

WELCOME TO LAKE FOREST

Homeowner's Guide

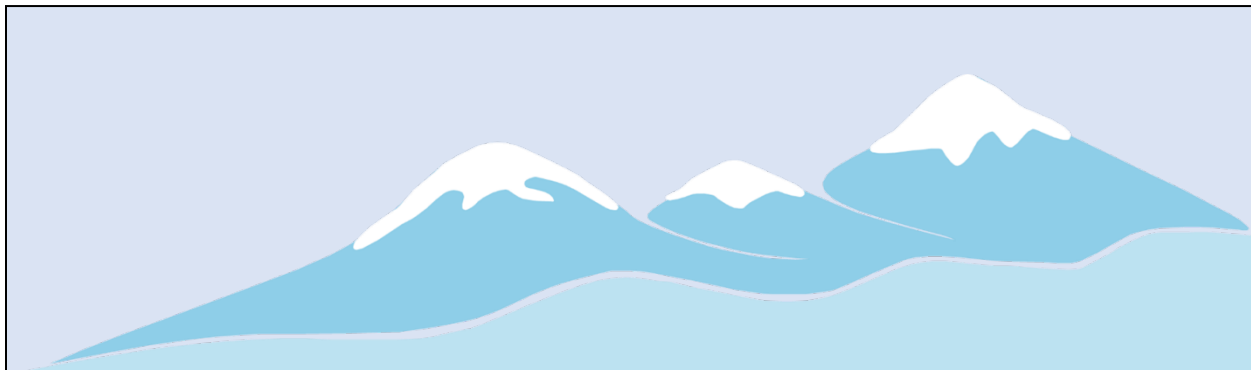


Lake Forest in Frisco, Colorado, is a condominium association situated in Summit County in the forest above Lake Dillon on Lakeview Terrace.



LAKE FOREST CONDOMINIUM ASSOCIATION – Lakeview Terrace, Frisco, CO

<p>Administration Manager Kevin Lovett Summit Resort Group 350 Lake Dillon Drive, Dillon, CO 80435 970-468-9137 www.srghoa.com</p>	<p>Property Site Manager Anastasia Bell Bells and Whistles Property Management 970-968-7646 anastasia@bellsmanagement.com</p>
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Welcome new homeowners of the Lake Forest Condominium Community. We look forward to having you as our new neighbor.

As a Lake Forest owner you are a member of the Lake Forest HOA. The HOA Board of Directors is a team of fellow Lake Forest owners who volunteers their time and expertise to look after the community. You should have received, prior to the purchase of your unit, a complete copy of the Lake Forest Declarations and Bylaws. These documents are always available for reference on the Summit Resort Group website (<https://srghoa.com/location/lake-forest/>). This site is password protect. To access use the passcode "LF989". The HOA Board and its various committees strive to make Lake Forest a peaceful and beautiful place. Each and every owner should be familiar with the governing documents and do their part in ensuring the ongoing sense of community at Lake Forest.

The Summit Daily News is the local, free Summit County newspaper. You can get a copy of the Summit Daily News in the newspaper box near the trash building door or access it online at <https://www.summitdaily.com/>. Find the latest in breaking news, weather, government, editorials, Summit County calendar, and ski resort information from Breckenridge, Frisco, Silverthorne Breckenridge, Frisco, Silverthorne, Dillon and Summit County's four world-class ski areas.

There is also an Explore Summit section that has information on Arts and Entertainment, Best of Summit, The Summit Magazine, and Food and Drink. The Food and Drink section has items such as where to get a drink on St. Patrick's Day, Mardi Gras gumbo cook-off, Christmas and New Year dining and food festivals.

The Sports & Outdoor section has information about Hiking, Winter Sports, Bike Guide and Arapahoe Basin (A-Basin) snow cams.

There is always something to "DO" in Summit County.

List of Online Lake Forest Documents

Important information for Lake Forest owners can be found at <https://www.srghoa.com>, select Frisco HOAs then Lake Forest. User Passcode: LF989

**It is the homeowner's responsibility to read and comply with
the governing documents of the community.**

The following documents are available.

Governing Documents

- LF Declaration
- First Supplement to The Declaration
- Restated Fourth Supplement to The Declaration
- Eighth Supplement to the Declaration
- Signed and Filed Amendments
- Signed and Filed Amendments – 2
- Lake Forest 2nd Amendment to Declaration Grills
- LF Bylaws
- Lake Forest Bylaw Amendment 5.8 1-7-19
- LF Articles of Incorporation
- Lake Forest Address Declaration
- Lake Forest Document worksheet
- Lake Forest Fee Disclosure

Policy Documents

- Lake Forest Responsible Governance Policies – Updated 2022
- Lake Forest OWNER Insurance and Maintenance Responsibilities Resolution
- Architectural Improvement and Remodeling Policy Revised Approved 2022
- Lake Forest Covenant and Rule Enforcement Policy updated 4-26-22
- Lake Forest Resolution Condominium Association Pet Policy

Rule Documents

- Lake Forest House Rules list format
- Lake Forest Covenant and Rule Enforcement Policy updated 4-26-22
- Pet Authorization Form
- Lake Forest BBQ Grill Rules

Board and Owner List

Financials, Budget & Reserve Study

Insurance Information

Minutes

- BOD minutes
- Minutes - Annual Meetings/ Ratification Meetings
- Maintenance /Construction Committee

Notifications

Architectural Imp & Doors/Windows

- LF Pella Window Door WARRANTY
- Lake Forest HOA Garage Door Responsibility Clarification
- Lake Forest Architectural Improvement and Remodeling Submittal Form revised 8-8-2022
- Lake Forest Architectural Improvement and Remodeling Policy Revised Approved 2022
- LF Owner-Reported Maintenance Issues Form

Utilities

- Xcel Energy – Each unit has an individual natural gas and electric meter, and owners pay individually for their gas and electric consumption. All common area light and electric are part of the HOA fees.
- Included in HOA fees: Town of Frisco water, Frisco Sanitation, Comcast/Xfinity internet and cable television, and Timberline garbage & recycling

Trash & Recycling

Located in the garage between Buildings E & F.


Right of Entry

Section 12.6 of the Lake Forest Bylaws states: *“The Manager and any person authorized by the Board shall have the right to enter each Unit in case of any emergency originating in or threatening such Unit whether or not the Owner or occupant is present at the time. Such authorized persons shall also have the right to enter each Unit to perform maintenance and repair work as prescribed by these Bylaws and the Declaration.”* Management is required to have a working unit door entry code (or physical key) and garage access code for all units. Please verify with Management that your unit’s emergency access information is current and immediately update the information if you have changed codes or have rekeyed the entry.

In the event of emergency access, if a valid code is not available, drastic steps to include “kicking door in” may be necessary. The individual unit Owner will be responsible for repairs to the door to include the cost to repair. Please be sure to provide a “permanent” entry code to your unit to Management (you may email KLovett@srgsummit.com and /or anastasia@bellsmanagement.com)

Spas

Hot Tubs are open from 10 am -10 pm. Adult supervision is required for all under-age children in the hot tubs. Surveillance Cameras are in use at the Hot Tubs and in the common areas with 24/7 video and audio. The Nest security system has been installed at Lake Forest and is in use on the hot tub door. Keypad access is required. There is one code for the owners and another for the renters. Contact Administration Manager or Property Site Manager for passcode. The passcodes do not expire and remain in effect until the administrator changes them. Contact Anastasia Bell, 970-968-7656, anastasia@bellsmanagement.com to get a passcode usually within 2 hours. There is no fee for getting a passcode at any time.

Press YALE button to lock. To unlock, enter passcode and press check mark 

Parking

Article X - Incidents of Ownership, Section 10.4. Section 12.6 of the Lake Forest DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR LAKE FOREST CONDOMINIUMS states: *“Vehicles and Miscellaneous Equipment. No automobile, truck, pickup, camper, boat, motorbike or motorcycle, trail bike, trailer, mobile home, recreation vehicle, tractor, snowmobile, or any other vehicle of any type, except bicycles (in any case, "Vehicles"), shall be parked, stored or operated upon the Property, except as provided below. 9 Licensed automobiles shall only be parked upon the exterior parking spaces or within any garage depicted on the Plat. Vehicles may be parked in a garage. However, at all times there shall be sufficient space within a garage to park one motor vehicle. Campers or motor homes may be parked on the designated parking spaces on a temporary basis as determined by the Executive Board.”*

Owner’s primary parking spot is the assigned garage, where there shall be sufficient space within a garage to park one motor vehicle.

Park in designated spots only. Keep the road clear for emergency vehicles.

Guests may park in any of the parking spaces on the asphalt areas.

There are only about 75 parking spaces on the asphalt areas. This means there is only 1 space for each unit.

Local Resources

Emergency and Other Urgent Care & Hospitals:

- St. Anthony Summit Copper Mountain Clinic
Emergency & Urgent Care · 6.36mi
860 Copper Rd, Frisco, CO · (970) 968-2330
- Centura St. Anthony Summit Hospital
Hospital & Medical Center · 1.03mi
340 Peak One Dr, Frisco, CO · (970) 668-3300

Fire & Police Station: IN CASE OF EMERGENCY CALL 911

- Summit Fire & EMS
Fire Station
101 County Shops Rd, Frisco, CO · (970) 262-5100 (non-emergency)
- Frisco Police Department
Law Enforcement
1 W Main St, Frisco, CO · (970) 668-3579

FAQs

Q: WHERE DO I PAY MY DUES?

A: Homeowner dues can be paid by ACH (preferred method set up by Summit Resort Group (SRG)) or by check to Lake Forest Condominium Association mailed to SRG P.O. Box 2590, Dillon, CO 80435. This is no street address delivery in Summit County.

Q: WHERE ARE GARBAGE AND RECYCLABLES DEPOSITED?

A: In the Trash & Recycling Building

- Garbage goes into dumpsters
- Recyclable material
 - NO PLASTIC BAGS and no contents in plastic bags
 - Glass must be separated and goes into separate marked container
- NO HOUSEHOLD ITEMS – NO FURNITURE – make arrangement to dump in Dillon
- NO ELECTRONICS
 - Trash Building is under surveillance and fines will be imposed for items left in trash building that cannot be taken by trash service
 - Please make arrangements to get these items to the dump
 - The Summit County Resource Allocation Park (SCRAP) is a non-hazardous waste facility located at 639 Landfill Road, two miles north of Keystone, Colorado, 0.2 miles north of U.S. Highway 6. The landfill is operated by Summit County Government is the only landfill serving Summit County. Landfill services are available Monday through Saturday from 6:00am to 6:00pm and the office can be reached by phone at 970-468-9263.

Q: WHERE CAN MY GUESTS PARK?

A: In any of the parking spaces on the asphalt areas.

- See rules for other constraints

Q: WHAT ARE THE SPA HOURS?

A: 10 am – 10 pm. Contact Property Site Manager if non-Lake Forest owner or renter is using the spa area. No pets are allowed in the hot tub area. Replace the hot tub covers after use.

Q: WHERE DO I WALK MY PET?

A: Owners and their guests are permitted to walk pets around the Lake Forest property and are responsible for immediately picking up after their pets at all times. Pet relief areas are located in the natural areas at the far ends of the complex. The grassy area around hot tub building is for picnics and other people activities, not a pet relief area. Owners may use their own doggie bags or those provided at the doggie waste stations.

Q: WHEN ARE THE HOA MEETINGS AND HOW DO I GET INVOLVED?

A: The annual homeowners meeting is generally the last Saturday in June. A potluck dinner is at the picnic area of the spa building. The HOA board meetings are held on a quarterly or as needed basis.

Q: WHAT ARE THE OTHER WAYS TO GET INVOLVED?

A: Lake Forest has an active board, but we always need help from owners.

- Report findings about the property to the board, administrative manager, property site manager or by using the Lake Forest Owner-Reported Maintenance Issues Form on the website.

- Committees: Maintenance, Landscaping, Finance, and Rules.
- There are also other projects like the Welcome Packet, fire watch, receiving HOA packages,

Q: WHAT CAN WE EXPECT ABOUT SNOW REMOVAL?

A: After 1-3" of new snow a 6' wide path from every building entrance to the driveway is shoveled by our snow removal contractor. More than 3" the driveway is plowed. Homeowners are responsible for shoveling from the driveway to parking spaces. Every Homeowner should have equipment available for snow removal necessary to gain access to their car parked in parking spaces. Remember we live in a mountainous winter terrain and that we are individually responsible for our safety. Please be sure to pay attention to your surroundings. Wear appropriate gear including footwear etc. to guard against slipping on ice and snow.

Q: WHAT IS MEANT BY "LAKE FOREST IS LOCATED IN A HIGH ALPINE ENVIRONMENT?"

A: Lake Forest is located in the Blue River Valley of Summit County, Colorado. At an elevation of 9,100' the area can see quite a variety of weather patterns. As an owner and resident, you need to be prepared and observant for changing weather and the effects on the Lake Forest property.

Look UP, Look AROUND, and Look DOWN

Things to be aware of include:

- **Icy surfaces** - It is impossible to completely remove all the ice and snow from the property. Even on the coldest days the sun can melt the snow on the asphalt parking lot, and that snow melt will run downhill and quickly freeze in the shady areas. Always beware of your footing, especially in areas that don't receive direct sunlight. Crucial areas include the entrance road narrows coming into the property in front of A Building, the area between the Spa Building and the Trash & Recycling Building, and the surface in and around the hot tubs.
- **Falling Snow & Ice** - The roofs of Lake Forest are very good at collecting snow. As that snow melts, we can find large icicles forming on the 3rd floor overhangs. This is especially concerning on the E and F buildings and the lakeside of Buildings A - D. While we encourage 3rd floor owners to knock down these icicles, there is still a concern regarding one breaking loose on its own and injuring people or property below.
- **Urban – Wildlife Interface** - Lake Forest lies in an Urban – Wildlife Interface zone. We share this land with a large range of birds and animals. We have seen deer, elk, moose and bears on the property in addition to a wide range of smaller animals such as fox and birds.

OWNER FORMS

Adopted 12-6-22

Lake Forest Condominium Association Architectural Improvement and Remodeling Request Form

Unit Number ____ Unit Owner Name(s) _____
Mailing Address _____ Phone _____
Email _____

Requirements:

1. Owner improvements are **only permitted within the individual units** and may not interfere with or affect any adjoining units.
2. **No modification of any kind will be permitted to the building exteriors** or any Common Element of the Lake Forest Condominiums complex. For example: vents going through siding (such as but not limited to tankless water heaters and gas fireplaces vented horizontally through the wall - must use chimney), siding, railings, decking, external doors, windows, light fixtures, skylights etc.
3. Any request to make changes to structural interior walls, plumbing locations, electrical wiring, fireplaces, windows or doors must be accompanied by detailed drawings, specifications and descriptive literature.
4. For any work that may require building permits by either Summit County or the Town of Frisco, the unit owner must obtain such permits and provide a copy thereof to the HOA prior to the commencement of any work.
5. Any contractor or tradesman engaged by the unit owner to work on the unit **must be licensed** in the trade they are practicing in Summit County or the Town of Frisco for the type of work requested. Contractors must also be properly insured. It shall be the unit owner's responsibility to provide written evidence of the contractor's and/or tradesmen's proper license and insurance to the HOA.
6. Any work related to water lines must be performed by a license plumber to avoid water damage in owner's unit and other owners' units.
7. Additional unit contractor/DIYer needs requiring specific written Board approval:
 - a. On-site contractor vehicle 'storage' (e.g., van or a trailer used to store tools or materials and left on-site overnight during the unit's project);
 - b. Common area workspace (e.g., tile cutting, wood sawing). If an outside workspace is needed, the owner must also define the plan to ensure their contractor does a daily cleanup of any such common areas.
8. After the approval of the Architectural Improvement and Remodeling Submittal Form, the owner **must notify** the Property Site Manager when work will commence in the unit.
 - a. Owner **must provide** contractors with a copy of Lake Forest's Architectural Improvement and Remodeling Policy for requirements, restrictions and standards.
 - b. Owner **must notify** the Property Site Manager when contractors will be on site.

Restrictions:

The Unit owner must insure that:

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1. Construction debris, fixtures or furnishings of any kind are **NOT** discarded in the Lake Forest trash building or recycle receptacles.
 2. Any construction debris that has been left for the site manager to clean will be charged back to the owner.
 3. Construction vehicles, materials and supplies do not block any entryway except for very short periods while direct loading or unloading activity is underway.
 4. No construction materials supplies, tools, trailers or vehicles will remain outside overnight or on weekends.
 5. Noise from construction must be limited as much as possible. Hours of construction activity will be limited to 8 a.m. to 6 p.m., Monday–Friday. On Saturday, construction is allowed only on between 8 a.m. and 2 p.m. No construction is permitted on Sundays.
 6. Construction activity is conducted in a manner that does not leave any dust, scraps, paint or other damage to the exterior stairs, railings, decks, building walls or driveway surfaces of Lake Forest.
 7. No work may be performed in the common areas such as, but not limited to, the vestibules and parking lot.
 - a. If work cannot be performed in the owner’s unit or garage then contact Property Site Manager for an alternative.
 - b. If the property site manager has to clean up after any person doing remodeling work, then the owner will be invoiced for the cleanup services as deemed necessary by the property site manager and invoiced to Lake Forest Condominium Association.

Standards:

1. **Windows and Exterior Doors.** A unit owner may replace windows, patio doors or skylights in their unit only with approved products from the list in **Attachments A & D**. Exceptions to this list may be granted on a case-by-case basis only upon written approval by the Board. Note that Summit County requires that all window and door replacements meet County energy codes and be permitted before installation.
2. **Front Doors.** A unit owner may not replace or modify the front door. It is a limited common element.
3. **Front Door Locksets and Deadbolts.** Owners may replace front door locksets and deadbolts. The recommended exterior standard is bright brass to coordinate with original materials and recently renewed unit numbering. Typical examples are shown in **Attachment B**. Exceptions to this list may be granted on a case-by-case basis only upon written approval by the Board.
4. **Screen/Storm Doors.** Owners may install screen/storm doors on the entry of their unit. The only storm/screen door approved for Lake Forest is shown in **Attachment C**. Exceptions to this standard may be granted on a case-by-case basis only upon written approval by the Board.
5. **Flooring.** Lake Forest Condos were initially constructed with carpeting on most of the flooring. This provided a reasonable sound barrier for any units on lower floors. If an owner wishes to replace the carpeting or any current flooring with a solid type of flooring, i.e., hardwood, tile, composite synthetic wood etc.; a minimum sound standard for the new flooring system (STC or IIC) of 65 db will be required. This noise abatement standard will not apply to ground floor units. In addition, a moisture barrier will be required.

6. **Interior Walls** No interior walls may be constructed in units or garages that interfere with the proper operation of the fire suppression sprinkler system. No structural changes to interior walls are allowed without written Board approval.
7. **Fire Suppression System.** Relocation or modification of any element of the fire suppression system will not be allowed for safety and contractual reasons.
8. **Shades, Blinds, and Curtains.** Unit owners' choice may be installed, so long as the street-side color is a neutral color such as white, ivory or beige with no other design or lettering showing.

Approved Architectural Standards

- Pella Lifestyle wood windows and patio doors with brown painted aluminum exterior cladding
- Schlage doorknobs, deadbolts and keyless entry in brass
- ANDERSEN 8 Series Storm Door bronze color brass hardware

See the Architectural Improvement and Remodeling Policy on the Lake Forest website

Description of project (include detail plans, colors, model #'s, layouts, etc.):

Planned START date _____ Planned COMPLETION date _____

I (we) understand that I must receive written approval of the HOA in order to proceed. I also understand that HOA approval DOES NOT constitute approval of the local building department and that I may be required to obtain a building permit. Any project not started within 120 days of HOA approval will require another request by the unit owner.

Final Revision 4/15/2020 Revised 8/5/2022

UNIT OWNER signature _____ Date _____

Site Manager Signature _____ Date _____

HOA Board of Directors Action:

- Approved as submitted
- Approved subject to modifications required below
- Disapproved. Comments below

Signature of Maintenance Committee Chair _____ Date _____

_____ Required Modifications or Comments (if any):

IMPERATIVE

After the approval of the Architectural Improvement and Remodeling Submittal Form, the owner **must notify** the Property Site Manager when work will commence in the unit.

Call 818-216-7174 or email anastasia@bellsmanagment.com

Owner **must provide** contractors with a copy of Lake Forest's Architectural Improvement and Remodeling Policy for requirements, restrictions and standards.

Owner **must notify** the Property Site Manager when contractors will be on site.

**Lake Forest Condominium Association
Pet Request**

Written permission is required for any owner of Lake Forest to have more than one pet at anytime at their unit.

ARTICLE XIX – PROTECTIVE COVENANTS

Section 19.4. **Pets** \12 "Section 19.4. **Pets**". Dogs, cats or customary household birds may be kept on the Property by Owners, not to exceed a total of one (1) household pet per Unit without the written approval of the Executive Board. No pets owned by guests and tenants, nor any wild animal, reptile, or bird may be trapped, transported, kept or maintained anywhere upon the Property. No other animal or bird except a domestic dog, cat or bird may be kept anywhere on the Property. No pet may be kept on the Property which abnormally interferes with the rights, comforts or convenience of other Owners. Breeding of any animals on the Property is specifically prohibited. All pets must be kept under an Owner's control when outside its Owner's Unit.

Permission to have more than one pet per Unit at Lake Forest is authorized by this Form if signed by the Board President or authorized representative of the Board.

Request date _____

Unit Number _____

Owner(s) Name _____

1. Pet name _____

Pet desc _____

2. Pet name _____

Pet desc _____

Authorization to have more than one pet at Lake Forest is granted by signature below. The authorization may be revoked at anytime for violation of the pet policies. The authorization is non-transferable between owners and is subject to review with any change in pets.

Authorized by _____

As _____

Date _____

Lake Forest Condominium Association
Owner-Reported Maintenance Issues Form

Unit Owner Name _____ Unit Number _____

Phone _____ Email _____

This form is for reporting property maintenance issues identified by Lake Forest HOA Unit Owners. It is to be used only for common and limited common elements* (i.e., not for maintenance issues involving only the Owners unit). Once completed, it is to be forwarded to the volunteer Maintenance Committee that provides oversight and direction regarding our ongoing and periodic property upkeep and improvements.

Please keep in mind the following characteristics of maintenance issues that help us prioritize repairs and improvements within our HOA budget. Most important are life/safety issues and repairs mandated by state and local regulations. Other considerations, in descending priority, include maintenance to protect property assets, improve function and, lastly, to improve aesthetics. Please title and describe the issue(s) below. The Maintenance Committee thanks you and will follow up with you subsequent to their next scheduled meeting.

Maintenance Issue Title:

Details (description, location, etc. Please attach photos if possible):

Please submit this completed form to the Lake Forest Maintenance Committee via email to Anastasia Bell at anastasia@bellsmanagement.com **AND** to klovett@SRGsummit.com. For urgent, higher priority issues, please call Anastasia Bell at 970-968-7646 and/or Summit Resort Group at (970) 468-9137.

UNIT OWNER signature _____ Date _____

*Common and Limited Common Elements: Common Elements include shared HOA structures and environment such as building exteriors (roofs, stairways), spa, driveway, lawns, etc. Examples of Limited Common Elements are our unit decks and railings.



Enjoy the Lake Forest Life!



Approved 3/14/2023