

Snug Harbor Community Association (SCHA) FAQ's

Welcome to the Snug Harbor Neighborhood. We hope that this information will help you as you discover more about the area and our Association.

Q: What is a homeowner's association?

A: It is a non-profit corporation registered with the State and managed by a duly elected Board of Directors. Its purpose is to maintain all common areas and to govern the community in accordance with the provision of the legal documents: CC&Rs, Bylaws, and Articles of Incorporation. The governing legal documents for the association may be viewed online within the Resource Center page of this site. The corporation is financially supported by all members of the homeowners association. Membership is both automatic and mandatory.

Q: What are the Governing Documents?

A: The Covenants, Conditions and Restrictions (CC&Rs) are the governing legal documents that set up the guidelines for the operation of the planned community as a non-profit corporation. The CC&Rs are recorded by the County recorder's office of the County in which the property is located and are included in the title to your property. Failure to abide by the CC&Rs may result in a fine to a homeowner by the Association. The governing legal documents for the association may be viewed online within the Resource Center page of this site. These documents can only be amended by the complete Association.

The Bylaws are the guidelines for the operation of the non-profit corporation. The Bylaws define the duties of the various offices of the Board of Directors, the terms of the Directors, the membership's voting rights, required meetings and notices of meetings, and the principal office of the Association, as well as other specific items that are necessary to run the Association as a business. The Bylaws for the association may be viewed online within the Resource Center page of this site.

Q: What is the Board of Directors?

A: The Homeowner's Association again is a corporation and therefore a governing body is required to oversee its business. The Board of Directors is elected by the homeowners, or as otherwise specified in the bylaws. The limitations and restrictions of the powers of the Board of Directors is outlined in the Association governing documents found within the Resource Center page of this site. New Board Members are elected at the SHCA Annual Meeting and Officers are elected at the first board meeting. Please contact the Association's Board of Directors at snugharborboardofdirectors@gmail.com if you are interested in serving on the Board or have questions.

Q: Are Board Meetings open to all residents? If so, where and when are they held?

A: Yes, Association members are welcome and encouraged to attend board meetings. Notice of the time, date and location of any regular board meeting can be found on the Events Calendar on Snugharboronline.com

Q: How can I get involved?

A: We encourage association members to serve on any Committee, the Board of Directors or just offer their time and talents. The Association relies heavily on Volunteerism to keep costs low. The current committees are Communication, Nomination, Finance, Maintenance, Recreation, Architectural Control & Review, and Dock. New Board Members are elected at the SHCA Annual Meeting and Officers are elected at the first board meeting. Please contact the Association's Board of Directors at snugharborboardofdirectors@gmail.com if you are interested in serving on the Board, a Committee or would like to Volunteer.

Q: Are there any other rules?

A: Most associations have developed Rules and Regulations as provided for in the CC&Rs and adopted by the Board of Directors. Rules are established to provide direction to the homeowners for common courtesy with regard to parking, vehicles, pets and pool use hours, etc. Please review the CC & R for a complete list of rules.:

Q: Are there Restrictions for building on or modifying my Snug Harbor property?

Yes! Any/all construction or modification to your property must follow the guidelines in the Declaration of Covenants, Conditions and Restrictions (CC&R) and must be approved by the Architectural Review Committee. These rules and guidelines are set up to maintain the aesthetic value and integrity of the community on behalf of all owners. The CC&R is available on the website in the Resource Center in the Governing Documents folder. The Architectural Change Request is available on the website in the Management Office and is submitted online. An Architectural Checklist lists the required documents when submitting an Architectural Change Request. The Checklist is located in the Resource Center/ Committees folder/Architectural Committee. It is the Homeowner's responsibility to contact Diggers Hotline and be aware of any underground wiring including their SHCA TV Cable lines. Failure to do so will result in the Homeowner being responsible for the cost to repair any damages.

Q: If I am having a problem with a neighbor for a violation of the Policies and Guidelines, what can I do?

A: If residents cannot resolve a situation between themselves, then turn to your Association. Should you have a situation that does not appear to be resolved through neighborly means, and you are willing to actively participate in the enforcement provided by the Policies and Guidelines, you may complete a Covenant Violation form online. The Violation form may be found within the Management Office page on this site. If the situation is deemed in violation of the Policies and Guidelines, the Board of Directors will institute the enforcement policy. Your continued assistance may be required.

Q: How do I find out what's happening at Snug Harbor?

A: Check out the Snug Harbor website, www.snugharboronline.com for any planned events, pictures, and contact information for association members. This is our primary method of communication so be sure to check it often. Minutes from Board meetings and the Covenants and Restrictions are also available on the website. Group emails are sent out to Association members with information on upcoming events and information related to members. Be sure to update your contact information on the Member Directory to ensure that you receive all information.

Q: What recreation is available in Snug Harbor?

A: The pool and clubhouse is available for all Snug Harbor Home Association members. It is a locked facility and members can enter with a scan entry fob. If you don't have an entry fob, please contact the Board of Directors at snugharborboardofdirectors@gmail.com and a board member will assist you in securing a fob. **There is a \$20 fee for lost key fobs.**

Castle Rock Lake is accessible through the tunnel under Hwy Z. Boat slips may be available to qualified homeowners. Requests for boat slips are mailed out early in the year, for the upcoming boating season. There are boat launch sites near Snug Harbor on Cty Rd Z and at the Adams County Park. Canoe racks for Association Members use are located behind the Clubhouse and the out lot on 18th Drive.

Fishing is a popular activity on area lakes. For fishing tips, check with local businesses for maps showing the hot spots.

The Sports Court and Playground is located on West 18th Drive. This is another benefit for all Snug Harbor Community Association Member/Owners and is on a first come first

serve basis. The Sports Court is locked and entry instructions are available to Owners. If you have questions, please contact the Board of Directors at snugharborboardofdirectors@gmail.com.

There is a walking trail through the SHCA Common area, commonly referred to as the "Pine Forest." No motor vehicle traffic is allowed.

Q: What does the Annual Assessment/Homeowner's Association Dues cover?

A: The assessment is the annual amount due from each property owner to cover the cost of operating expenses of the association, maintenance and operation of the common areas (pool, clubhouse, sport court, walking paths, etc), services provided by the Association such as garbage collection and TV channels, and provide for reserve funds for replacement and repair of common facilities in future years. Statements are sent out in November and the assessment is due each January.

Please check on the website, www.snugharboronline.com if you are interested in a detailed report on expenses

Q: How is the amount of my assessment determined?

A: The Board of Directors develops an annual budget for the Association annually. The Annual Assessments are based on this budget and necessary additions to the Reserve Funds to provide for future capital expenses.

Q: Will my assessment go up?

A: There is no concrete answer to this. Our Governing Documents (C C & R) provides for annual increases, but not to exceed 10 % without the vote of the membership. The Board of Directors may approve an increased budget, increasing your assessment up to this percentage in order to cover increased costs of operating and maintaining the common area and sufficient reserve funds.

Q: What happens if I don't pay my assessment?

The maintenance and management services incurred by the Association are dependent upon timely receipt of the assessments due from each homeowner. Late payments will result in a late charge as assessments are due on time. In addition, the CC&Rs allow the Association to charge late charges and interest and proceed with a lien on your property, or foreclosure proceeding for nonpayment of assessments. Access to Association amenities may also be denied until assessments are paid in full.

Q: How do I dispose of garbage?

A: A drop off site for **HOUSEHOLD** garbage and recycling is on 18th Drive for Association Members/Owners. The entrance is secured and Association Members have access instructions. This has become necessary to keep Non-Members/Owners from illegal dumping and consequently, increasing our costs. Mixed Recycling must be free flowing and NOT BAGGED in any way. Corrugated cardboard must be flattened. Large items or construction garbage must be taken to the Adams County Landfill and Recycling Center on Highway 21 or the Town of Quincy Landfill on Dyke Ave. Your cooperation with these guidelines is strongly encouraged because hauling large items away becomes an additional expense for the Association and subsequently, YOU!

Q: Is TV and internet provided by the Homeowners Association?

A: SHCA provides a private cable TV channel package that is available to all Association Members/Owners. The Association is responsible for providing the service up to the pedestal at your property line. The homeowner is responsible for all connection, maintenance and expense from the pedestal to the home/property.

Homeowners are responsible for their own Internet Service.