

The Dune's Homeowners Association

Commonly Asked Questions

1. **What is the monthly HOA Fee?** The monthly HOA fee will be \$150.00. \$100.00 will go to the operating account and \$50.00 will go to the reserve replacement account.
2. **What services does the monthly HOA fee pay for?** The initial budget for the HOA will provide the following services:
 - a. Landscaping, irrigation, lawn maintenance, fertilization, replacement of nonviable vegetation, water well operation for irrigation, and well maintenance.
 - b. Every month each Unit will pay to Culver Equities LLC a fee for the use, access, and maintenance of the amenities. The fee is paid from the monthly dues allocated to the operating account. The initial payment will be \$10.00 per Unit per month.
3. **Who owns the amenities within the development?** The preliminary amenities currently planned for the development and their ownership are:
 - a. A clubhouse, swimming pool, pickleball courts, and a playground. All provided by and maintained by Culver Equities, LLC.
 - i. It is important to understand that these amenities are owned and managed by Culver Equities, LLC for the benefit of the multi-family project and the condominium project by way of their monthly rental fee of \$10.00. The operation, use, and maintenance of the amenities is within the sole discretion of Culver Equities, LLC.
 - b. A dog park that is owned and maintained by the Association.
 - c. Walking paths that are owned and maintained by the Association.
 - d. Streets and adjacent sidewalks will be owned and maintained by the Town of Culver.
4. **Who insures and maintains the interior of a Unit?** The Unit owner is responsible for maintaining the interior of their Unit in accordance with the Article V Section 7 of the Association Bylaws as well as the Limited Common Areas, in accordance with Paragraph 9 of the HOA Declarations. The Unit owner will also be required to maintain insurance for the interior of their Unit and insurance for their personal property. If the Unit owner intends to lease their Unit to a third party, they will be required to maintain additional insurance to insure against claims by or against renters. This is required to be sure that an individual owners decision to lease their Unit does not inadvertently affect the insurance rates of all the other Units that may or may not be leasing them to third parties. Also to protect the Association, Unit owners leasing their units must maintain liability insurance to indemnify the Association from any claims by renters or their invitees for harm they may sustain while being present on the property.
5. **Who insures and maintains the exterior of the Unit?** The Association is responsible for contracting for insurance on and maintaining the Common Areas of the association as described in the HOA Declarations Paragraph 8. The fee for this "walls-out" policy is billed to the Unit owner on a yearly basis and may be paid in a single payment or in two payments as billed by the property management company. Each Unit's share of the Insurance premium for the Common Areas is determined by the square footage of each Unit.

6. **Who is responsible for snow removal?** The Association does not contract for or pay for snow removal from the Limited Common Areas (sidewalks, driveways, walkways to porches). Each Unit owner is responsible for removing snow from the public sidewalks in front of their Unit, in accordance with local ordinances. Each Unit owner is welcome to hire a company to plow their driveway and sidewalks or do it themselves. A failure to comply with the terms of the ordinance may result in a violation and fine from the town.
7. **Are Unit owners allowed to lease their Units?** Yes. Unit owners may lease their units for any period they choose, but all leases must abide by the terms of the Association Bylaws Article VI Section 2.
8. **Do renters have access to the amenities?** Each Unit in good standing with the Association has access to the amenities of the development. If the Unit is leased by the owner to a third party and the Unit's rights of access to the amenities are assigned to the Tenant for the term of their lease, the Unit owner no longer has access rights via that leased Unit. The tenants to whom the rights of access are assigned will have full use of the amenities in place of the owner, so long as the tenants abide by the rules for use of the amenities. Example: If a person owns two Units and leases one, then the tenant may access the amenities by way of their lease and the owner of the Units will have access to the amenities by way of the Unit they are not leasing to a third party.
9. **Are there any parking restrictions for the Units?** Each Unit is permitted to have 2 vehicles parked outside overnight. This gives each Unit space for 4 vehicles, 2 vehicles in the garage and 2 vehicles in the driveway. No boats, campers, trailers of any kind, buses, mobile homes or any other vehicles of any similar description or type shall be permitted, parked, or stored outside within the Property at any time. These items may be parked within a the garage of a Unit so long as the garage door may be closed with the vehicle parked inside.
10. **Do I need a permit to drive a golf cart on the street?** The town of Culver requires every golf cart that is to be driven on public streets to be registered with the town. The streets within the Dunes are to be public streets and therefore each golf cart or motorized vehicle driven on the streets must be plated by the state, registered with the town, and must comply with all regulations for operating said vehicle on public streets.
11. **When does the obligation to pay the HOA fee begin?** The obligation for a Unit owner to pay the HOA fee begins on the earliest date of the following:
 - a. On the date of closing on the sale of the Unit, or
 - b. On the date the Unit receives a certificate of occupancy.
12. **What are the rules for using the dog park?** The dog park is a great amenity for the development but to ensure the park remains attractive, it is important for visitors of the park to abide by the following rules:
 - a. All visitors must pick up after their dogs and dispose of waste in the receptacles located in the park.
 - b. All dogs must always be attended to by their owners.
 - c. Visitors are responsible for ensuring their dog is healthy, safe to visit the park, and has a temperament that is suitable to be around other animals.
 - d. Each dog owner is responsible for any damage or harm their animal causes to the park, other dogs, or any persons at the park. If your animal does not play well with others, it is highly recommended that you do not allow your dog to be "off leash" at the park while other dogs or persons are present.

- 13. Are garage bays in the multifamily area of the development available for rent by Unit Owners?** Yes. Unit owners may lease garage bays if there are bays available. The current rate is \$85 per month. If a Unit owner wishes to rent a garage bay, they should contact the onsite property manager or Property Management and Maintenance at 574-936-4487.