

CROSS CREEK HOA HOUSE RULES FOR ALL OWNERS, GUESTS, AND TENANTS 2026

The following rules and regulations have been established for the Cross Creek Condominiums, adopted as of April 2026 by the Owners and the Board of Directors.

Sense of Community: The Board of Directors reminds all owners, guests, and renters that Cross Creek is a community for many people. These House Rules have been adopted to help keep Cross Creek Condominiums a pleasant and desirable community in which to live. As you go about your daily life here, please remember that you have neighbors nearby. The intent of these rules is to codify this philosophy.

Property Manager Contact: Summit Resort Group, 970-468-9137

Board Contact: see website below for current Board President Information

Cross Creek HOA Portal: <https://srghoa.com/location/cross-creek/>

- Declarations
- Bylaws
- Policies (windows, doors, EV, etc.)

Frisco Town Rules:

<https://www.frisco.gov/my-government/town-code-ordinances-and-resolutions/>

HC3 - Recycling Center: <https://highcountryconservation.org/recycling-in-summit-county/>

General:

1. **Quiet hours are from 10 PM to 8 AM.**
2. **Local Laws:** Local and state laws and regulations must be adhered to, in addition to the following Cross Creek House Rules. See reference to Frisco Town Rules above.
3. **Harmonization:** Where conflict arises between these rules and the Cross Creek Bylaws and Declarations, and Policies, the latter will take precedence.
4. **Notify Property Manager:** The Property Manager should be notified immediately of any disruptions to utilities, services, or heat, as well as broken water pipes and roof leaks.
5. **Keys/Keycodes:** All owners must provide either keys or key codes to Property Management & keep them current. This includes keys/keycodes to owners' closets that contain water shut-off valves (in particular, ground floor units in 200/300 buildings). Access to any utilities should be unimpeded.
6. **Pets:**
 - All pet waste and refuse must be promptly picked up by the owner/guest and disposed of properly.

- All pets must be carried or restrained on a leash when outside the owner's unit (including cats). (Frisco Town Code, section 79-2) D.
- No household shall keep more than three (3) adult dogs or cats. (Frisco Town Code, section 79-16)
- Pets may not be chained and/or left unattended on balconies or in the Cross Creek Condominium Association Common Areas. The Manager will contact local authorities to address abandoned, mistreated, dangerous, or loose pets.
- Store pet food indoors in a secure container to reduce the likelihood of attracting wildlife and pests.

7. Trash & Recycling:

- All trash must be placed in the dumpster or recycling bins.
 - To deposit trash, unclasp the carabiner and slide the small side door open. Do not place trash on top of the dumpster or open its covers. (This prevents wildlife from getting into the trash.)
 - Place all recycling in the recycling bins.
 - i. Recycling includes: plastic jugs/bottles, paper, aluminum, and cardboard.
 - ii. Collapse boxes.
 - iii. Recycling does not accept: glass or plastic bags.
 - No garbage may be stored in common areas, decks, porches, or balconies for any length of time.
8. **Smoking:** Smoking is not permitted within a 25-foot radius of building entryways (this includes front and rear entrances to your condominium) per the Colorado Clean Indoor Air Act. Additionally, smoking is not permitted on any decks.
9. **Decks:** Decks are part of our collective aesthetic and should be kept neat and visually pleasing. Examples of acceptable items for a private deck, porch, or balcony include: deck furniture, a single shovel, firewood, an electric grill, or a single bicycle.
10. **Grills:** Gas, propane, charcoal, pellet, and any open flame burning devices, to include grills, firepits, and heaters, are not permitted on decks as per our insurance policy.
11. **Snow Removal:** It is recommended that excess snow be cleared from decks to lighten the load on the underlying deck structure.
12. **Hot Tubs:** are not permitted to be installed on unit balconies or decks.
13. **Exterior Storage:** Storage of personal items in common hallways is generally not permitted. Examples of acceptable items include: small items such as welcome mats, a small shovel, a broom, a small bench, or small front-door welcome items.
14. **Wind Chimes:** For the benefit of nearby owners and guests, it is preferred that no wind chimes be used. However, a single small wind chime, limited to one each per deck, balcony, or porch, is acceptable.
15. **Feeders:** Per the Town of Frisco's recommendations, seed or liquid bird feeders (even in upper units) are discouraged because inadvertent feeding is a significant cause of human-wildlife conflict, especially with bears.
16. **Outdoor Furniture:** Outdoor furniture and accessories, such as hammocks, swings, and clotheslines for hanging towels and clothes, are permitted for temporary, transient use but must not be installed permanently.

17. **Seasonal Decor:** Exterior seasonal decorations are permitted on a limited basis and must be removed within 30 days after the holiday. Units are not permitted to adorn the exterior of entry halls or landscaping, nor are they allowed to decorate exterior trees, as these are common areas.
18. **Signage:** No signs, billboards, poster boards, or advertising of any kind are allowed to be displayed on the property of individual dwellings. Exception: temporary realtor signs.
19. **Stereo Equipment:** No stereo equipment can be installed on the exterior of units, including decks, porches, and balconies.
20. **Noise:** No loud or objectionable noise, including from pets, overpowering odors, or bright light, shall be permitted to emanate from any unit, which may be a nuisance to the unit owner(s) or occupant(s) of another Unit.
21. **Satellite Dishes:** All satellite dishes, devices, or facilities to transmit or receive electronic signals, internet, radio, or television waves, including wiring, are prohibited outside a Unit unless first approved by the Board of Directors in conformance with applicable Federal and Local Laws. The BOD must approve the location of any approved devices so that the location is not intrusive to other Owners.
22. **Air Conditioning Units:** AC units that protrude through windows, walls, the roof, or common elements are not permitted.
23. **General Exterior Maintenance Issues:** Please promptly report any exterior building damage to the Property Manager.
24. **Purpose:** Units shall be used and occupied solely for dwelling or lodging purposes. Owners may rent their condominium units to others for these purposes. Units shall not be used at any time for business, commercial, retail, or professional purposes, except that an owner may use their unit for an individual, professional occupation that does not bring regular customers to Cross Creek.

Parking/Garage:

1. **Users:** Only owners, their guests, and daytime-only service providers (cleaners, contractors, etc.) are permitted to park in the Cross Creek lot.
2. **Designated Space:** Vehicles shall not be parked in such a manner as to impede or prevent ready access to any part of the parking areas. Vehicles shall be parked within the designated parking space and not exceed 20 ft in length (the standard length of a parking space).
3. **Oversized Vehicles:** No parking of any recreational, commercial, or storage vehicles, such as boats, RVs, horse trailers, camper shells, campers, trucks larger than one ton, storage trailers, or moving vans, is allowed for any length of time without notification to the Property Manager to obtain an overnight/emergency exemption. Beyond that, exemptions require board approval.
4. **Access:** Emergency vehicles and trash trucks require access. In some situations, parking in front of a garage is feasible if it does not impede traffic. However, larger vehicles should not be parked in front of garages if doing so would restrict traffic flow.
5. **Traffic Flow:** It is not permitted for vehicles to obstruct traffic flow or trash containers, park improperly in posted "no parking" zones, or occupy more than one space.

6. **Vehicle Condition:** Vehicles must be legally licensed with current state tags and decals and be operable.
7. **Extended Parking:** When the vehicle owner will be away for more than a week (during snow-removal months) or more than 15 days in non-snow months (and the vehicle is left anywhere in the parking lot), the owner must notify the Property Manager of their absence and provide the contact phone number for a local person who can move the vehicle.
8. **Maintenance:** Vehicle maintenance that incapacitates the vehicle overnight shall not be allowed within the common area or parking lot. Owners with garage space may conduct vehicle maintenance with the garage door closed.
9. **Garage:** Owners and renters are not permitted to leave garage doors open overnight. Please do not leave garage doors open and unattended for extended periods during the day to prevent pipe freezing and deter theft.
10. **Towing:** If parking violations cannot be resolved, the vehicle may be towed at the owner's expense.

Window Coverings:

1. **Appearance:** All windows visible from the street, common areas, or adjacent lots shall be covered by functional, traditionally manufactured window coverings. The outward-facing appearance of such coverings shall maintain a uniform and aesthetically pleasing appearance for the community.
2. **Neutral Exterior Color:** The exterior-facing side of any blind, curtain, drape, shade, or liner must be a neutral color (e.g., tan, grey, white, cream, black) to maintain uniformity.
3. **Traditional Coverings Allowed:** Properly installed (interior) shutters, blinds (horizontal or vertical), curtains, drapes, and roller shades are permitted, provided the exterior-facing side meets the neutral color requirement.
4. **Materials:** The following materials are prohibited from being placed in a window where they are visible from the exterior of the unit:
 - Foil and Reflective Materials or any material designed to alter the reflectivity of the glass significantly.
 - Non-traditional window coverings include items such as sheets, blankets, towels, newspapers, cardboard, flags, posters, or any paper, plastic, or similar material that is not specifically manufactured or designed as a window treatment.
 - Window Decals: large decals or excessive stickers of any sort, excluding one small security decal or a holiday decal placed in compliance with the Association's seasonal decoration rules. See the "General" section for the exemption of a temporary realtor window sign.

Common Areas:

(Clubhouse, Fitness Room, Conference Area, BBQ areas and Pool/Hot Tub/Sauna)

1. **Users:** The common areas are exclusively for Cross Creek residents, their guests, and renters.
2. **Access Code:** The access code cannot be provided to anyone who is not staying at the complex.

3. **Hours:**
 - a. **Unless otherwise stated, common area hours:** are 8 AM to 10 PM daily
 - b. **Fitness Room, Small Conference Room (in 100 bldg):** Open 24 hrs. No speaker usage (earbuds only) between 10 PM and 8 AM. Please place weights down gently to reduce noise.
4. **Picnic tables and BBQ areas:**
 - a. Picnic tables are common-use amenities.
 - b. BBQ areas should be left clean and free of trash after use. Grills should be cleaned to avoid attracting wildlife.
5. **Noise:** No loud or objectionable noise permitted in the clubhouse building or fitness room.
6. **Clothing:** Proper bathing attire is required.
7. **Smoking:** Smoking is not permitted in any common areas per the Colorado Clean Indoor Air Act.
8. **Risk:** All persons using any clubhouse amenities do so at their own risk. Owners and management are not responsible for accidents or injuries.
9. **Glass:** No glass containers in the hot tub, pool, or sauna areas.
10. **Equipment:** No skis, ski boots, snowboards, or recreational equipment are allowed in the clubhouse building, hot tub area, or fitness room.
11. **Misuse:** Misuse of the clubhouse and pool equipment, or leaving doors propped open, is strictly prohibited.
12. **Age:**
 - a. Children under twelve (12) years of age must have adult supervision by persons 21 years of age or older when using the pool or sauna.
 - b. Children five (5) years of age and below are not permitted in the hot tubs.
13. **Clean-up:** Users are responsible for replacing the hot tub and pool cover(s), turning off the jets, and turning off the fireplace and sauna after each use. Any contamination issues should be reported to Property Management immediately.
14. **Group/Private Events:**
 - a. Anyone (owner, guest, or staff) requesting to reserve the upstairs clubhouse for a private event must contact the Property Manager and fill out the "*Cross Creek Condominiums (As of March 2026) Clubhouse Usage Agreement for Private Events*"
 - b. Cross Creek owners may host private, single-day events without prior approval from the board. (But must still contact Property Management and complete the above form).
 - c. Board approval required for:
 1. Guests seeking to host a private event
 2. Multi-day and/or repetitive events (owner or guest)
 - d. Requests must be submitted to the board at least 14 days in advance.

Repairs/Remodeling:

1. **Intent:** The Board recognizes and supports remodeling and upgrading of units and (with notification) will make reasonable accommodations and assist as much as possible.
2. **Quiet hours are from 10 PM to 8 AM.**
3. **Permits from the Town of Frisco are required for:** structural, mechanical, plumbing, or electrical alterations, including changes to boilers, furnaces, and water heaters.
 - a. Please refer to the Town of Frisco's rules and regulations for information on permit requirements.
 - b. Per town regulations, the permit must be displayed on the door.
4. **Board approval is required for:**
 - a. Anything that could impact a neighbor (e.g, flooring) or common elements (e.g., windows, doors, exterior walls)
 - b. Overnight parking of dumpsters or construction vehicles, or storage of construction materials outside of units. The common dumpster is not for construction debris.
 - c. **Flooring:** The board will only approve flooring that meets or improves the sound transmission rating of the existing flooring. The goal is to hear less of your neighbor.
5. **For projects requiring board approval:** written requests must be submitted to the board before demolition or any work begins.
 - a. After an owner's written alteration request is submitted, the board must respond within six (6) business days of such notice.
6. **For projects not requiring board approval:**
 - a. As a courtesy, the board requests advance, written notice of any remodeling or construction projects so it can assist where/when needed and facilitate any neighbor questions.
 - b. Water & Electricity Shut-offs:
 - i. Any work requiring a water or electricity shutoff must be coordinated with affected neighbors.
 - ii. Note: In 200/300 buildings, the main water shutoff may be on the bottom-floor unit.
 - c. Additionally, it is appreciated when the details and timing of planned construction projects are shared with neighbors who share a wall, floor, or ceiling.

Enforcement and Penalties:

1. **Owner Communication:** Unit Owners are responsible for informing occupants, renters, management companies, contractors, etc., of the relevant contents of these House Rules.
2. **Owner Responsibility:** Owners are responsible for their tenants' and guests' actions. Any damage to the general common areas or common personal property caused by an Owner, member of an Owner's family, or their guests, or their tenants, shall be repaired at the expense of the Unit Owner.
3. **Other Situations:** The Board of Directors is responsible for resolving situations not covered by these House Rules.

4. **Enforcement:** Violations of these House Rules will be enforced in accordance with the HOA bylaws “Article 5 - ENFORCEMENT” and the “Covenant and Rule Enforcement Policy”.

The Cross Creek community thanks you for reading this material. Well done! If you have questions, concerns, or would like clarification on an interpretation, please contact the Property Manager or the Cross Creek Board of Directors.

The Board will review the House Rules at least every 5 years (e.g., 2030, 2035) to ensure they align with the community's needs.