

# THE CROSSING CONDOMINIUM

## HOMEOWNER'S AND RESIDENT'S HANDBOOK 2016

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## **1. Introduction**

This Handbook is intended as an overview of the Crossing Condominium and a reference to materials found elsewhere in the Association's official governing documents (Declaration, By-Laws and Rules and Regulations). See the Association's official website at [www.thecrossingfairfax.org](http://www.thecrossingfairfax.org) for additional resources. This Handbook is also designed to help new and current unit owners and residents better understand the Condominium and the respective roles of owners, residents, the Crossing Condominium Unit Owners Association (the "Association"), the Association's Board of Directors (the "Board"), and the Association's management agent (the "Management Company").

Please be aware that this Handbook is not part of the Association's official governing documents. For specific restrictions, requirements, and rules, please refer to the official governing documents. The Board endeavors to keep a current copy of the governing documents on the Association's website. If you cannot locate what you are looking for, please contact the Management Company.

## **2. Composition of The Crossing Condominium Unit Owners Association**

The Crossing Condominium community is comprised of all unit owners, whether or not they reside at the Crossing; all residents, whether or not they are unit owners; a Board of Directors; and a management company. Each unit owner is automatically a member of the Association by virtue of owning a unit at the Crossing Condominium.

### **Unit Owners**

- Only unit owners may serve as board members or vote.
- Unit owners elect a Board of Directors.
- A vote by at least two-thirds of unit owners is required to amend the Association's by-laws. (one vote per unit)
- Unit owners are required to maintain their property, including appliances located in their individual units, in good condition and repair, especially regarding any condition that may detrimentally impact or damage another owner's unit or Association property (the "common elements").
- Unit owners should have their own individual homeowners' insurance (HO-6 Condo Owners policy).
- Unit owners are strongly encouraged to sign up for the Crossing email list, located on the web page.
- Are welcomed and encouraged to participate in the Crossing Association as voting members.
- Although owners are not required to actively participate in the Association, the Association will not be able to properly function without owner participation (examples of ways for owners to participate include attending meetings, electing Board members, serving on the Board of Directors, and serving on committees).

### **Residents, Including Non-owners**

- Are expected to maintain their rental property in good repair.
- Are expected to notify the non-resident unit owner or the non-resident unit owner's designated representative of any condition that may damage another owner's unit or Association property, including trouble with appliances located in their individual unit.
- Are requested to forward mail addressed to the non-resident unit owner, sending either to the non-resident unit owner or the non-resident unit owner's designated representative.
- Residents are encouraged to sign up for the Crossing email list, located on the web page.

## **Board of Directors**

- Members of the Board are unit owners who volunteer to serve the Association.
- The Board is the governing body that acts on behalf of the Association.
- The scope of the Board's authority is defined by law and by the Association's governing documents.
- The Board holds periodic Board meetings. The Association's president presides over Board meetings and Association meetings (such as the Association's annual meeting).
- The Board welcomes and encourages all Association members to attend annual meetings and Board meetings.
- The Board maintains the Crossing website.
- The Board works with the Management Company and independent contractors to ensure that the common elements are well-maintained and in good repair.
- The Board maintains the Association's financial stability.
- The Board purchases adequate insurance for the Association and its officers/directors.
- The Board enters into contracts for services.
- The Board enforces the governing documents.

## **Management Company**

The Management Company is hired by the Board (on behalf of the Association) and performs these kinds of services for the Association:

- Fiscal services, including but not limited to: billing and collecting assessments; paying bills; preparing financial reports, budgets and reserve analysis; and maintaining financial records.
- Administrative and clerical service, including but not limited to: arranging and attending annual meetings and board meetings; maintaining the unit owner roster, records, and files; preparing and processing transfer information on resale; preparing and distributing resident information packets; preparing special mailings; providing after hour answering and emergency service; recording and processing work orders; and assisting in hiring and firing contractors.
- Building maintenance services, including but not limited to assisting in the selection process of building maintenance services contractors such as janitorial, roofing, and painting.
- Grounds maintenance services, including but not limited to assisting in the selection process of grounds maintenance services contractors such as landscapers, snow removal, and trash collection.

### **3. Rights and Responsibilities**

All of the material in this section is copied and pasted from the Community Associations Institute (CAI) publication *From Good to Great* [www.caionline.org](http://www.caionline.org), downloaded 9/7/15. As stated by CAI: the following list of Rights and Responsibilities was “developed as an ideal standard to which communities could aspire, is a goal-based statement of principles designed to foster harmonious, vibrant, responsive and competent community associations. The principles were not designed to be in complete harmony with existing laws and regulations in 50 states, and in no way are they intended to subsume existing statutes. Where there are inconsistencies, community associations should adhere to the spirit and letter of all applicable laws.”

#### **Unit Owners’ Rights**

Homeowners [unit owners] have the right to:

1. A responsive and competent community association.
2. Honest, fair and respectful treatment by community leaders and managers.
3. Participate in governing the community association by attending meetings, serving on committees and standing for election.
4. Access appropriate association books and records.
5. Prudent expenditure of fees and other assessments.
6. Live in a community where the property is maintained according to established standards.
7. Fair treatment regarding financial and other association obligations, including the opportunity to discuss payment plans and options with the association before foreclosure is initiated.
8. Receive all documents that address rules and regulations governing the community association if not prior to purchase and settlement by a real estate agent or attorney, then upon joining the community.
9. Appeal to appropriate community leaders those decisions affecting non-routine financial responsibilities or property rights.

#### **Unit Owners’ Responsibilities**

Homeowners [unit owners] have the responsibility to:

1. Read and comply with the governing documents of the community.
2. Maintain their property according to established standards.
3. Treat association leaders honestly and with respect.
4. Vote in community elections and on other issues.
5. Pay association assessments and charges on time.
6. Contact association leaders or managers, if necessary, to discuss financial obligations and alternative payment arrangements.
7. Request reconsideration of material decisions that personally affect them.

8. Provide current contact information to association leaders or managers to help ensure they receive information from the community.
9. Ensure that those who reside on their property (e.g., tenants, relatives and friends) adhere to all rules and regulations.

### **Community Leaders' Rights**

Community leaders [and Board members] have the right to:

1. Expect owners and non-owner residents to meet their financial obligations to the community.
2. Expect residents to know and comply with the rules and regulations of the community and to stay informed by reading materials provided by the association.
3. Respectful and honest treatment from residents.
4. Conduct meetings in a positive and constructive atmosphere.
5. Receive support and constructive input from owners and non-owner residents.
6. Personal privacy at home and during leisure time in the community.
7. Take advantage of educational opportunities (e.g., publications, training workshops) that are directly related to their responsibilities and as approved by the association.

### **Community Leaders' Responsibilities**

Community leaders [and Board members] have the responsibility to:

1. Fulfill their fiduciary duties to the community and exercise discretion in a manner they reasonably believe to be in the best interests of the community.
2. Exercise sound business judgment and follow established management practices.
3. Balance the needs and obligations of the community as a whole with those of individual homeowners and residents.
4. Understand the association's governing documents, become educated with respect to applicable state and local laws and manage the community association accordingly.
5. Establish committees or use other methods to obtain input from owners and non-owner residents.
6. Conduct open, fair and well-publicized elections.
7. Welcome and educate new members of the community—owners and non-owner residents alike.
8. Encourage input from residents on issues affecting them personally and the community as a whole.
9. Encourage events that foster neighborliness and a sense of community.
10. Conduct business in a transparent manner when feasible and appropriate.
11. Allow homeowners access to appropriate community records when requested.
12. Collect all monies due from owners and non-owner residents.
13. Devise appropriate and reasonable arrangements, when needed and as feasible, to facilitate the ability of individual homeowners to meet their financial obligations to the community.

14. Provide a process residents can use to appeal decisions affecting their non-routine financial responsibilities or property rights—where permitted by law and the association’s governing documents.
15. Initiate foreclosure proceedings only as a measure of last resort.
16. Make covenants, conditions and restrictions as understandable as possible, adding clarifying “lay” language or supplementary materials when drafting or revising the documents.
17. Provide complete and timely disclosure of personal and financial conflicts of interest related to the actions of community leaders, e.g., officers, the board and committees. (Community associations may want to develop a code of ethics.)

#### **4. Rules and Regulations**

Everyone on Condominium property (whether inside units or on the common elements), including but not limited to all residents, guests, service providers, employees, and contractors, will follow the Association's rules and regulations.

Please review individual topics under the Community Guidelines page or the Docs and Forms pages of the Association's website.

Please email the Board or Management Company with questions about what is/is not permitted in the Crossing Condominium.



## 5. Insurance

The Association maintains a master insurance policy, also known as a "blanket" policy, which covers all common elements and certain unit components in the event of insured casualty losses (such as fire).

However, in some cases, an *individual unit owner may be required to reimburse the Association for the cost of the master insurance policy deductible*. Each occurrence is evaluated by the Association's insurer and the Board separately, but as examples, the unit owner would be responsible for repair costs falling under the master policy deductible amount if that unit's resident leaves the water running in the bath tub and it overflows and damages other units, or if the unit owner fails to replace the unit's hot water heater despite its obvious deteriorating condition and it breaks and floods other units.

The master insurance policy *does not* substitute for personal homeowners insurance. The master insurance policy *does not* cover personal property or upgrades made to the unit ("betterments and improvements") above and beyond what the original developer/builder installed or constructed.

All unit owners should have their own individual homeowner's policy, commonly known as an HO-6 condo owner's policy. Owners should check with their insurance agent about whether coverage for the cost of paying the master insurance policy deductible can be included in the individual unit owner's HO-6 policy.

Please email the Management Company with any questions about the amount of the current master policy insurance deductible.

## 6. Unit Maintenance

### **APPLIANCES**

Unit owners are responsible for the appliances inside their individual units, including but not limited to:

- Hot water heaters
- Washes and dryers
- Dishwashers
- HVAC (heating, ventilation, air conditioning), including maintenance of condensate drain line
- Refrigerators and icemakers
- Stoves and microwaves
- Gas fireplaces
- And the inside-the-unit plumbing lines serving the unit.

Maintenance and repair of these appliances is NOT an Association responsibility.

### **SAFETY**

Because of the impact on the Association's finances, leak prevention is at the top of the unit maintenance list, but electrical safety is equally important.

The City of Fairfax provides Fire and Life Safety Education:

<http://www.fairfaxva.gov/government/code-administration/fire-life-safety-education>

The City of Fairfax Fire Department offers free home safety checks to all City residents:

<http://www.fairfaxva.gov/government/code-administration/fire-life-safety-education/home-safety/home-safety-checks>

Fairfax County Fire and Rescue has a comprehensive list of homeowner safety topics

<http://www.fairfaxcounty.gov/fr/educate/>

### **HOT WATER HEATERS:**

Water leaks have been a chronic and expensive problem at the Crossing. Some of the leaks are from common elements, maintenance for which the Association is responsible; however many leaks come from unit owners' appliances and plumbing inside the unit, maintenance for which the unit owner is responsible.

The Crossing has had a lot of very expensive multi-unit damage from catastrophic hot water heater failure.

Maintain and periodically inspect your hot water heater and replace it before it fails, not after.

Use the services of a licensed plumber or a company that services water heaters. On the Angie's List™ website, there is an article describing four indicators that your water heater may be on its last legs:

1. **Age.** Generally, most water heaters that are more than 10 years old should be considered for replacement. Call a plumber or a company that services water heaters without delay and ask about replacing your hot water heater.

- The age of the water heater is coded in the serial number on the manufacturer's sticker on the upper portion of the water heater.
- The serial number contains the date that the water heater was manufactured. But it won't look the way a date is normally written. Instead, the serial number will have a date code such as "F051052638". F is for the month and F is the sixth letter in the alphabet, so it represents the sixth month, June. Next, the first two digits of the serial number are 05, which represents the year, 2005. So this water heater was made in June 2005. Each manufacturer has a similar date code, and they can vary; check the manufacturer's website to learn more.

## 2. **Rusty water**

- Rusty water coming from your water heater can be a sign that your water heater is rusting away on the inside and it may begin to leak soon.
- To test, drain a few five-gallon buckets of hot water out of the water heater. By the third bucket, if the water from your heater is still coming out rusty, then most likely the water heater (not the piping) is at fault.
- Remember, most of the water supply lines in The Crossing are not galvanized and do not rust. Rusty hot water can reasonably be assumed to be coming from the water heater, not the pipes.
- If you hear rumbling and noise, call a plumber or a company that services water heaters without delay and ask about replacing your hot water heater.

## 3. **Rumbling and noise**

- As water heaters age, sediment builds up on the bottom of the tank and hardens as it is heated and reheated. When this happens, you may hear rumbling or banging sounds coming from the water heater as it is heating up.
- If you hear rumbling and noise, call a plumber or a company that services water heaters without delay and ask about replacing your hot water heater.

#### 4. Water around the water heater

- Make sure there are no other leaks coming from either the fittings or connections to the tank and that the temperature/pressure overflow pipe is not leaking.
- If there is water around the water heater or small leaks and all of the connections and fittings are dry, call a plumber or a company that services water heaters without delay and ask about replacing your hot water heater.

Manufacturers recommend getting your water heater flushed annually.

- A service technician attaches a hose to your tank, empties it into an approved drain, and then fills the water back up.
- The process clears out sediment and other buildup inside the tank and provides a clean and clear surface for heating water.
- In most cases, they will clean and inspect rods, ventilation and other important parts.

## **7. Water Shut Off Valves**

Each unit has a water shut off valve for water supply into that unit. Maintenance and repair of this valve is the unit owner's responsibility. The unit water shut off valve is usually located in the same closet with the unit water heater.

Some units have water shut off valves for the entire building. The building shut off valve is usually located near the unit shut off valve. Any owner or resident who sees a *building shut-off valve* in need of maintenance or repair needs to immediately contact the Management Company by email.

## 8. Trash and Recycling

The Crossing does not have a dumpster.

Please put refuse (garbage/trash) and recycling curbside for collection. The service provider will only pick up from the front of the building. They will not pick up from mailbox islands or the sides or the rear of buildings. *If you put trash there and it does get picked up, one of your neighbors has kindly moved it to a proper collection area.*

Pick-up days:

- Refuse (garbage/trash) on Monday and Thursday
- Recycling on Thursday

Put refuse (garbage/trash) and recycling outside for pickup no earlier than 8:00 p.m. the night before collection day and no later than 8:30 a.m. the day of collection.

Separate recycling from refuse (garbage/trash) and put each in its own container.

- Put refuse (garbage/trash) in plastic garbage bags
- Put all recycling in a clear plastic bag or a recycling bin or a personal bin marked "recycling"

### **PLEASE:**

- Put refuse (garbage/trash) in plastic trash/garbage bags tied securely closed.
- Do not use garbage cans for refuse (garbage/trash).
- Put recycling in a bin or clear plastic bag tied securely closed.
- Do not put refuse or recycling loose on the ground or use other kinds of paper or plastic bags for this purpose.
- Do not put refuse and recycling in the stairwells or landings.



# THINKBEFORE YOU THROW<sup>out</sup>

Place all items mixed together & unbagged into your recycling container. Give some items a quick rinse.

## GLASS



All glass bottles & jars

## PAPERS



Mixed paper, newspapers, office paper, junk mail & bagged shredded paper

Flattened cardboard & paperboard

Magazines, phone books, catalogs, & books

## CARTONS



Juice boxes, milk, wine & beer cartons

## PLASTICS



Plastics labeled #1-7

Wide-mouth plastics

Rigid plastics

## METALS



Aluminum & steel cans, non-hazardous aerosols, pots & pans, small appliances, aluminum foil & trays

Look for alternative disposal methods for these items. Do not toss in your recycling container.



Batteries

Light bulbs

Sharps & medical waste

Diapers

Polystyrene cups, plates, & bowls

Wrappers

Plastic bags

Paper plates & napkins, bio-based plastics

Glassware, heat-resistant glass & ceramics

Clothing

Wires, cables, plastic binding & lights

Tires

why is this recyclable?  
 why is this **not** recyclable?  
[thinkbeforeyouthrow.org](http://thinkbeforeyouthrow.org)  
 \*Acceptable materials are subject to change at any time



## 9. Dog Walking

Dog walkers must pick up their dog's waste everywhere on Crossing property.

The Crossing has designated the grassy area along the back fence as a dog walking area.

- Dog walkers must pick up their dog's waste in the dog walking area.
- The Association supplies waste disposal bags and a receptacle for this purpose.
- Dog owners must curb their dogs in other areas of the Crossing.

The Crossing is NOT a public dog walking area.



Sources:

American Disposal Services

<http://americandisposal.com/>

Accessed 9/17/15

Angie's List

<http://www.angieslist.com/plumbing/water-heaters.htm>

Accessed 9/23/15

City of Fairfax

<http://www.fairfaxva.gov/government/code-administration/fire-life-safety-education>

<http://www.fairfaxva.gov/government/code-administration/fire-life-safety-education/home-safety/home-safety-checks>

Accessed 9/23/15

Community Associations Institute

An Introduction To Community Association Living [www.caionline.org](http://www.caionline.org)

From Good to Great [www.caionline.org](http://www.caionline.org)

Downloaded 9/7/15

Fairfax County

<http://www.fairfaxcounty.gov/fr/educate/>

Accessed 9/23/15

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