

# Welcome to The Towers!

On behalf of the Board of Directors for The Towers HOA, we extend our hope that you love this property and the area as much as we do. By now, as a new owner, you should have received a new owner packet information from our designated property management company, Summit Resort Group, about setting up your account with the property management company, accessing our information on the HOA website, and how to pay your HOA dues. We encourage you to set your accounts up as quickly as possible, and to become familiar with the information provided there. The website includes much valuable information, and communications to the owners about important issues will come from Summit Resort Group. Below you will find highlights of some things that we think will help your transition as a new owner.

## Emergency Calls

- Emergency Calls please call 911 for medical, fire, or other emergencies.
- Non-emergency calls, such as transients or dangerous animals at large, please call the Frisco Police Department at 970-668-8600.
- Property management emergencies, call Summit Resort Group (SRG) at 800-944-9601 or 970-468-9137

When calling Summit Resort Group requesting an after-hours response, an after-hours service charge may be incurred; please consider first if after-hours response is really required in order to minimize the cost to the HOA and you. Property management emergencies generally consist of leaking pipes, no hot water, or no heat. After-hours service charges from the property manager relating to issues with an owners unit may be billed to the owner.

## Contacting Property Management

You may contact the Property Management Team at Summit HOA Services, and they will address your issue based on the urgency and the staff available.

- Property management emergencies, call Summit Resort Group (SRG) at 800-944-9601 or 970-468-9137
- HOA management questions, basic administrative questions, access to the website or other Association documents, general property questions or reporting of common property maintenance, contact
  - Kelly Schneeweiss at 800-944-9601 or 970-468-9137 or [kschneweis@srgsummit.com](mailto:kschneweis@srgsummit.com)
  - Kevin Lovett at 800-944-9601 or 970-468-9137 or [klovett@srgsummit.com](mailto:klovett@srgsummit.com)

## Contacting the HOA Board

You may reach the HOA Board by emailing [TowersBOD@gmail.com](mailto:TowersBOD@gmail.com). This address goes to all HOA Board of Directors. The purpose of the HOA Board is to arrange for the property management of The Towers at Lakepoint property. We are owners just like you, and we all take pride in our property. We look forward to getting to know you. Feel free to ask any question or share concerns.

## Lobby Access

Lobby doors are automatically locked during all hours of every day, 24/7, to protect the building from trespassing; the lobby can be accessed by using the key pad inside the vestibules. Access codes are usually changed in early November and early May of each year, and are emailed to all owners of record a few days before they are changed. Exterior doors at the end of each Tower are accessed only by the unit key, and are locked at all times.

## Utilities

The only utility owners of units in the north and south Towers buildings are responsible for is electricity. The HOA provides units in the Towers buildings with water, sewer, heat and hot water through a central heating and hot water system, and natural gas for fireplaces in those units.

Deed restricted (local housing) units each own and maintain a dedicated furnace, hot water heater, and gas meter; local housing unit owners are responsible for electricity, natural gas, and sewer for their unit. Water is provided by the HOA.

Be sure to contact the utility providers to set up your account(s) for electricity (and natural gas for local housing units) as soon as possible. Electricity (and natural gas for local housing units) is through Xcel Energy (800) 895-4999 or visit their website at [www.excelenergy.com](http://www.excelenergy.com). Sewer for local housing units is through Frisco Sanitation District (970) 668-3723.

## Comcast (aka Xfinity) Cable and Internet

The HOA has a bulk agreement to provide high definition cable TV channels, internet, and dedicated high speed internet for each unit, as well as providing each unit with up to three HD receivers and a modem/router. Each owner will need to arrange for pick-up/delivery and installation of their equipment from Comcast and should establish their own account to track their own equipment and order additional features (if desired). The local office is located at 1271 Blue River Pkwy #D, Silverthorne, Co 80498. (They do not accept phone calls.) The company toll free number is (800) 934-6489.

## Insurance

In a multi-unit housing property such as The Towers, the HOA carries the primary insurance on the structure and each owner carries what is called HO6 insurance. The HOA policy insures on a “bare walls” basis, meaning that policy covers interior walls, doors, floor coverings, permanently attached appliances, fixtures, etc. within the unit. Unit owners need to insure building value from \$0 to the HOA deductible on their own policies in addition to contents, personal liability, etc. We urge you to have conversations with your insurance representative to better understand this type of insurance arrangement.

The HOA Master Insurance Policy is provided by Farmers Insurance (Kinser Insurance Agency (formerly Strong Insurance Agency, located in Steamboat Springs). They also provide the HO6 policies for many of our current owners. Contacts are Matt Charity & Nick Strong at (970) 879-1330. Documents that you will need to provide to your insurance carrier to obtain HO6 insurance are found on the website.

## General Property Rules and Policies

Various policies and rules are in place to ensure the enjoyment of the property by all owners as well as the protection of property. Rules, policies and governing documents such as the Declarations can be found on the website. Please become familiar with these documents.

### Smoking

Smoking of any substance is not allowed in any Common area of the Towers Building. [Lobby, Meeting Room, Hallways, Elevators, Hot Tub, Parking Lots and Driveways, etc.] No vaping devices are allowed. Cigarette butts should not be placed on the ground, but in provided receptacles located at both lobby entrances and hot tub areas. In addition to the foregoing and in furtherance of Article 14, Section 14.3 of the Covenants, smoking and the use of vapor devices are prohibited on the exterior balconies as this activity is deemed unreasonably offensive and noxious to other owners.

### Quiet Time

Please observe 10:00 PM through 8:00 AM as quiet time throughout the property.

### Pet Policy

Pets are allowed for Towers owners and their guests only, and the number of pets allowed per unit is limited. Renters (long-term or short term) are not allowed to have any pet on the premises; if an owner is renting their unit and allow a pet on the premises, the owner will be fined.

Dog potty area is behind (lakeside) of the trash garage only. Please do not take your pets out “to go” onto the grass by the front doors, and please pick up and dispose of pet waste in the garbage garage. Do not place pet waste in the interior or hot tub trash receptacles, or in hallways or other common areas. Pets are required to be leashed and under the owners control at all times when in common areas. Nuisance noise is not allowed. Owners are subject to fines by Towers for excessive noise and other complaints regarding their pets and pets of their guests, in addition to any fines from the local police. To report violations of nuisance noise, pets at large, or other violations of Town of Frisco Ordinance § 79 please call the Frisco Police at 970-668-3579.

### Garbage

Occupants are responsible for removing their garbage and placing it in the dumpster. The dumpster is located in the small garage next to the recreation path on the lakeside parking lot. All garbage must be placed inside the dumpster and must fit below the top of the dumpster.

Items not allowed in the dumpster include any toxic waste such as batteries, paint, small appliances, chemicals, etc. If you have bulk waste (i.e. construction waste including old countertops, cabinets and fixtures), you or your contractor are responsible for removal and the related costs. Recycling centers can be found throughout the County, with the closest located in the parking lot northeast of the Summit County Animal Shelter and Summit County Senior and Community Center.

Waste (old furniture, construction waste, garbage bags, dog waste, etc.) is not allowed in any common area.

## Hot Tub

Hot tubs are for the use of owners and their guests only. Policies are posted in the hot tub area. Please remember that The Towers is located in a mountain community, and surfaces are likely to be slippery. The code to the hot tub gate is the same as the lobby code. The timer for jets is located on the wall inside the hot tub enclosure. Please replace the hot tub cover after each use.

## Grilling

The HOA has a large community grill located by the hot tub. Instructions to access and operate the grill can be found on the website. Access to the natural gas is located in the metal box under the grill and requires your unit key to open the box. Inside the metal box is a timer which turns on the gas, but protects the natural gas supply if you accidentally forget to turn it off after use. Please clean up the grill grates and surrounding surfaces, turn off the gas, and lock the box when you are done. Personal grills of any type are not allowed on unit decks.

## Parking

Each Towers unit with the exception of local housing units has a dedicated garage space; units with assigned garages on the first floor of the Towers and under the local housing unit buildings also have a dedicated parking space just outside of their garage. Owners with assigned garages in the additional garage buildings do not have a dedicated outside parking space. Do not block other unit garage doors.

Overnight parking requires a parking permit. Refer to Towers rules for additional information for where parking is allowed. Policies limit the length of vehicle (including bike racks, etc) to 20' long anywhere in the parking lot, and forbid parking of any trailer, RV, or similar vehicle. Long vehicles and other parking may be available along public streets, particularly 9000 Continental Divide Rd.

Garage spaces as assigned on the first floor of the Towers main buildings are shared spaces. All garage spaces are limited common elements, assigned for the sole use of the unit owner but not deeded to the unit owner. If you share access to your garage space, it is your responsibility to ensure that you and any of your guests or renters do not infringe upon the use or enjoyment of the other owner's space and property.

## Snow Plowing & Shoveling

Snow removal will generally only occur between 10 a.m. to 2 p.m. Refer to Towers rules for more information. When 3" or more of snow has fallen, the paved parking areas will be plowed once daily. If you are parked in an exterior parking space, please attempt to remove your vehicle from the parking lot during snow removal. The snowplows will do their best to plow around your vehicle, but if your vehicle remains parked when the parking lot is being plowed, snow removal around your vehicle will not occur and additional snow may be piled around your vehicle. During the process of snow shoveling, please avoid areas that have not been shoveled such as the exterior stairwells. Main entrances are usually shoveled first and should be used accordingly.

## Security Checks

About twice a month, property management staff enter each unit to check for adequate heat, leaking water or heating equipment, and any other visible issues. Property management staff may also enter each unit any time there is a safety, security, or maintenance need.

## Condominium Living

Some areas at The Towers like the lobbies, meeting room, parking lot, heating equipment, etc. are legally classified as “common elements” or CE’s and are maintained at HOA expense. Some areas are part of the deeded property of the unit, generally inside the walls of each unit. Other areas are for the use of only one unit but are not part of the property deeded with the unit, like the balcony attached to your unit, your garage, or the heating or plumbing pipes that serve only your unit, are considered “limited common elements” or LCE’s. While owners are limited in what they can and can’t do with their LCE’s, each owner is responsible for the expenses related to maintenance and repair of their LCEs, even though the HOA through Summit HOA Services may be arranging for the service. Owners are also limited in what they can and can’t do with their deeded property. You can find more information in the HOA Declarations and the Policies which can be found on the website.

The differences associated with a high-rise structure versus a single-family house are many. Besides the idiosyncrasies of a large complex, there are also common courtesies due to your neighbors who also live in the same structure. To protect the livability and enjoyment of all owners and to maintain and enhance the resale values of our property, the HOA Board has adopted Rules and Regulations. "We are all in this together" when it comes to ownership in a large condo building, and therefore common courtesies, not necessary in a private house, are important at The Towers. Please become familiar with both the legal declarations, the policies, and the rules for The Towers.

Please also note that The Towers does not employ staff to be on-site full-time. We ask each owner to take a pride of ownership of the entire community property, respect the property, pick up or clean up after themselves, help maintain the security of the buildings, and report any concerns you have.

## Door Locks & Hardware

Governing documents and building safety require that all units must be able to be accessed through the master key system. If you are replacing your door locks, please become familiar with the guidance for door locks as found on the website.

## Construction of Building

The Towers is a concrete and steel building, and all framing is metal. As a result, if you should hit a stud, you will find that you cannot use nails or regular screws. Self-drilling screws are necessary for even small projects like hanging window coverings. In addition, please be aware that natural gas, water and glycol heating pipes often run in unexpected places, like behind the baseboard in some walls. If you puncture any of these pipes, the damage can affect many others and clean up expenses for all units damaged will be yours to bare. Please be careful.

## Water Shut-Off

Each unit in The Towers has a separate water shut off, located under the sink in the master bedroom for units in the Towers buildings and in the garage under the bathroom for the deed restricted (local housing). If you are replacing a faucet or toilet, this is how you will shut the water off to your unit without inconveniencing others. Any plumbing service that would require a building-wide shut down requires the advance approval of the board.

## General Maintenance

Owners are responsible for periodically having their fireplace inspected and cleaning out the dryer exhaust pipe. The HOA contracts for the exterior windows to be cleaned, usually in late June. All flexible plumbing hoses, including those for toilets, bath and kitchen faucets, washer and dryer, and the ice maker, should be braided stainless steel (and not vinyl or plastic composite). If any of those hoses have not been changed out, please do so as soon as possible to prevent water damage to your unit and the properties around you.

## Remodel

HOA Declarations require prior approval for all construction work at The Towers. You can find the "Architectural Review Policy, the "Architectural Review Request Form," and the "Contractor Guidelines" on the website. Because of the complexities of these buildings, and the potential impact of any work on other residents and common areas, all work other than interior painting must be approved prior to starting. ***Please request or submit submit the completed forms to Summit HOA Services to Cathy Frasier at Cathy@summithoaservices.com.*** A walkthrough with a Summit HOA representative is also very helpful and an easy way to help prevent possible disasters. Upgrades within units are also required to be reported by the HOA to our insurance company to ensure that our insurance coverage is adequate. Please include the total cost of your upgrades to allow us to comply with this insurance requirement.

Because we are a multi-unit property, we also have adopted policies to preserve the property values and rights of enjoyment of each owner. These include specific requirements regarding replacement of floor coverings, screen doors, exterior doors, etc. Please become familiar with those requirements, as located on the website.

## Annual Meeting

Each year before the September 30 year-end, we hold an annual owners meeting in the meeting room in the north lobby. Annual budgets are ratified, HOA Board members elected, all other major owner decisions are made, and other information is shared. We value your participation and input, so please consider attending.

***We hope this information is helpful towards a smooth transition to Towers ownership.  
If you have any questions or concerns, please contact us.***

***And again, WELCOME to The Towers at Lakepoint.  
Your HOA Board of Directors***

***TowersBOD@gmail.com***