

**Coves of Northville  
Condominium Association**

**Rules, Regulations  
and Policies**

## Coves of Northville Condominium Association

### **Rules & Regulations**

The Rules & Regulations listed herein are a supplement to the Condominium Bylaws and related documents of Coves of Northville Condominium Association. We hope you will recognize the following Rules & Regulations as additional tools to keep Coves beautiful, and make the community a pleasant living environment for all its residents.

These Rules & Regulations have been promulgated and approved by the Board of Directors for Coves of Northville Condominium Association in accordance with Article III, Section 7(i) and Article X, Section 10 of the Condominium Bylaws.

#### **Prior Written Approval from Board of Directors**

Adopted – Effective Immediately

Any modifications that are outside the criteria provided in the Rules & Regulations for Coves of Northville require prior written approval from the Board of Directors. Prior Written Approval consists of the following steps:

1. Submittal to the Board of Directors plans and specifications.
2. These plans shall include the size, nature, kind and type and approximate cost of the proposed improvement.
3. The Board of Directors will have 30 days from when the request was received to approve/disapprove the proposed alteration.
4. A copy of the plans and specifications, as finally approved, shall be kept permanently with the Board of Directors.

#### **Insurance Coverage**

Adopted – Effective Immediately

All Co-Owners must carry insurance coverage that is consistent with the Condominium Bylaw requirements. Any claims arising within or upon a condominium unit must be submitted to the insurance company of the individual Co-Owner prior to submission to the Association. Coverage by the Association's insurance policy shall only be those amounts in excess of the Association's deductible. In the event that repair costs are paid by the Association and the insurance proceeds do not satisfy the amount due for repairs, the Association shall post any shortage, including the applicable deductible, to the corresponding Co-Owner's Association Account for immediate reimbursement to the Association.

#### **Collection Policy**

Adopted – Effective Immediately

The policy for collection of delinquent accounts shall be as follows:

Any Association Account that becomes delinquent in an amount equal to or greater than three months Association Fees shall be subject to a lien, and all applicable legal fees for the placement of a lien and the subsequent collection of the delinquency will be assessed to the corresponding Co-Owner Account. Any account that remains delinquent and exceeds an amount equal to or greater than six months Association fees shall be subject to foreclosure action, and all applicable fees shall be charged to the Co-Owner Account as defined in the Condominium Documents.

### **Color Scheme**

Adopted – Effective Immediately

Certain color combinations have been approved by the Board in an effort to maintain uniformity throughout the community. Any modifications to the color scheme requires the prior written approval of the Board of Directors.

### **Rule Enforcement and Violation**

Adopted – Effective Immediately

Article XVI, Section 4 of the Bylaws provide for monetary fines when there is a violation of Bylaws, the Master Deed, and the Michigan Condominium Act, and existing Rules and Regulations of the Association. The process for notification of violations and the fining of these violations is as follows:

1. **NOTICE** – Notice of the violation must be delivered personally to the Co-Owners or mailed via First Class and/or Certified Mail. The notice shall contain the provision violated, together with a factual description of the alleged offence.
2. **OPPORTUNITY TO DEFEND** – The offending Co-Owner shall have an opportunity to appear before the Board or submit a written response to the Notice of Violation and offer evidence in defense of the alleged violation. The appearance before the Board shall be at its next scheduled meeting, but in no event shall the Co-Owner be required to appear less than ten (10) days from the date of notice.
3. **DEFAULT** – Failure to respond, in writing, to the Notice of Violation within ten (10) days of the date of notice shall constitute a default.
4. **HEARING AND DECISION** – Upon appearance by the Co-Owner before the Board and presentation of evidence of defense, or in the event of the Co-Owner’s default, the board shall, by majority vote of a quorum of the Board, decide whether a violation has occurred. The Board’s decision is final.
5. **AMOUNTS** – After established default of the Co-Owner, or upon “4” above, the following fines shall be levied:
  - a. **FIRST VIOLATION** – No fine shall be levied.
  - b. **SECOND VIOLATION** – Twenty-Five (\$25.00) Dollar Fine.
  - c. **THIRD VIOLATION** – Fifty (\$50.00) Dollar Fine.
  - d. **FOURTH VIOLATION AND SUBSEQUENT VIOLATIONS** – One Hundred (\$100.00) Dollar Fine.

6. **COLLECTION** – The fines levied shall be assessed against the Co-Owner and shall be due and payable together with the regular Condominium assessment on the first of the next following month. Failure to pay the fine will subject the Co-Owner to all liabilities set forth in the Condominium Bylaws.