the RCC HOA Board***

- All owners and occupants shall abide by Board rules
- Owners and occupants can be held liable for damage costs and attorney fees
- The RCC HOA Board has the power to enforce compliance
  - With notice, when possible, Board members may enter a residence

**HOA By-Laws** – Are published to explain how the Board is elected and operates

- It's the tenant's responsibility to be aware of these guidelines
- Current By-Laws are available to all owners on the HOA website
- By-Laws can only be amended by a majority vote of the owners

## DUES & ASSESSMENTS

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### *RCC HOA monthly dues*

Owners should pay HOA dues by the first of the month and no later than the 10<sup>th</sup>. Late fees can be assessed after that date. Dues cover the cost of maintenance and improvement of the community and its common areas – to include the parking lots, landscaping, swimming pool, etc.

Direct, electronic payment is the recommend way to pay HOA monthly dues. Why?

- It eliminates the time lag between check issue, endorsement and deposit.
- Doesn't rely on the USPS for delivery of a paper check.
- It's easy as making an electronic credit card payment.
- After a one-time set up, it can be readily repeated on a monthly basis.

The ability to make *electronic payments* for Ridgmar Crossroads HOA dues is now in effect. Since everyone's personal banking services may be a bit different, you're encourage to do is:

On your bank's website, determine if the *bill pay* or *transfer* option will allow you to send money to our Chase HOA account. Note: Do not select any *wire transfer* option as it may incur a significant charge.

Your website will probably require you provide the following information and ask that you state you're allowed to only make deposits to the account, not withdrawals.

Financial Institution: **JPMorgan Chase Bank, NA**

Website: [www.Chase.com](http://www.Chase.com)

Routing Number: 111 000 614

HOA Checking Account Number: 709 309 108

Your financial institution may immediately acknowledge receipt of your request, but it could take the bank a few days to validate the account information and allow you to make the initial deposit.

In your banking website's deposit comment block (if it's provided), please enter your last name and address so that your payment can be quickly credited. Example: Smith 6600-A.

If you prefer to mail your payments, make checks payable and mail to:

**Ridgmar Crossroads HOA**

6600 Plaza Parkway, Suite 100

Fort Worth, TX 76116-2400

Or simply place your personal check payment in the HOA dues drop box inside the gate of 6516-D (the unit with the palm tree in front).

You can always address any questions, comments, concerns or suggestions you might have about this effort to Site Manager Mickie Terrell:

E-mail [RidgmarCrossroads@gmail.com](mailto:RidgmarCrossroads@gmail.com)

Phone (817) 880-5977

### *Assessments*

The HOA may levy special assessments if reserve funds aren't enough to cover major repairs. Dues and assessments must be approved by at least 20 of the RCC HOA owners.

- By November 1 of each year, the Board will attempt to publish and distribute a proposed budget with an estimate of net charges to members
- No owner is exempt from liability for HOA dues and assessments
  - If a member doesn't pay the monthly dues or assessment, the HOA can foreclose on the delinquent homeowner

### *Omission of assessments*

- Assessment omission by the Board before year's end is NOT a waiver of responsibility
- An omission doesn't release an owner from an obligation to pay
- Dues and assessments fixed for the previous year shall continue in effect until adjustments are made

*Details of legal ramifications and possible Board actions against owners for nonpayment can be found on the RCC HOA website in the Declaration & Master Deed document.*

## *FUNDS*

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### *Maintenance fund*

The RCC HOA establishes and attempts to maintain an adequate maintenance fund for the periodic upkeep, repair and improvements to the common areas.

- Monthly dues collected by the HOA constitute the fund
- The Board is obligated to maintain assets at a level enough to pay all costs
- The Board may adjust dues (up or down) as reasonably necessary
  - All owners will be advised of such potential changes and their feedback sought

## *AMENDING THE RULES*

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### *Procedures*

- A meeting of owners must be called to amend the Declaration or By-Laws
  - Owners of 20 units must attend (in person or by proxy) to have a quorum
  - Any parliamentary motion must receive 51 percent approval by attendees
- Specific actions include, but aren't limited to:
  - Voting
  - Assessments
  - Reserves in the maintenance fund
  - Insurance or fidelity bonds
  - Use of common elements



- Interests in the common elements
  - Maintenance and repair responsibilities
  - Expansion or major construction within the community
  - Leasing of condominiums
  - Changes in HOA management
  - Significant changes in property restoration or repair
  - Action to terminate the HOA's legal status
- Amendments to the original declaration must be recorded in the Tarrant County Clerk's Office, City of Fort Worth, State of Texas
  - Similar requirements apply when attempting to terminate the Board
  - The Ridgmar Crossroads Condominium Declaration is the HOA's irrevocable power of attorney

## DAY-TO-DAY ACTIVITIES

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### *Rules of the Board*

All owners and occupants shall abide by the rules and regulations adopted by the RCC HOA.

- As a not-for-profit business incorporated in the State of Texas, the Board has the power to enforce compliance
- Owners can be found liable for damages and costs – to include attorneys' fees
- The Board can be found liable for failure to enforce HOA provisions
  - Failure of the Board to insist on strict performance of the HOA rules can NOT be construed as a waiver or relinquishment of responsibility

### *Mortgagee protection*

Upon written request, a mortgagee will be notified by the HOA of any default by a condominium owner covered by such a mortgage. Timely written notices may include:

- Any proposed amendment to the Declaration & Master Deed
- Any proposed termination of the project
- Any loss that may affect the value of the community
- Delinquency in payment of dues or assessments by an owner that exceeds 60 days
- Lapse, cancellation or modification to insurance policies maintained by the HOA
- Proposed actions which would require approval by a majority of the owners
- Major restorations or repairs to common areas, or the project as a whole
- HOA's audited financial statements made available to owners upon request

### *Use of condos & common elements*

- Units are exclusively for residential use
- Sidewalks, driveways, entrances and passageways won't be obstructed
  - Adherence to **NO PARKING** in designated fire lanes is the law
  - These same areas won't be used as a play space
- No obstruction of common elements due to storage of bulk items can be tolerated
  - Only personal property that's the common property of all owners is allowed

- No modifications will be allowed that could possibly increase fire insurance premiums
- No posting of signs is allowed without RCC HOA Board approval
- No offensive activities, excessive noise or common annoyances will be tolerated
  - Such actions are subject to reprimand by the Board
- No awning, canopy, shutters or other fixtures will be attached to exterior walls
- Blankets, sheets and laundry won't be hung out or exposed in the common areas

### *Residential business ventures*

- Only unobtrusive ventures compatible with residential use will be permitted
  - For example: writer, artist, computer programmer, consultant or architect
- Business efforts should be *invisible* from the street
  - Work must be clearly incidental and secondary to residential use
- Commerce can't require modification or alteration of the home
- No business window displays, advertising or signage on or around the home
- A business shouldn't significantly increase car or foot traffic in the area
  - It shouldn't require additional parking
  - The Board may allow one business-related car or truck on the property
- The business shouldn't generate noise, dirt or fumes
- Activities must NOT involve the use of flammable, explosive or hazardous materials
  - Occupants must abide by all City of Fort Worth fire codes
- No illegal substances or activities will be tolerated

### *Owner renting or leasing*

- Permanent occupancy is defined as any occupancy in excess of 30 days not separated by intervals of at least six months
- All occupants must register by name, address, phone number and e-mail address with the RCC HOA Board to ensure contact capability
  - Online registration via the HOA website is available to everyone
    - Approval for access to restricted areas of the website are expeditiously granted by the website manager on an individual basis
- Owners bear responsibility for all renters' actions
  - Renters are expected to comply with all RCC HOA rules
  - All City of Fort Worth rental statutes apply
- Any lease or rental agreement must be in writing
  - A copy of the documents should be on file with the HOA
  - Delivery of the agreement should be within 10 days of signing
- Property leases must be for at least six months
  - Lease information must be provided the HOA as a matter of safety and security
- A front door key must be provided the HOA Board to facilitate emergency entry

### *Guests*

- Only owners and renters are allowed to permanently occupy a residence
- Guests visiting for more than two weeks will need RCC HOA Board approval
- Owners and renters are responsible for a guest's behavior
  - Guests must be accompanied by the owner or renter in the pool area

### *Pool etiquette*

- The locked entry gate must remain closed at all times
  - This a critical safety and security concern for everyone
  - Workers are allowed in the clubhouse to use the restroom, if working on site for an extended period of time
- Guests must be accompanied by an RCC HOA member at all times
  - Maximum of 4 guests per unit in the pool area at one time
  - No unsupervised youth (16 or younger) are allowed in the pool area
  - Children – guest or not – must **always** be accompanied by an adult
    - No children wearing diapers, or diaper changing, allowed in the pool area
    - For safety’s sake, no child younger than 3 should ever be in the pool area
  - Unauthorized people will be asked to leave immediately
    - This includes unaccompanied guests
- Absolutely no horseplay in the pool area
  - This includes no jumping or diving into the pool
  - No jumping on any pool structure – the fountain, for example
  - Your HOA could be held liable for injuries
- Damages to the pool area will be charged to the responsible owner
  - Damages and repair costs will be independently assessed
- Bottles or other glassware can’t be allowed within the pool enclosure
  - Broken glass should be everyone’s safety concern
- Absolutely no food in the pool
  - It’s unsanitary and can clog the pool filter
- Items brought into the pool area must be removed and the area left clean before departure
  - Consideration of other tenants is everyone’s responsibility
- No airborne objects – balls, frisbees, etc. – in the pool area
- Abusive use of alcoholic beverages or food poolside is unacceptable
  - Your HOA Board reserves the right to cancel tenant privileges
- Abuse of common sense pool rules and etiquette won’t be taken lightly
  - Tenants could be asked to surrender their pool key

### *Owner’s obligation to repair*

- Keeping a condo’s interior appearance in good order is the owner’s expense
- The owner’s responsible for maintenance, repair or replacement of plumbing fixtures, water heater, air conditioning unit(s), furnace, lighting and kitchen appliances
  - Fixing unauthorized repairs is an owner’s expense
- Patio and carport areas should be kept debris free
  - Materials cannot be stored where they may be visible
  - A landscape contractor monitors irrigation and common area maintenance
- RCC HOA isn’t responsible for an owner’s items stolen from any common area
- An energy audit should be done on every home
  - Simple steps can save energy and money

### *Limits on alterations*

- No changes should significantly impact a condo's exterior appearance
- Approval of external changes rests with the HOA Board
  - No approval is needed for hanging holiday decorations
    - Before hanging ornaments, check for bad plugs or loose wiring
    - Santa needs to return to the North Pole after 30 days
  - Small planters and ornaments do not require Board approval
- Approval or disapproval must be made in writing 30 days from request date
- No impairment of a building's structural integrity can be allowed
- Installation of electrical, cable or telephone wiring must be approved by the Board
- When carpet, tile, flooring, doors, etc. are replaced, the items must be removed from the property by the vendor or contractor
  - Such items are NOT to be discarded in the HOA dumpsters

#### *Actions to limit owner liability for negligence*

- Willful misconduct resulting in property damage is at the owner's expense
  - Guests are to be accompanied by the owner or renter in all common areas
- Texas law applies to any hold harmless situation involving personal injury or property damage
  - Accidents happen... Let a Board member know so help can come your way
- Locate and know how to operate your home's external breaker box
- Locate and know how to shut of your home's main water supply
- Ensure your damper's closed when the fireplace is not in use
- Test your smoke alarms at least twice a year
- Place a fire extinguisher on each floor of your home

#### *Home security considerations*

- Activate your home alarm system for more reason than an insurance discount
  - That service is currently provided as part of monthly HOA dues
- Use locking pins in sliding exterior doors
- Engrave personal items with your driver's license number
  - Photograph those treasured items you can't mark
- Inventory your property – complete with serial numbers
- Consider leaving an internal light on with a timer while you're away
  - Porch and car port lights should be illuminated every night
- Arrange for a neighbor to collect your mail, newspapers and magazines
  - Ask the Post Office to hold your mail, or request the service online
- Don't leave a spare key under the door mat, in flower pot or other *clever* place
  - Ask a trusted neighbor to hold a spare key for you
  - Be a concerned neighbor and offer to do the same in return
- The RCC HOA assumes NO liability for loss or damage in storage areas

#### *Right to access*

- The RCC HOA has a reasonable right of entry into any residence
  - All residents must provide the HOA a spare front door key
    - Access may be needed to affect emergency repairs
    - Routine pest control may also require entry to your home
      - Pest control workers aren't obligated to perform work if pets are considered a threat
    - Other work urgently needed to ensure proper maintenance
- If you change the front door lock, you must provide the HOA a new key
- Every effort will be made to notify occupants in advance of needed entry

### *Parking spaces*

- Each unit will be assigned at least one permanent parking space
- Only cars, pickups or SUVs should be parked at Ridgmar Crossroads
  - Vehicles must be registered and licensed as required by law
    - License plate numbers should be provided to the Board
- Parking in the garage or carport is preferred
  - Uncovered parking is intended for guests (with 1 unassigned space per unit)
- Parking of any vehicle shouldn't impede or prevent ready access to the complex
  - Park in designated parking spaces only
  - Parking in fire lanes is a violation of city code
- An owner's RV, boat or trailer may be parked overnight
- The Board can grant an owner exclusive use of an unassigned parking space
- Inoperative, unregistered or non-inspected vehicles are subject to towing
  - Vehicles are towed at the owner's expense
- Washing and polishing of vehicles on site isn't allowed
  - Nor are on site oil changes or grease jobs
- No vehicle will be dismantled, rebuilt, repaired or painted on the property
- Repeated offenses will generate a fine being levied by the HOA Board
- The speed limit inside the property is not to exceed 10 mph

### *Pets & animals*

- No animals prohibited by city, county or state ordinance or law are permitted
  - Common household pets should be the norm
- No animals will be bred or maintained for commercial purposes
- Fort Worth city ordinance requires pets outside a residence to be on a leash
- Owners are responsible for any nuisance caused by their pets
- Owners will be held liable for damages caused by pets
- The Board may impose additional pet restrictions as approved by HOA members
- Owners must pick up after their pet
  - Don't discard animal waste in storm drains
  - No bird feeders or bird seed on patios or within six feet of any building
- Each dwelling is limited to a total of three pets
  - No animal will be tied or staked outside the unit
- Service animals are always welcome at Ridgmar Crossroads
- Post a photo and description of your best friend on the HOA website's pets page

- Your neighbor will know who to look for if your pet's gone missing

### *Nonessential noise*

- Please show consideration for your neighbors
  - Keep the volume of all noise makers to a courtesy level
  - Vulgar or profane language isn't considered creative expression
  - Everyone has the right to quiet enjoyment
- Entertainment devices in common areas should be kept at low volume
  - The use of headphones is encouraged
- Consider **quiet time** at the Crossroads begins at 9 p.m.
- Residents are responsible for controlling noisy pets
  - Noise nuisance animals may have to leave the premises
- Become familiar with your home alarm system
  - Knowledge of your system is key to reducing the number of false alarms

### *Trash*

- Owners are issued a key for the dumpster and recycling bin locks
  - Replacement of lock key is at the owner's expense
- All refuse should be placed in the dumpster on the property's northwest corner
  - Don't use the dumpsters as a disposal for hazardous materials
  - No trash should be stacked or left outside the dumpsters
  - A waste management contractor empties the dumpsters weekly
- *Dumpster diving* is NOT a sport to be practiced at Ridgmar Crossroads
- Ridgmar Crossroads supports recycling as defined by the city
  - A clearly marked bin is available for recyclable materials **ONLY**.

### *What can be recycled?*

- Metal cans (aluminum, tin, steel & iron)
- Plastics (with recycle #1 through #7)
- Newspapers & mixed office paper (shredded paper should put in a **paper** bag)
- Glass (clear & colored)
- Wax-free cardboard (please break down boxes to help conserve space)

### *Don't recycle* (only a partial list):

- Batteries, bubble wrap, coat hangers and food wrap
- Plastic bags, rubber balls, Styrofoam and syringes
- Razor blades, waxed cartons, wood or yard waste

### *Hazardous materials*

- Absolutely no storage of hazardous or noxious materials, or illegal substances
  - Personal and property safety are paramount
  - City ordinances must be followed to the letter
  - Everyone's insurance coverage could be jeopardized

### *Signs, flags & banners*

- Temporary condo for sale or rent signs can be posted
  - No sign shall exceed 4 square feet
  - Signs should be posted curbside adjacent to the clubhouse
- No other signs shall be displayed without Board approval
- Our National Colors and college banners should wave proud and free
  - Flag poles are to be mounted on the house, not free standing
  - Flags shouldn't exceed 4 X 6 feet in size

### *Air conditioning & window treatments*

- AC compressors are granted easements to be placed in common areas
  - You're encouraged to have AC preventive maintenance done annually
  - No window air conditioners or fans are allowed
- AC placement, maintenance, repair and replacement is the owner's responsibility
  - Change air filters regularly to maximize efficiency and save money
- The following window treatments not only look tacky, they're not allowed:
  - Aluminum foil or solid black coverings, bed sheets, or newspapers
  - No hanging rugs, garments, or other items from windows or balconies

## *INSURANCE*

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### *Hazard insurance*

- The Board, on behalf of the RCC HOA, obtains, maintains and pays all policies
  - The HOA insures the common areas against loss or damage due to fire, lightening, hail, etc.
  - Vandalism and malicious mischief are also covered
- Insurance is consistent with Texas state laws
- Appraisal costs are paid out of the RCC HOA maintenance fund

### *Liability insurance*

- The Board must obtain and maintain a comprehensive general policy
  - The policy covers liability for the public, owners, tenants, families and guests
  - It covers common areas and individual condominiums
- Coverage limits must meet Texas state statutes
  - At least \$1 million for bodily injury and death
  - Includes, without limitations, all standard legal liabilities
- Liability insurance can't be modified or cancelled without written notice

### *Fidelity bonds*

- The Board obtains and maintains fidelity bonds for all HOA officers
  - Bonds obligate the HOA according to Texas insurance standards
  - Anyone responsible for handling HOA funds is covered
- Bond amounts are based on best business judgment
  - They must include coverage of reserve funds

***Provisions governing insurance***

- Must be written by an insurance firm licensed to do business in Texas
- RCC HOA has authority to adjust claims
  - Policies can be cancelled or suspended due to Board member conduct
- Policies must be separate from those of owners
  - Owners can obtain additional insurance at their own expense
  - Non-owner tenants are encouraged to purchase renter's insurance
  - The RCC HOA can provide owners the company's name and policy number

***Premiums***

- Are to be paid out of the RCC HOA maintenance fund
- Increases due to misuse or abandonment can be assessed against the owner

***Distribution of proceeds***

- All actions subject to the mortgagee's approval
- Distribution to be made on a reasonable and equitable basis
  - Excess payments shall be distributed to mortgagees and owners
  - Distributions are made whether the property is repaired or reconstructed

|                                       |
|---------------------------------------|
| <b><i>END OF HANDBOOK ENTRIES</i></b> |
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Current as of latest review and edit on March 9, 2020

Questions, comments, concerns, or suggestions should be submitted via the HOA website, to the site manager, or directly to an RCC HOA Board member.