

Stovall Place Condo Community

Stovall Place was built in 1999. We are a 15 Condo building complex with six units in each building. That makes us a community of 90 units. We also have one building of 8 Garages which are part of a condo unit deed. Stovall Place is located in the Highview area of Louisville, KY. Our Zip Code is 40228. We sit on a parcel of land with a stockade fence going around our property line. The back area of our property is a storm water run-off that MSD helps us oversee.

Master Deed – *Protection of your investment.* The Master Deed provides a guideline for the layout of the community and defines common elements, limited common elements and the condo owner's responsibility in being a responsible owner.

By-Laws – To make us a Community of oneness. This document defines authority and rules for the community to protect our investment.

Rules and Regulations – *Developed from the By-Laws of Stovall Place and written by the Board of Directors.* Please be aware that not following the Master Deed or By-Laws will result with clear Rules and Regulations of the By-laws, to protect your investment here at Stovall Place.

Kentucky Condominium Act of 2011 KRS 381.9101 to 381.9207 - Protects condo owners investment. KRS 381.805-.910 also applies to Stovall Place.

Board of Directors – *Are elected Residents of Stovall Place.* The Board meets monthly and reviews Stovall Place monthly expenses, along with any and all request from the residents. The Board oversees the whole community of Stovall Place and works closely with our Management Company up holding the Master Deed, By-Laws along with the Rules and Regulations.

Note: With Covid-19 in 2020-2021 – The Board met monthly via phone conference.

Management Company – Cornerstone Property Management works with the board to manage the community. Melinda Eaton is the assigned Property Manager. She can be reached at 502.384.9012 or at melinda@contactcornerstone.com. If you have a question about something here at Stovall Place, this is where you start, give Melinda at Cornerstone a call and she can help you out. Cornerstone collects our condo fees and pays all our bills with the condo fees collected. Cornerstone also oversees contracts with vendors and works with the board to ensure good communication with you, our condo owners. They also follow Kentucky laws, while enforcing the Master Deed, By-Laws and the Rules and Regulations developed by the Board of Stovall Place to protecting our investment.

June 2023

We have two **Community Meetings** each year: An Annual Meeting that takes place in **June or July**. Along with a Budget Review Meeting that takes place in **October or November**..

In 2020 with Covid-19 - We have not been able to have an Annual or Community meeting. When this pandemic is over we will go back to having our meetings.

Please know that your input is important to the Board. On the last page of this packet there is a Stovall Place Resident Request / Complaint form. This is to provide you with open communication with the board so you have a voice in our community. Please feel free to use this to communicate to the Board. We will respond in writing back to you within 45 days / after we have reviewed your input at a monthly meeting.

Condo Fees – We, as condo owners, are fully responsible for all expenses/cost to the property, along with being good stewards of our money.

Here are some of the expenses that our condo fee pays for:

- Water/Sewer Bill and outside lights LG&E bill
- Keeping the back culvert area clear of debris – weekly – all year long
- Grass Cutting – weekly – spring – summer – fall
- Snow Plowing / Shoveling - And De-icing – November thru April - as needed
- Landscaping as needed & budget allows; Weeding, Mulching, Seeding, Tree & Bush replacement
- Tree Pruning – Done once or twice a year or as needed
- Insurance of the 16 Buildings – Not your condo – You still need to purchase Condo insurance
- Sidewalk upkeep – Maintenance and parking lot/ driveway - maintenance
- Trash Collection – Weekly pick-up - keeping the dumpster areas clean
- Termite & Pest Control
- Condo Management Company Fee
- Roof Repairs – Building & Porch roofs as needed
- Fence Maintenance – Front white fence and the stockade going around the property as needed
- Gutters Clean Out Maintenance - 2 times a year
- Along with many other weekly, monthly and seasonal needs within our property.

FYI – All bills are paid in cash. We have no outstanding debt.

Reserve Fund – We, the condo owners, are fully responsible for any and all upkeep of the exterior of the buildings and property. The yearly budget provides funding for regular maintenance of the community and the Reserve Fund provides a way to save money for deferred maintenance on roofs, roads, etc.

However, sometimes, special assessments are needed to pay for projects. While we should be doing the ongoing maintenance on our buildings and property, we also need to be aware of our Reserve Fund and building this fund up so these expenses won't be a burden to us.

Here are just some of the items we need to be saving for;

- Building and porch roof replacement
- Gutter and downspout replacement as needed
- Driveway/parking lot replacement
- Water main / sewer line replacement when needed within our complex
- Gas line replacement within Stovall Place
- Replacement of the fence going around our property.

Payment of condo fees, fines and work order invoices

Timely payment of monthly condo fees is mandatory. We pay monthly bills to our vendors without the funds from the condo fees we are at risk of losing those services.

Collection Policy for Stovall Place

5 th of the month	Monthly Payments are due along with any and all fines or work orders
30 days late	Late notice sent
60 days late	A more urgently worded late letter.
90 days late	Account is turned over to collection attorney. You will pay all legal cost.
Large Balance Owed	Small Claims Court and Foreclosure will be used to collect unpaid dues

Q: Why can't the Association have more leniency about the collection of fees and charges?

A: Without enforcing this policy, the owners who pay on time each month would become bankers to finance the debt of others.

Rental Restrictions - We don't allow Stovall Place condos to be used as rental income. While family members can occupy a unit, following all the Master Deed, By-law's and Rules and Regulations are still the full responsibility of the condo owner of the family member living in the unit and NOT the board or the management company to the person/family living in the condo unit.

Other items to know:

Community Information Boards – Please take the time to read them.

Neighborhood Watch – The Board would like to start one, BUT we need your help. Would you please talk to Melinda or a Board Member for more information about how you can help?

Neighbor to Neighbor Respect –

You and your neighbor both own your condos. If you have an issue of any type with your neighbor, please talk with them first. The Board and the Management Company do not oversee neighbor-to-neighbor disputes. If you feel that your neighbor is doing something that endangers you, the community or themselves, call the police.

If you think that a resident is not following the Master Deed, By Laws or the Community Rules and Regulations as defined in this document then you may make a written statement with photographs and submit to Melinda at Cornerstone Management for review by the Board.

Rules and Regulations of Stovall Place

Front Porch Areas -

Front Porch Areas are to be kept clean at all times. Do not crowd the porch area in anyway. Two outdoor type chairs, a small table along with two small flowers pots with flowers, no larger than 14 inches in diameter can be on the front porch for each condo unit in a building. A garden flag maybe placed in the courtyard guard outside a unit's front door.

No seasonal lights of any type or kind are to be placed on the buildings in anyway.

- The building walls
- Gutters
- Around the columns
- Around the frame of the front or back doors
- Around the outside of windows (porch windows or other windows)

No extension cords can run anywhere within the porch floor or sidewalks in anyway. These are a trip hazard for our residents and guests, and will also be a hazard for the snow removal crew. No tape of any kind is to be used anywhere on the building or community property. Do NOT drill holes into the mortar or bricks of the building.

Be aware that you may be fined and you may be charged for any damages done to the building.

Courtyard & Garden Areas -

Gardens are community property are not individual condo owner's property.

A lawn care / landscaping company services Stovall Place. We pay for them, and we have a contract with them, which the management company and the board have developed. The trees, bushes and other plants at Stovall Place are developed with the whole community in mind.

Residents are asked to not plant anything in the courtyard areas or in the front of the building without approval from the Board via the Exterior Modification Form. If you do this, the flowers, plants, bushes or trees will be removed by the landscaping company with direction from the management company and the board.

Use of outside water usage is for watering gardens and potted plants only. No watering of the grass, washing cars, sidewalks or the parking lot is permitted.

If you have a green thumb, you may place a few pots by your back patio area. You may also weed the gardens by pulling the weeds out of the gardens.

If you would like to plant beyond your patio and you don't have a fenced in area you must make the request via a request of Exterior Modification Form.

June 2023

DO NOT use any weed killers, grass seed or any other lawn care products along with fertilizer in the common areas whatsoever. You will do more harm than good along with wasting money to fix the situation. If you are seen using any of the above items you will be fined.

** No rocks, statues or other garden items of any type will be allowed to be displayed in the common area / gardens. The same goes for using any sidewalk lights of any kind on the edge of the sidewalks in the court yard areas without prior Board approval. These items cost us money when we have the gardens serviced by our Lawn care service vendor and will be removed. You may place these items in your back patio area if you have a fenced in patio area. You will be responsible to oversee and care for the items. Please keep in mind that if you have grass to be cut in the patio area these items cannot be in the way.

Water Spigots –

Each building has 4 water spigots. The water spigots are to be shared with all the residents in your building.

Place your garden hose someplace that is not a trip hazarded to you or other residents.

Do not leave hoses laying in the courtyard or front gardens.

Neighbor working with neighbor. Hoses can be shared and the Board would like to encourage you to share. However, we cannot make you share.

Back Patios –

The back patio area is the condo owner's responsibility. The lawn care company will cut the grass around your patio and blow off the cut grass of your patio. The patio area needs to have minimal items on and around the patio area. No unused or unsightly items are to be left your patio.

If you want to have your patio replaced do to aging of the material, this needs to be done with the Exterior Modification Request Form. FYI - You cannot change the size in any way to your patio.

Please have your Grills charcoal, gas and any fire pit - 10 feet away from the building structure when in use.

Section 308 of the Louisville Municipal Code Charcoal burners and other open flame cooking devices shall not be operated on combustible balconies or within 10 feet of combustible construction with the exception of:

- Single family dwellings.
- Where balconies and decks are protected by an automatic sprinkler system.

Condo owners that have wooden deck's outside your kitchen door and not a patio –

It is the condo owner's responsibility to maintain the deck with the needed repair to the wood along with staining of the deck.

The deck needs to have;

- No broken wooden floorboards, rails or post along with the lattice work going around the wooden deck all needs to be in good condition.
- Decks also need to be stained in one of the following colors; Natural wood, Red, Medium Brown and Grey. Contact Melinda for a listing of approved colors.
- Be kept clean and free of junk.
- This also includes any wooden decks that condo owners have with their cement patio area.

In the winter month's;

The snow removal crew will not shovel walkways to patios.

Owners that have a walkway approved by Cornerstone/Board may shovel only the walkway area.

Owners without a laid walkway are not to shovel any grassy areas in the common areas, this will cause damage to the grass. If this is done, the condo owner will be charged for repairing of the common area and fined each time the area is shoveled.

Do not use any deicing salt on the sidewalks. Using improper deicing materials will cause damage to the sidewalks and you will be fined and charged for the repairing the sidewalk.

Fenced-in Patios & Privacy fences - If you have a fenced-in area around your patio you are totally responsible for all the trees, bushes and other vegetation inside the patio area. If the inside area of the fenced-in patio area is overgrow endangering the building or is or becomes an eyesore in any way, you will receive a letter informing you of the matter and will be given 2 weeks (14 days) to clean up the area. If the area is not cleaned up in the two week period, the HOA will have it cleaned up and you will be billed for the cost.

To do any changes or modifications to your condo unit you must get approval from the Board of Directors. Go on-line to Cornerstone Management look under Stovall Place and you will find an Application for Exterior Modification form to fill out or you may contact Melinda directly and she can e-mail a form to you.

Flags - You may fly a small decorative flag in the court yard area of your building, by your front door. The only two other flags you may fly are an American Flag and the State of Kentucky Flag. Both flags are to flown with respect to our Nation, State and Condo owners living in our community. No other flags will be allowed.

June 2023

Some things you need to be aware of:

- All materials used in any exterior modification must be new.
- Patio coverings / rooms must be installed by an insured company that sells this product.
- Patio Rooms are not to be used as a storage area. You may be fined for this.
- Fences must be properly maintained and kept in good order
- Condo owners are responsible for making the necessary repairs and repainting as needed to: sunrooms, fenced in patio areas, privacy fences outside your back door.
- Check your fence inside your patio area and on the outside. Repair broken pickets, make-sure gates work and the handle and hinges match one another.
- If you already have a patio fence and want to change the fence in any way you will need to fill out and submit a new application for Exterior Modification call Melinda Eaton.
- If your patio backs up to the Property Fence, it is the HOA responsibility to repair, stain or replace the property fence not the condo owner.
- Patio Fences / Patio privacy dividers cannot be attached to the Property fence.
- Allowed fence colors are: Natural wood color, Red, Medium Brown and Grey.
- You may also have a plastic white picket fence.
- All work done here on the property needs to be done by an individual that is insured and licensed. This is to protect our investment.
- Any and all work done here will have a final inspection by our Management Company to verify that the work done was what was approved.
- If you have a question please read your Master Deed, By-Laws, Rules & Regulations and always ask Melinda Eaton at Cornerstone Management Company.

Dogs, Cats and Other Pets

Please read the By-Laws concerning Pets.

If you have a therapy animal please make sure you have proper paperwork available if requested.

We do enforce the Jefferson County Leash Law, **Dogs** and **Cats must be on a leash held by the owner at all times.** Condo owner's dogs and cats cannot be out loose at Stovall Place.

This is for protection of the whole community.

- You must leash your pet at all times while holding onto the leash to have full control of your pet.
- All Pets must be licensed.
- You must pick up all fecal matter. This includes daily clean-up of fecal matter for pets that are in a fenced patio area as well.

Failing to follow the above guidelines will result in fines from Stovall Place and you will be reported to Jefferson County Animal Control.

June 2023

Parking of Vehicles

We have 90 Condo units. There are not enough spaces for each unit to have parking spots for two vehicles. Please be respectful of the others in your building and our community.

No parking of vehicles in front of the garages doors.

No Parking of vehicles in front of a building that does not have marked off parking spaces. This is a **FIRE VIOLATION**.

All vehicles must be up to date on State Tags and be in proper working order.

No vehicles with missing Bumpers, Windows or other damaged vehicle body parts are allowed to be parked at Stovall Place. No vehicles with Tape holding the vehicle shut/together in anyway will be allowed to be parked at Stovall Place.

Winter or summer: Do not cover your vehicle, this includes motorcycles. Do not store any vehicles here at Stovall Place unless you are a garage owner. There are storage facilities in the area to store your seasonal vehicles.

Handicap Parking – If you have Handicap Parking Permit please call Melinda and she will help you get a parking spot for you.

Parking Violations for which vehicles will be subject to towing:

- Parked in a tow away zone, sign is posted or pavement marking.
- Abandoned. Broken window(s), vehicles on jacks, blocks, missing wheels, major parts missing, remained parked in same location for longer than 48 hours. Vehicle will be tagged with 24- hour notice before towing.
- Fire lane, vehicle parked in designated fire lane.
- Security or law enforcement officer may call to have a vehicle towed at any time.
- Flat tires, vehicle will be tagged with 24- hour notice before towing.
- No boats, trailers, motor homes permitted without approval from the association.
- Health hazard, vehicle is leaking fluids of any kind.
- Vehicle is wrecked or inoperable, broken window, on jacks, missing major parts such as battery or engine. Vehicle will be tagged with 24- hour notice before towing.
- No tractor trailer or large commercial vehicle without the approval of the association.
- No off-pavement parking.
- Handicap parking violation. Vehicle parked in a handicap spot not assigned to the vehicle parking in the designated spot.
- Vehicle blocking a driveway, aisle or other designated No Parking area.
- Blocking a dumpster, building entrance, etc.
- Vehicle taking up two or more parking spaces.
- Vehicle is parked facing main street with For Sale sign. Vehicle will be tagged with 24- hour notice before towing.
- Vehicle parked on a sidewalk.

- Vehicle is parked behind another vehicle, blocking another vehicle.

The community has a contract with On Call Towing, signs are posted accordingly on the property.

Trash

We have 4 Dumpsters here at Stovall Place.

Trash is picked up once a week. You are asked to throw your trash into the dumpsters closest to your building. Try to throw your bags to the back of the dumpster.

All boxes must be broken down, no matter how big or small. DO NOT stuff trash inside a box and throw it in the dumpster. **You will be fined \$50.00 per box that you do not breakdown.**

Cleaners of any type are a **FIRE RISK** and are corrosive to the dumpster. To change out a Dumpster it cost Stovall Place \$500.00 you will be charged for the change out of the dumpster.

No type of Cleaner can be poured into the dumpster includes: Pine-Sol, Fabuloso, 409, Awesome, Bleach or any other type of chemical product(s). If you are placing items into the dumpster that you are concerned with and will affect the smell of the dumpster, just double or triple bags the item.

If the dumpster you normally use is filled to the maximum, go to another dumpster to throw out your trash. **Do not leave trash of any type outside the dumpster.**

Rev 1 – 7/21

FINES

Front Porch, Courtyard Gardens, and Gardens in Front of the Buildings

Use of lawn chemicals of any type along with grass seed, \$15.00 per unit/per time
Shoveling snow of grassy area \$15.00 per time shoveled.

Fenced in Back Patios

Fenced in Patios - Over grown trees & bushes \$50.00 per item/ plus clean-up cost
Fence in need of repair or paint - \$50.00 / plus repair/repaint cost if needed

Dogs, Cats and Other Pets

Walking a pet without holding the leash is \$250.00 per time

- Photo of Pet / Owner Date and time of photo submit to Melinda

Fecal matter not picked up is \$10.00 per time

- Photo of Pet / Owner Date and time of photo submit to Melinda

Fecal matter not picked up in owner's patio area \$10.00 per stool per time

- Weekly checks of Property – by HOA

Parking your Vehicle's

Out of Date License Plate

- \$50.00 Fine and towing expense

Vehicle Parked at an angle / taking up more than one parking spot

- \$50.00 Fine and towing expense

Vehicle missing bumper or glass window or any other missing or damaged parts

- \$50.00 Fine and towing expense

Trash

Unbroken down boxes \$50.00 per box.

Use of any cleaning agent inside or outside of the dumpster is \$50.00 per time.

A minimum of \$500.00 will be charged to the resident each time the dumpster needs to be changed out because of chemicals poured into the dumpster.

June 2023