

MEMBER GUIDE

Medina Ridge Condominium Association, Inc.



MRC Member Guide

Welcome!

Hello and Welcome to the Medina Ridge Condominiums Member Guide! The MRC Member Guide is intended to provide a simplified explanation of the MRC Governing Documents, and serve as a reference to specifics of life at MRC.

When you selected your home at Medina Ridge Condominiums you chose to participate in a special community and lifestyle and become a member of a unique Home Owners Association (HOA). Your Association is responsible for providing Members with the benefits of their chosen lifestyle, while preserving the value of all homes and shared facilities.

To achieve these goals, our Association has retained professional property management, contracted for necessary services, and enacted reasonable rules and regulations. The Association will also insure financial stability through realistic operating budgets, reserves for future replacements, along with credible HOA monthly fees.

This Membership Guide is a functional everyday document for your Association. This Guide contains a wealth of information specific to living at Medina Ridge Condominiums.

Every effort has been made to make this Guide consistent with the MRC Governing Documents, however should there be conflicts between this Member Guide and the Governing Documents, then this priority is followed: (1) Federal law, (2) State law, (3) Articles of Incorporation, (4) Declaration, (5) By-Laws and (6) MRC Member Guide.

Most important to Member satisfaction and to the future of our Association is your acceptance of “community” thinking and behavior. We know you will enjoy living in and being part of the Community at Medina Ridge Condominiums.

Board of Directors
Medina Ridge Condominium Association, Inc.
July 2024

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Section 1 - Amenities

1.1 Business Center

1. Equipment in the Business Center is available for use by Residents and their Guests. Business Center supplies are to be used in the Center only and must not be removed.
2. Guests using Business Center equipment must be accompanied by a Resident.
3. There are two bulletin boards in the Business Center. The smaller one is for local advertising and the larger one is for MRC business and committee notices.
4. Trays next to the big bulletin board have needed forms available.

1.2 Conference Room

1. Residents may reserve this room by contacting the PM. Reservations posted on door.

1.3 Creative Arts

1. Residents may reserve this room by contacting the PM.
2. Equipment and supplies in the Creative Arts Room are available to all Residents.

1.4 Fitness Center

1. All Residents and guests are required to sign a waiver prior to use. A waiver is available from the PM. Signed waivers are filed in the Office.
2. MRC is not responsible for damages or injuries sustained by Residents or Guests who use this equipment.
3. The use of exercise equipment is at the user's own risk. Physicians should be consulted before using any equipment. Read and observe all posted instructions and rules.
4. After use, each machine must be thoroughly cleaned with disinfectant wipes provided.
5. Guests under 18 years old must be accompanied by a Resident or responsible adult.
6. Please use earphones with radios, CD, and tape players.
7. Pets are not permitted in the Fitness Center.

1.5 Players Club

1. Guests are not permitted to use the Players Club unless accompanied by a Resident.

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2. Residents may reserve this room by contacting the PM.
3. Guests must be at least ten (10) years of age to use the pool table and must be accompanied by a Resident.
4. See rules posted in the Players Club.

1.6 Garden Solarium

1. Residents may reserve this room by contacting the PM.
2. All pots should be labeled with Owner's name.
3. Repotting, wintering of plants and greenhouse space is available for Resident use. Clean up after use. Bring your own soil and pots.
4. Plants brought to the Garden Solarium must be healthy and free of insect infestation. The Garden Committee reserves the right to refuse to handle or to dispose of plants they consider dangerous.
5. Owners are responsible for the watering of their plants, especially when they are away.

1.7 Library

1. Residents may borrow books, VCR tapes, CDs, DVDs and magazines from the library.
2. Borrowed items are to be returned in a reasonable time.
3. Return items to the return box inside the library door.
4. Donated items should be placed in the donation box inside the library door.

1.8 Workshop

1. MRC has a workshop located in the center section of the garage. The shop has a variety of power and hand tools available for the use of its Residents. Conditions governing its use are:
2. A waiver available from the PM must be signed before a key is issued for the shop.
3. All persons assigned a key can join the Workshop Committee.
4. Other persons wanting access for a specific task must contact a committee member to accompany them.
5. Only persons with a key and a signed waiver are allowed to use power tools and equipment.
6. Read and observe all instructions.
7. Use of Workshop is at your own risk. MRC takes no responsibility.
8. Follow sign out procedures on clipboard for items taken out of the shop.
9. Remember to return items.

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1.9 Car Wash

1. The car wash stall is in the western section of the garage between parking stalls 43 and 44. This facility is available only to Residents for washing their personal vehicles.
2. Be sure to sweep or hose down sand and debris. Be sure all water faucets are turned off and water and vacuum hoses are coiled properly. Clean out vacuum when finished using. Roll up hoses and electric cord for the pressure washer. Pressure washer electric switch must be turned off.

1.10 Carts, Dollies, Storage Lockers and Bicycle Racks

1. Grocery carts and dollies are available for your convenience and short-term use. In the east wing they are located next to the elevator. In the west wing they are located next to stairway E. Dollies are in the trash rooms in each wing.
2. When finished using any of these items, promptly return them to their original location.
3. Bicycle racks are in the garage. Bikes should be secured and insured. MRC assumes no liability for loss or damage to bicycles or vehicles. Bikes should be marked with Owner's name and Unit number.
4. See PM for information on Storage Lockers in garage.

1.11 Delivery of Packages

1. When expecting a delivery, inform delivery personnel to call your Unit on the directory access system.
2. When you have appliances or furniture delivered, remember to alert the PM in advance so elevator padding can be installed. Large-item deliveries are to be made through the garage. Cable TV channel 992 will enable you to see the front door to verify the delivery person.

1.12 Elevators

1. Use the "Door Open" button to hold the elevator doors open for a short duration. Covering the electronic eyes for an extended period will cause damage.
2. To prevent marring, protective elevator pads must be installed for movers and large deliveries. Contact the PM to schedule installation and removal.
3. If the elevator malfunctions and you are unable to leave the elevator, use the alarm button to attract attention. If no one responds to the alarm, follow the posted instructions to call emergency services. This automatically calls elevator service personnel who will speak with you by intercom and send help.
4. If you hear the bell sounding from an elevator, please contact the PM immediately or the PM emergency number.

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1.13 Newspapers

1. Subscription newspapers will be delivered to the front door lobby.

1.14 Common Area

1. Smoking is prohibited in all Common Areas including lobbies, corridors, stairwells, community rooms, elevators, garage, public bathrooms, Guest Suites, and storage areas.
2. Residents shall not conduct any activity or maintain any item in Common Areas that is unlawful, hazardous, or may result in a rate increase or cancellation of any Association insurance policy.
3. Tampering with Common Area equipment: electrical, mechanical, plumbing or TV cable is prohibited.
4. Accidental or intentional damage to the building, equipment, furniture, or facilities caused by a Resident or Guest during a private party shall be repaired or replaced at the Resident's expense. Additional cleaning services required due to actions of a Resident or Guest will be at the or Resident's expense.
5. Residents or Guests shall not sleep or nap in any of the Common Areas.
6. Residents or Guests shall always wear proper attire in Common Areas.

1.15 Ridge Room with Kitchen Reservations

1. Ridge Room reservations may be made by a Resident with the PM. A fee is payable in advance to MRC.
2. First priority for use of the Ridge Room is MRC related events and activities on a first come, first served basis.
3. With the possibility of multiple requests around the holidays, names of Residents requesting reservations will be taken sixty (60) days prior to that holiday. Residents must confirm reservation request thirty (30) days before the holiday. If there is more than one request for a date, the resident with the fewest to date annual room reservations (Ridge Room and Guest) will receive priority.
4. Reservation times must be noted, ending no later than 8 p.m. on weekdays and 10 p.m. on weekends.
5. Guests, including children, must remain in the Ridge Room except to use the restrooms. Children are not allowed to play the piano or piano keyboard.
6. The maximum capacity is 103 persons, per the Fire Department ordinance.
7. Candles or open flames are not allowed in the Ridge Room or any Common Area.
8. Alcohol cannot be served or sold in the Ridge Room or in any other location in MRC. BYOB is NOT allowed. Drinking alcoholic beverages in the Ridge Room during a private room reservation is NOT permitted. Only non-alcoholic beverages may be

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consumed in the Ridge Room by residents and guests when reserved as a non-MRC function.

9. Sound producing devices must be played at levels that do not disturb nearby residents.
10. Damage to the building, equipment, furniture, or facilities caused by a Resident or Guest shall be repaired or replaced at the Owner's expense. Additional cleaning services required due to the actions of a Resident or Guest will be charged to the Owner.
11. Reservations include use of items in kitchen drawers and cupboards as well as a few items from the pantry such as coffee pots, bowls and platters.

1.16 Guest Suite Reservations

1. Reservations may be made by a Resident with Guest Room Coordinator and posted on Guest Room door.
2. Payments are made by check only, required in advance for the entire stay payable to MRC.
3. Price is subject to change by BOD. Contact PM for current price.
4. The maximum stay is seven (7) consecutive nights. If the Guest Suite is not reserved for someone else and a longer stay is desired, upon request by the Resident, an extension may be granted by the PM. A Resident may request an extension one (1) night before scheduled departure.
5. Each guest suite has one queen-sized bed. A single roll-away bed is available for an additional charge. There is a maximum of four (4) people to a Guest Suite.
6. Maid service is not provided. Towels and linens are furnished.
7. Guests can use the Ridge Room kitchen refrigerator for continental breakfast items furnished by themselves. There are no cooking privileges available to Guests.
8. Guests are welcome to use other amenities at MRC.
9. The host is responsible for informing Guests of policies for use of the Guest Suite, MRC Common Areas, and amenities.
10. The host (Resident), after payment is made, may complete registration and obtain keys from PM.
11. Priority for reservations shall be the first to reserve and pay for the Guest Suite.
12. With the possibility of multiple requests around the holidays, names of Residents requesting reservations will be taken 60 days prior to that holiday. Residents must confirm reservation request 30 days before the holiday. If there are more than two requests for a date, the resident with the fewest to date annual room reservations (Ridge Room and Guest Suites) will receive priority. A waiting list will be kept in case of cancellations.
13. Pets are NOT allowed in Guest Suites.
14. MRC WIFI password is supplied by PM.

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15. In case of a fire alarm, it is recommended that Guests remain in suite until notified by fire personnel to leave.
16. Checkout time is 11:00 a.m. Lock the door and return the key with FOB either to PM or the drop box mail slot to left of office door or to the host resident for return as above.

1.17 Mail Area

1. Each MRC Resident Unit is assigned a key to a U.S. Mailbox in the Mail Area.
2. Residents are notified of U.S. Mail daily delivery by viewing the Mail (is in) sign located in the main MRC lobby entryway or television (Channel 992).
3. Each MRC Resident Unit is assigned a cubby (located next to U.S. mailboxes) for notices other than U.S. mail.
4. The MRC Mail Area also includes a large bulletin board on the north wall and a smaller bulletin board next to the U.S. Mailboxes.

1.18 General Information

1. Each Resident will receive a monthly copy of the Ridge Report newsletter and a monthly calendar of meetings and events. An updated Telephone Directory of Residents is published periodically. Residents can also search the website at www.medinaridge.com for information. There is a private and secure section on the “Resident Login” tab that is only accessible by Residents – the PM will supply the username and password.
2. Notices of an editorial or political nature may be posted or distributed in the MRC building only if approved by the BOD.
3. Only Residents with signed “Alcohol Waiver” forms on file in the PM office will be allowed to consume alcoholic beverages in all Common Areas at MRC.

Section 2 - Rules and Regulations

Residents of MRC shall abide by all Rules and Regulations. They were not arbitrarily established nor were they created to work as a hardship for anyone. They have been developed from the actual operating experiences of other associations and condominiums, the National Association of Housing Associations, the Community Associations Institute, Minnesota Multi-Housing Association, and the Institute of Real Estate Management. With mutual respect and cooperation, we will all enjoy the many benefits of 55 plus condominium living to the fullest. (THE 55+ AGE RESTRICTION POLICY IS AVAILABLE IN THE OFFICE AND ONLINE).

2.1 Alterations, Remodeling, Modifications

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See Section 8 of the Declaration. Owners must OBTAIN AND SUBMIT an “Architectural Improvement Application and Review Form” to the PM (who reviews, and forwards to the BOD). If the BOD deems a licensed and certified Structural Engineer (SE) is needed to review the proposed work, the SE will be hired at the owner’s expense. Also, an Owner cannot undertake construction work in any portion of the Common Areas and Limited Common Areas without prior written approval of the BOD.

1. Units: An Owner shall not, without the prior written approval of the BOD, undertake any construction work (i) in the Owner’s Unit which will affect the structural support of the MRC building or (ii) in the Owner’s Unit which will affect the utility services that service other Units within the building. Owners are responsible for any work done in their Unit.

Prior to the undertaking of construction work, the Owner of the Unit must present to the BOD detailed written drawings of the proposed construction work, explicit written specifications and all other documentation that may be required by the BOD to decide that the construction work will comply with these provisions. The BOD will have sixty (60) days after receiving said construction documents. Approval or denial shall be in writing. If the BOD approves, the Owner, prior to undertaking the construction work, must submit to the BOD (i) all permits required by, and issued by, the City of Medina, Hennepin County and the State of Minnesota for all portions of the construction work requiring such permits; (ii) the name, address, telephone number, and Minnesota license number of each person or entity performing the construction work; and (iii) the certificate of insurance issued for each such person or entity.

1a. Examples of Construction Work Requiring Prior Approval by the BOD: Following is a non-exhaustive list of examples of construction work that must be approved by the BOD prior to the Owner undertaking the construction work: electrical, plumbing, heating, cooling, and ventilation work that extends beyond the boundaries of the Unit. In the event the Owner uses Common Area utilities for construction work in the Unit, the MRC BOD may charge the Owner for this usage.

1b. Replacement of Floor Coverings: Owner must notify the PM when replacing floor coverings in Units.

1c. Owners and Vendors are responsible for clean-up from projects and deliveries.

1d. Old floor coverings, appliances, and other debris MUST NOT be disposed of on-site.

1e. Repair and Replacement Responsibility: You are responsible for all items in or around your Unit which occasionally need repair or replacement. The list below states the specific items in your Unit that are the responsibility of the Association.

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Association Responsibility	Smoke/CO detectors, batteries installed by MRC
Association Responsibility	Unit entry door, lock, sweep
Association Responsibility	Self-closing entry door hinges
Association Responsibility	Dryer Vent Cleaning (Mains)

1f. The “Policy for Maintenance and Replacement of Windows in Individually Owned Units” is available from the PM and online.

1g. Furnace (Air) Filters: Replacement is owner responsibility and should be changed per manufacturer’s instructions at least twice per year.

2. No alterations or additions to any of the Common Elements shall be made without prior written approval of the BOD.
3. To maintain continuity and appearance from the outside; windows, draperies, curtains, or blinds must have a white, beige, or neutral lining.

2.2 Balconies

1. Only furniture designed for outdoor use is permitted on balconies. The furniture should be of sufficient weight so it cannot be easily dislodged.
2. Balconies must not be used for storage and must be kept clean and free of unsightly items such as drying clothes or towels.
3. Plants are permitted on balconies if liquids and dirt or debris do not soil balconies below.
4. American flags may be properly displayed.
5. Only electric grills are permitted.
6. Pets must not be left unattended on a balcony.
7. Seasonal lights and decorations are permitted on balconies if there is no structural damage or alteration. The display period is between Thanksgiving and January 31. White or clear decorative patio lights are not restricted.
8. Outdoor carpeting or rugs are permitted.
9. White, beige, neutral, or natural bamboo blinds are permitted.

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10. Other modifications must be BOD approved.

2.3 Unit Entries

1. Items such as plants, furniture, and pictures are allowed in Unit entries. They must not obstruct the entrance or protrude into the hallway.
2. Decorations on entry doors are allowed. The attachment method must not damage door finishes, entry panels, moldings or walls.

2.4 Donations

1. The appropriate committee will accept or reject donations within its individual guidelines.
2. Items will be accepted only if they are in good condition and considered beneficial by the appropriate committee.
3. Donations accepted by the Association are available for use by all Residents. Once accepted, the ownership is irrevocably transferred to the Association.
4. Puzzles, VCR tapes, CDs, DVDs, book and magazine donations do not require approval and should be placed in the donation bin of the Library.
5. Money may be donated by Residents to purchase specific items to benefit the Association. Such items must have prior approval by the BOD.
6. Gifts to MRC are not tax-deductible.

2.5 Guests

1. Residents may have guests provided they obey the Rules and Regulations of the Association.
2. A Resident or responsible adult should accompany Guest(s) under 18 years of age in all Common Areas. Residents are responsible for violations or damage caused by their guest(s).
3. In the absence of a Resident, Guests are permitted to occupy a Unit for a maximum of two (2) weeks (Declaration 7.21) and the PM must be advised.

2.6 Moving and Deliveries

1. Contact the PM to schedule a move-in, move-out, within building move, or delivery. Schedule moves and deliveries as far in advance as possible. The PM must be notified in advance so elevator protection pads are installed.

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2. When expecting a delivery, inform delivery personnel to call your Unit with Lobby call entry system.
3. With prior notification to PM, moves and deliveries are permitted every day, during the hours of 8:00am to 10:00pm.
4. All bulky items – too big to hand carry - must be brought in through the garage level, not the front door.
5. Deliveries and moves require care to prevent property damage. Please report any damage to the PM immediately. Once the move or delivery is complete, it is your responsibility to ensure that cleanup is done, and Common Areas are inspected for damage.
6. Residents are responsible and must oversee all aspects of the move or delivery. Garage and elevator doors must always be attended.
7. Blocking electronic eyes or holding the elevator door open for an extended period will damage the elevator. To hold the elevator on a floor, always use the “Door Hold” button.
8. Grocery carts and dollies are available and are located near the garage elevator vestibules. Dollies are in the trash rooms. Promptly return after use to marked areas.
9. Boxes and other materials must either be removed from the property or placed in the appropriate container in the garage. All cardboard boxes MUST BE FLATTENED and recycled in the trash room.
10. When moving out of MRC, all keys, FOBs, and Governing Documents plus the MRC Member Guide must be given to the new Resident.

2.7 Noise and Disturbances

1. Residents are responsible for the actions of their Guests to ensure they do not disturb other Residents. Violations should be reported to the PM.
2. Noxious or offensive activities are not permitted in Units or Common Areas.

2.8 Notices

1. Official notices are distributed to Owners and Residents using the individual cubby boxes, U.S. mail, or e-mail. Annual Meeting Packets are mailed to Owners who are not in residence.
2. The official location for notices of the Association is the bulletin board to the left of the mailboxes.

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3. Residents may post personal notices, items for sale, etc., on the board to the right of the mailboxes and in the Business Center. Limit posting time to thirty (30) days. Such notices must contain name, Unit # and date of posting.
4. The large bulletin board in the Business Center is strictly for MRC affairs and business.
5. Political and religious material must not be posted in, or on, MRC property.
6. Notices of events of a public nature (city, school, community, etc.) may be posted on boards not restricted to MRC business. These notices must be removed after the event date has passed. On-going event notices may remain indefinitely. Elevator posting for MRC business only.
7. Only the person who posts the notice should be the one to remove it. This also applies to notices posted in the elevators.
8. Business advertising material may be posted only in the business center.

2.9 Parking Garage and Surface Parking

Parking spaces are considered Common Elements, owned by the Association, and assigned to Residents.

1. No Resident may have more than two spaces, but additional spaces may be leased from another Resident. The PM must receive notice of leasing arrangements. Parking in another person's stall without permission may result in vehicle removal at vehicle Resident's expense. If necessary, vehicles will be impounded and stored by an authorized towing service.
2. Rental or use of parking stalls by anyone other than an MRC Resident requires BOD approval.
3. Every Resident must inform the PM of all vehicles' make, model and license numbers parked in their assigned space(s).
4. No vehicle should be left unattended by the garage elevator lobbies.
5. No parked or idling vehicle should be left running for more than 30 seconds in any area of the garage.
6. Surface parking is available for MRC Guests and Vendors.
7. Residents are responsible for informing Guests and Vendors of parking regulations.
8. The use of floor tire bumpers is permitted. They must be removed from the floor on garage floor cleaning days.

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9. Garage Storage shall be limited to the following unless approved by the BOD: A. Vehicles used for transportation. B. Storage lockers similar to existing ones. C. Temporary Storage of items, ex. grocery carts, walkers, wheelchairs, scooters, powered chairs and bike carriers.
10. Driving speed shall not exceed 5 MPH in the garage and 15 MPH through the parking lot.
11. As a matter of safety, turn headlights on when driving in the garage.
12. Changing oil or doing mechanical repairs is not permitted anywhere on the property.
13. Vehicles must not negatively affect the property. Damaged, non-operating, or unsightly vehicles may not be stored on the property. Damage to asphalt or concrete caused by leaking auto fluids will be repaired at the vehicle Owner's expense.
14. Vehicles must be in operating condition. In case of an emergency or required building maintenance, the Office must know the NAME OF A DESIGNATED INDIVIDUAL WITH A KEY TO MOVE A VEHICLE. If necessary, vehicles will be removed at the Resident's expense.
15. During snow months, drivers are responsible for moving vehicles to accommodate snow removal equipment.
16. Vehicles sticking out beyond pillars are the responsibility of Owner in case of crash.
17. **No vehicles or motorcycles may be charged in the MRC Parking Garage due to this being a potential fire hazard.**

2.10 Storage Rooms

1. Storage Rooms are considered Limited Common Elements that are assigned to specific Units. (See Declaration 3.1.c). They are not available for use by others unless authorized in writing by the Resident to whom it is assigned. The PM must be notified, and written authorization kept in the Resident's file.
2. Storing flammable, combustible, caustic, pungent, perishable, or other dangerous materials is prohibited.
3. Storage Rooms are not to be used as work areas; therefore, the use of appliances or power tools in storage rooms is prohibited.
4. Always keep your storage room locked. The Association assumes no responsibility for items in storage rooms.
5. The storage room(s) that was assigned to the Unit will automatically go to the new Resident.

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2.11 Pets

1. Residents are permitted to have domestic pets such as dogs, cats, birds, or fish.
2. One dog or two cats, or one dog and one cat are permitted.
3. Requirements for pets include: Residents must provide proof of vaccination and weight from a veterinarian prior to moving in. (Verification of vaccination and weight status must be provided to PM anytime requested).
4. A dog or cat must not exceed 20 pounds at full maturity or the pet privilege may be revoked.
5. **Pets must be carried or placed in a carrier in all Common Areas of the building, including the corridors, stairwells, and elevators.** Pets are not allowed in eating areas (Ridge Room and Kitchen) or on any furniture. During inclement weather, pets are permitted to walk and exercise in the garage provided they are leashed and remain under the owner's control. If an accident should occur while in the garage, refuse must be picked up and the affected area cleaned.
6. Pets are subject to City of Medina Pet Ordinances and shall be registered and inoculated as required by law.
7. Pet Owners are required to immediately remove excrement from the grounds and dispose in sealed plastic bags. Bags must be deposited directly into garage trash containers and not thrown down trash chutes. Kitty litter must be disposed of in the same way.
8. Unattended pets shall not be kept or restrained on balconies or Common Areas.
9. A pet must be maintained in a clean condition and not permitted to habitually bark, cry, or endanger the safety of Residents.
10. Pet Owners are responsible for replacement of any damaged property or grounds caused by their pets.
11. These pet policies also apply to guest pets.
12. Residents with a pet assume all liability for actions of the pet and expressly indemnify and hold harmless MRC and their Management Company.
13. Residents should report violations of the Pet Policy to the PM. If revocation of a pet privilege occurs, the Owner must remove the pet from the property within seven (7) days of receiving written notice from the PM.

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14. MRC will abide by Federal and State laws regarding service and companion animals. (See Bylaws or Glossary in back of Member Guide).

2.12 Refuse Disposal and Recycling

1. Trash Chutes are located on every floor. All items disposed in the trash chutes **MUST** be in a sealed or tied garbage bag – **NOT IN A PAPER or PLASTIC SHOPPING BAG**. Also, **DO NOT PUT RECYCLABLES IN CHUTES** (see next paragraph for recyclables collection). Bulky trash items that may plug the chute must be taken to the garage Trash Room. Do not drop any flammable or hot materials down the chute; wait until they are completely cold. When carrying trash to the chute, it is recommended to carry the trash in a leak proof container to avoid spills on carpeting or floors.
2. Trash Rooms are in the garage. Each Trash Room contains two dumpsters, one for trash and one for recyclables. Cardboard boxes must be taken to Trash Rooms and **BROKEN DOWN** before placing them into the designated container.
3. All recyclables must be taken to the garage Trash Rooms and placed in the dumpster for recyclables. **NO PLASTIC BAGS** are to be used for recyclables. Recyclable items include paper, newspaper, magazines, cardboard, plastic and glass bottles, and cans. Please rinse all bottles and cans before recycling. Separate containers are furnished for recyclable batteries, CFL and LED bulbs and expired fire extinguishers.
4. Furniture, mattresses, electronic equipment, large items, etc., must not be placed in the trash dumpster. These items must be removed from the property at the Resident's expense. Please contact the PM to arrange for pick-up, pricing and billing.
5. Refuse must never be left in corridors or in trash chute rooms.
6. In accordance with State Law, no live Christmas trees, wreaths, swags, etc., or other Holiday greenery will be allowed inside MRC.
7. Residents are responsible for appropriately disposing of all toxic waste materials such as paint, solvent, etc. These items must be dropped off at a Hennepin County Recycling Center.

2.13 Right of Access

The Association has the right of access to Units for an emergency.

Section 3 - Security, Your Unit, Leasing

3.1 Door Access System

1. Guests may be admitted only by the Resident they wish to visit.

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2. The front entry of MRC is equipped with a telephone-activated door-release system. Guests should follow posted directions on the entry phone to contact a Unit. When a Guest is identified by a Unit occupant, provide the Unit number to the Guest and press six (6) on the telephone for the entry door lock to release.
3. **Never provide access to people you do not recognize or who have not properly identified themselves.**
4. Residents are responsible for the actions of their Guests, including service and delivery personnel, while they are on the property.

3.2 Garage Door and Opener

1. Each Unit has been provided with a remote garage door opener(s). Sensors will detect when your vehicle has cleared and will automatically close the door.
2. When you enter or leave the garage, make sure no one enters and the garage door closes completely.
3. Garage door sensors can detect an object in its path, resulting in the door stopping before closing. If the garage door malfunctions, notify the PM or call the emergency number (888-655-4450).

3.3 Keys and FOBs (Frequency Operated Button)

1. A Key and FOB Policy is used to protect the security and safety of Residents.
2. The PM is responsible for issuing keys and FOBs and for maintaining records. All keys and FOBs are the property of the Association.
3. A limit of two (2) garage (Linear), (2) main entry (HID) FOBs, (2) stairwell keys (6AA), (2) mailbox keys and multiple Unit keys were issued to original owners of each Unit. Each FOB/key must be assigned to a specific person and contact information for each FOB must be kept on file in the MRC office. Only 2 garage (Linear) FOBs can be owned by each unit.
4. An Owner or Resident must notify the PM if a FOB or key is lost or damaged. Replacement FOBs will be charged to the Owner or Resident for the loss and damage caused by them. The MRC Key and FOB Form must be completed and kept on file for each new FOB issued.
5. The PM can turn the FOB on or off via computer.
6. When a Unit is sold, the seller must turn over all FOBs, stairwell keys, Unit door keys, mailbox keys and storage room keys to the new buyer at closing. The buyer must

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complete the MRC Key and FOB Form for each new FOB received from the seller. Failure to do so by the buyer will result in the FOBs being turned off by the PM after ten (10) days from the date of closing.

7. The Vendor Key Log must be completed by the PM when a key or FOB is issued to a vendor or delivery person including the return of the key or FOB.
8. For security, maintenance and emergency purposes, the PM has a master set of keys for the entrance to all Units and locked doors such as Mechanical Rooms, etc. A master key is kept in a locked box in the lobby, with the box code given only to police, fire, and emergency personnel. No Owner or Resident can receive a master key or be given the locked box code. The PM controls all keys and codes at MRC.
9. Dead bolt locks are installed on Unit entry doors and should be used at all times. Your door will not automatically lock when closed. When leaving, you must use your key to lock the door.
10. Unit door locksets may be rekeyed but must be coordinated with the PM and MRC locksmith.
11. Do not use a key to pull a door open. If a key breaks off in the lock, it will require a locksmith at your expense.
12. In the event you are locked out of your Unit, contact the PM, if available. This service is provided only to Residents. It is suggested that a Unit key be provided to a relative or trusted friend in case of being locked out of your Unit when no PM is on site.
13. Never have keys in your hand when entering or leaving an elevator or depositing trash into the chute. If dropped they will be difficult, if not impossible, to retrieve.
14. There are four (4) "Emergency Exit" doors leading from the lower levels of stairwells A, B, C, and D to the outside. These doors will open from the inside at any time but require a FOB for re-entry. Doors E and F only go to the garage.
15. The FOBs have batteries that need to be replaced periodically.

3.4 Safety

1. Residents provide the best overall security for any community. Follow and support the Policies and Procedures of the Association.
2. Do not open the front, stairwell entry doors or garage doors for anyone you do not know.
3. Building entry doors must not be blocked open unless someone is in attendance.

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4. For privacy and security, door-to-door soliciting is prohibited. Except for Association business, Residents shall not solicit other Residents. Residents are requested to notify the PM immediately if solicitors are in the building.
5. Always keep your entry door locked. Never leave or prop doors open.
6. If you notice any suspicious person or activity, call the PM and/or 911 immediately.
7. Video cameras at MRC monitor and can record activities in several areas of the property.
8. Notify the PM if you plan to be away more than a week.

3.5 Electrical Circuit Breakers

1. Each Unit has its own circuit breaker panel located near the entry door inside the Unit. Each circuit breaker switch is labeled to indicate which outlets, lights, or appliances it controls.
2. If a circuit breaker switch has been tripped, try to reset it by pushing the switch to the “Off” position and then back to the “On” position. Try to reset the circuit breaker only once. If the switch does not remain in the “On” position, it may indicate a problem on that circuit which might require the services of an electrician.
3. There are ground fault circuit interrupter (GFCI) circuit breakers in the bathroom, kitchen and on the balcony outlets.
4. Each Unit has an arc fault circuit interrupter (AFCI). The device is located in the circuit breaker panel. This device helps prevent fires in bedrooms by detecting electrical arcs in wiring circuits, lamps, etc.

3.6 Heating and Air Conditioning (HVAC)

1. Each Unit is equipped with a heating and AC system. This system is simple to operate and allows individual control of heating and AC.
2. Heat is provided by natural gas and AC is electric. Gas and electricity costs are the Unit Owner's responsibility.
3. To make heating and cooling more efficient, while reducing dust in your home, furnace filters should be changed at least every six (6) months.
4. If your heating and AC system malfunctions, the PM can provide the HVAC Vendor List (heating, ventilation and air conditioning vendors) used by MRC.

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3.7 Television

1. Basic Cable TV service is provided to each Unit through a master contract. The cost is included in your Monthly HOA Fee.
2. Additional premium viewing packages are available through the cable service, at an additional cost billed directly to the Resident.

3.8 Utilities

1. Monthly HOA Fees pay for the following utilities: Common Area gas and electric, basic cable TV, water and sewer, water softening and heating, and rubbish removal.
2. Utilities not included in the Monthly Fee and to be arranged and paid for by the Owner or Resident include: 1) Electricity (Xcel Energy), (800) 895-2999, 2) Natural Gas (CenterPoint Energy) (800-296-9815), 3) Television (Premium Viewing Packages), and internet or telephone service. (Mediacom 855-633-4226) (Century Link 888-561-9173).

3.9 While You Are Away

1. Residents are responsible for keeping informed about Association business and making sure their Unit is represented. When planning to be away for more than a week, the following steps should be taken:
2. Advise the PM of your departure and return dates. Provide an address and phone number where you may be reached or a person to contact in case of an emergency. It would be courteous to let your neighbors know when you will be gone and when you will return.
3. For an extended time, notify the U.S. Post Office to have your mail temporarily forwarded, held, or have a neighbor pick up your mail and forward it to you.
4. Plan with your own housekeeping service, a family member, another resident, etc., to water plants, pay utilities, check on your Unit, etc.
5. When planning to be away for more than a week, shut off the water to your dishwasher and washing machine. Continued pressure on appliance valves or hoses may result in water damage to your Unit and/or Units below.
6. While you are away, water evaporates from traps in toilets, sinks, shower, or bathtub, and sewer gas may enter your Unit. This not only creates unpleasant odors but may be dangerous. To avoid this problem, occasionally have someone flush toilets and run water in the drains or consider putting plastic wrap over your toilets.

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3.10 Window Coverings

1. Curtains or draperies may be installed at your expense, if they are white, off-white or have a light lining or backing so that the exterior appearance of the building remains uniform from the outside.

3.11 Leasing

1. Owners must notify the PM of their intent to lease. Lessees must be 55 years or older to qualify. All leases must be approved by PM.
2. At no time will the Association allow leasing more than 8 Units.
3. "For Rent or Lease signs" shall not be placed anywhere on the property.
4. Units may not be leased for less than one (1) year unless approved by the BOD. Should a lease be terminated early, a new one-year lease needs to be written for the new Renter.
5. Prior to moving in, Renters are required to stop in the MRC Office to complete a HOPA affidavit which is required by Federal law under the Fair Housing Act passed in 1995. A picture identification showing date of birth is also required and kept on file in the office.
6. Even with an approved leasing agreement, the Owner remains fully responsible for the timely payment of Monthly Fees, Fines, Real Estate Taxes and any Assessments.
7. When Renter leases or renews a lease, MRC recommends that the Renter contact their insurance agent and discuss Renters Insurance Policy. It also recommends that the Owner maintain a Homeowner policy, form (HO6).
8. When Units are leased, rights to use facilities and amenities are assigned to the Renter and shared by the nonresident Owner.
9. Owners are responsible for Renters' compliance with the Association Governing Documents and MRC Member Guide. MRC will document Renter violations and send a copy to the Owner.
10. Service requests from a Renter, unless of an emergency nature, shall be directed only to the Owner or the Owner's representative.
11. The MRC BOD may grant exceptions, if requested in writing and granted to leasing provisions that do not violate Governing Documents.

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Section 4 - Property Management and Governing Structure

4.1 Management Office

1. The MRC Office (#100) is in the main lobby to the right of the entry door.
2. The MRC Office utilizes a voice-mail system. This system is activated when the PM is not immediately available to take calls. Messages are checked frequently during business hours using Email, and text messaging is also utilized. Office email is medina.ridge.condos@gmail.com. Office landline is: 763-235-2700.

4.2 Property Manager (PM)

1. The BOD is responsible for hiring the Management Company. The PM is employed by our Management Company.
2. The PM is responsible for overseeing on-site service providers and vendors, implementing policies and procedures established by the BOD, and directing the overall facility operations and accounting functions of the Association.

4.3 Board of Directors (BOD)

1. MRC is a democratic association. Monthly Fees may be compared to the taxes of a municipality. The ability of the BOD and Association to develop and modify rules and regulations is like a municipality passing and amending ordinances. Your Association also possesses the authority to act as an enforcement body to fine Residents and enforce, if necessary by court action, MRC rules and regulations.
2. The BOD has a fiduciary responsibility to carry out the duties and responsibilities of the Association. Its authority is comprehensive and includes all the powers and duties enumerated in the Association Governing Documents and Minnesota Statutes Chapter 515B.1-101 through 515B.4-118 (MCIOA). An individual on the BOD has no authority to act on their own by being on the BOD.

4.4 Committees

1. To assist the BOD and Officers in accomplishing their fiduciary duties, BOD appointed advisory committees can study and analyze problems or issues and make recommendations to the BOD.
2. The BOD may also create ad hoc committees to accomplish specific tasks. An example would be a Legal Dispute Committee to aid in resolving a legal problem. Ad hoc committees are dissolved when their purpose is accomplished. The BOD President may ask volunteers to serve on these committees.

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3. Committees that transact Association business and use Association funds must keep and file meeting minutes with the PM. They must also regularly report to the BOD. Annually (January), each committee chair will report the names of active committee members to the BOD. A Committee activity report needs to be generated in August for the MRC Annual Report.
4. Scheduled committee meetings are open to Owners and Residents, unless specifically exempted by the BOD per Minnesota Statute.
5. All committees must have one BOD member who is the committee liaison. This committee liaison will act as a conduit to bring committee recommendations to the BOD in a timely manner. The liaison should not exert undue influence on a committee's decision. The liaison is an active and voting member of the committee. Other BOD members may also serve on the committee if there is not a quorum of BOD members.
6. There are three sources of funding for committees: approved budgeted funds, monies from fund raisers, and gifts.
7. Committee budget requests are paid through the HOA operating account once approved by the BOD. Approved funds are to be used as stated on the request. If a committee needs to alter a request, a majority vote of the Committee is required. The vote must appear in the committee's minutes before BOD action.
8. Committees requesting budgeted funds must track money spent. Committee members requesting reimbursement must submit a Reimbursement Request Form. The request for funds must not exceed the balance of the committee's budget account. Committee funds must be included in monthly minutes.
9. If there is a new item or service that exceeds, or is not in the current committee budget, the request for the expenditure along with the information will be presented to the BOD for their review and consideration with consultation from the Finance Committee. Upon approval by the BOD the item or service will be activated.
10. Committee funds from events and fund raisers will be deposited and paid through the committee's bank account. These funds can be used to help achieve the goals of the committee. The use of these funds must be approved by a majority of the committee and reflected in the committee minutes and fund totals communicated to the BOD with budget requests.
11. Gifts and items purchased via fund raisers must benefit the majority of MRC Residents. A committee can give money to another committee without BOD approval. However, a majority of 'donating committee' members must approve the donation with the vote reflected in committee minutes.

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4.5 Ombudsman

1. The Ombudsman is a Medina Ridge Resident, appointed by the BOD who serves as an impartial facilitator of communication for MRC residents. The Ombudsman is not an advocate for the position of any person at MRC.
2. Sometimes a situation arises when a resident feels the need to bring information to the BOD attention but is uncomfortable communicating it by themselves. An Ombudsman is available to assist them.
3. Situations that are brought to the Ombudsman and need to be communicated to the BOD will be kept confidential.
4. The Ombudsman is a current Resident (non-BOD member) who has lived at MRC at least one year, is not the spouse of a current BOD member, and serves as a trusted person to relay concerns to the BOD when necessary.
5. The term of service continues until the ombudsman notifies the BOD of their wish to discontinue in the position.

4.6 Courtesy

1. On your behalf, the BOD has the fiduciary responsibility of directing a non-profit corporation with assets greater than \$50 million and an approximate Annual Operating Budget more than \$600,000. BOD members serve without compensation. They are not 'staff or personnel,' but Residents who have volunteered their time and expertise for the betterment of the MRC HOA.
2. Please show respect and consideration for the privacy of BOD members.
3. Problems and concerns should be directed to the PM. Interpersonal issues should be discussed with the Ombudsman. See sub-sections 6.3 Complaints and 4.5 Ombudsman.
4. The PM will handle all routine Association business in accordance with BOD established policies and procedures. The PM will also inform the BOD of issues which may require their action.

4.7 Directors and Officers

1. At term expiration of a director, his or her successor shall be elected to serve a term of three (3) years. Directors may be candidates for reelection.
2. Resignations must be submitted in writing to the secretary and approved by the BOD to become effective.

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3. A vacancy in the BOD shall be filled by a person elected within thirty (30) days following the occurrence of the vacancy by a majority vote of remaining directors, regardless of the number. Each person so elected shall serve out the remainder of the term vacated.
4. At the BOD Orientation Meeting, held immediately after the Annual Owners Meeting, the Directors will elect Officers to serve for one (1) year. Officers of the Association will include a President, one or more Vice Presidents, a Secretary and a Treasurer. The Directors may appoint additional Officers. Officer duties and responsibilities are detailed in the Association Bylaws.

Section 5 - Meetings and Elections

5.1 Owner and Resident Participation at BOD Meetings

1. BOD meetings, with a quorum present, are open to all Residents, except for reasons as permitted in Minnesota Statute Chapter 515B.3-103. Meetings may be closed to discuss the following:
 - 1a. Personnel matters - matters relating to the appointment, re-appointment, or removal of a BOD Director or proposed appointments to the BOD.
 - 1b. Pending or potential litigation, arbitration or other potentially adversarial proceedings, between Unit Residents, between the BOD and/or Association and Unit Residents, or other matters in which any Unit Resident may have an adversarial interest.
 - 1c. Criminal activity arising within the common interest community.
 - 1d. See Declaration (4.5) and Bylaws (4.3) for a more detailed explanation.
2. For agenda consideration, a Resident must submit written requests or suggestions to the BOD at least ten (10) business days prior to a scheduled BOD meeting.
3. Residents are encouraged to participate and speak at the Open Forum of regular BOD meetings. To conduct Association business effectively and timely, and respond to concerns, the Association has adopted the following rules governing the frequency, duration and manner of statements:
 - 3a. Robert's Rules of Order, latest edition, shall govern the conduct of all Association meetings when not in conflict with the Governing Documents or Minnesota Statutes.
 - 3b. Any Resident wishing to speak must first raise his or her hand and wait to be recognized by the President. Once recognized, use the microphone, state your name, Unit number, and then proceed with question or statement.
 - 3c. A Resident may speak on any issue during Open Forum.

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3d. A person recognized by the President is the only person permitted to speak.

3e. The President has the sole authority and responsibility to ensure all Resident participation is within the limits specified.

3f. The President has discretion to set time limits for speeches from the floor.

4. Other items may be part of meetings as determined by the BOD.

5.2 Regular BOD Meetings

1. BOD meetings must be posted with the date, time, and location; also available at MRC website and MRC Monthly Calendar.

5.3 Special BOD Meetings

1. An agenda and notice must be posted seventy-two (72) hours in advance. Only agenda items may be addressed. Individuals may speak only when recognized by the President, and then only regarding the subject as defined by the President.

5.4 Emergency BOD Meetings

1. A meeting that requires immediate action by the BOD can be held with no notice. If an emergency BOD vote needs to be taken by email, the vote must be unanimous.

5.5 Quorum at BOD Meetings

1. At all meetings of the BOD, a majority of Directors shall constitute a quorum for the transaction of business. Directors may participate in a BOD meeting by means of remote communication. Participating in a meeting remotely constitutes presence at the meeting and counts toward the establishment of a quorum. The acts of a majority of Directors present at a meeting at which a quorum is present shall be the acts of the BOD.

5.6 Records

1. One of the most important responsibilities of the BOD is to maintain official records of MRC. The Treasurer is responsible for financial records and the Secretary maintains all other Association records, as required by law. Under the supervision of the Secretary and Treasurer, the primary depository of records is the MRC Office. If a Management Company is retained by MRC, they shall maintain a duplicate set of official records off site.

2. Most official records are available for inspection or duplication by a Resident or authorized representative during regular MRC Office hours.

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3. For the convenience of Residents, copies of the monthly minutes and financial statements are also available for review in the Business Center and MRC Website. Removal of these records from the Business Center is not permitted.
4. Official records of the Association are maintained at the following address: MRC, 100 Clydesdale Trail, Suite 100, Medina, MN 55340 in the MRC Office.

5.7 Annual Meeting of Owners and Residents

1. Annual Meetings are to be held each year on a date set by the BOD. Owners and Residents will be sent or delivered notice between twenty-one (21) and thirty (30) days before this Annual Meeting.
2. The purpose of this meeting is to (1) deliver the annual report, (2) elect individuals to the BOD, (3) receive Officer and Director reports on activities and the financial condition of the Association (4) consider any other business that may properly come before the meeting and (5) review annual accomplishments.

5.8 Special Meetings of Owners and Residents

1. Special Meetings may be called by the President upon being directed by a resolution of the BOD or upon a petition signed by twenty-five percent (25%) of the Owners having been presented to the Secretary. Owners and Residents will be notified between seven (7) and thirty (30) days prior to special meeting.
2. The notice of any Special Meeting shall state the time and place of such meeting and the purpose thereof. No business shall be transacted at a Special Meeting except as stated in the notice.

5.9 Quorum

1. The presence of at least twenty-five percent (25%) of the Owners of the Association shall be required for and shall constitute a quorum for the transaction of business at all Annual and Special Meetings of the Owners and Residents. If the number of Residents at a meeting drops below the quorum and the question of a lack of quorum is raised, no business may be transacted thereafter.

5.10 Voting at Meetings

1. Each Unit is allowed only one (1) vote.
2. In case of absence, an Owner may vote by using the Proxy Authority Form.
3. Voting by Proxy: An Owner may cast the vote which is allocated to the Owner's Unit and be counted as present at any meeting of the Owners by executing a written proxy naming another Owner entitled to act on the Owner's behalf.

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5.11 Eligibility for Election to BOD

1. Elections for positions on the BOD will be held at the Annual Meeting. The current President presides over the Annual Meeting. The Term-of-Office for newly elected individuals to the BOD shall begin with the first regularly scheduled Orientation Meeting, where Officers are selected. The terms of outgoing Directors end when the new BOD holds its first meeting following the election.
2. Serving on the BOD can be a rewarding experience. Previous Board experience is not necessary.
3. Eligibility to serve on the BOD is open to all individuals (including MRC Renters). A majority of the BOD must be Owners (see Bylaws 6.1). Only one individual per Unit is allowed to serve on the BOD. Spouses of individuals serving on the BOD are not eligible to run for the BOD.

5.12 Nominations

1. To encourage participation in the governing process of MRC, two options have been established to nominate candidates to the BOD. They are (1) nomination by committee or (2) nomination by the Owners and Residents. Desirable characteristics for candidates include wisdom, integrity, good judgment, and willingness to commit time and talent for the betterment of the Association.

5.13 Nominating Committee

1. The BOD selects a three (3)-person committee.
2. This committee appoints one (1) of the three (3) as Chair.
3. In June, the Committee will send out requests to Owners and Residents for names of those they feel are qualified and would consider running.
4. The Committee will assign candidate names between committee members equally. Each committee member should approach by phone and/or in person each candidate on his or her list to determine whether they have an interest in running.
5. The Committee furnishes in writing to the PM the names of those willing to run. The PM must post names twenty (20) days prior to the election date.
6. The PM will advise the BOD of the names of the individuals running twenty-five (25) days before the Annual Meeting.
7. The PM will file all results of the contacts made by the committee for future reference.

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8. Nominations for election to the BOD at each annual meeting of the Owners and Residents may be made by the BOD, or the nominating committee appointed by the BOD or an Owner.

5.14 Owners and Residents Participation

1. At least ninety (90) days prior to the annual meeting, nomination forms will be provided to all Owners and Residents. To nominate an individual, you must complete the form and return it to the PM Office at least sixty (60) days prior to the election.
2. Persons nominated must notify the Nominating Committee of their willingness to accept or reject the nomination thirty (30) days before the election date or their names will be removed from candidacy. The names, photos, and resumes of candidates will be posted by the nominating committee on bulletin boards. Resume forms will be provided to nominees by the nominating committee.

5.15 Voting in Annual Election

1. The three-member Nominating Committee will serve as Election Judges. The PM will serve as a Voting Operations Supervisor including making sure materials and facilities are available to support Election Judge vote counting process.
2. Voting will be by secret ballot. Each Unit's Owner receives only one ballot distributed at the Annual Meeting.
3. Proxy Authority Forms are available from the PM and must be received at least one (1) day prior to Election Day. An Owner may only designate another Owner to vote in their place.
4. At the direction of BOD, the PM will post the name(s) of the newly elected BOD after the election.

Section 6 - Occupancy and Enforcement

The BOD has a fiduciary responsibility to preserve the common good of the Association. This includes enforcement of the restrictions, preservation of architectural integrity, and maintenance of the property. Medina Ridge is committed to the uniform, consistent, and timely enforcement of all Association Documents.

6.1 Unit Rules of Occupancy

1. A Resident (or any individual in their household), or a guest under the Resident's control, shall not engage in any illegal activity.

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2. A Resident, (or any individual in their household), or a guest under the Resident's control, shall not engage in acts of violence or threats of violence.
3. The Association maintains a policy of zero tolerance for any of the activities described above. If the Resident is a Renter, the Owner of the Unit must terminate the Resident's lease and evict the Resident.
4. Unit occupancy shall not exceed four (4) persons who are Residents or caregivers to Residents.
5. Residents, their immediate families, sub-tenants, and guests shall use Units only for single-family Residential purposes.
6. Residents shall not conduct any activity nor maintain any item within their Unit, which is unlawful, hazardous, or may result in a rate increase or cancellation of Association's insurance.
7. Residents are responsible for damage to Units due to their actions, negligence, or failure to maintain.
8. Residents must never place anything into drains or toilets that will cause a blockage or overflow. Facial tissue, paper towels, dental floss, feminine hygiene articles, diapers, cotton swabs or balls, wipes, etc., must never be flushed down toilets.
9. Improvements or alterations within Units that impair the structural integrity, electrical or mechanical systems or lessen the support of the building are prohibited.
10. Residents shall not operate machines, appliances, accessories, and equipment that could cause unreasonable disturbance to other Residents or overload the circuits.

6.2 Safety and Well-Being Policy

1. **911 is your first call for help.** There is no charge unless someone is transported off the property. In the case of an emergency, only police and medical personnel are allowed to remove someone from the property. They will bill the Resident directly.
2. MRC is an independent living, not assisted living, condominium facility for persons 55 years of age and older. MRC does not have medical facilities, nor does it provide medical, housekeeping, or home health care services. **A Resident shall remain mentally and physically capable of independent living.** They must have the ability, individually or with the assistance of family or professionals to maintain both their person and residence in a manner which will not endanger other Residents in their Unit, or the entire building. The Resident is responsible for the cost of all personal services.

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3. Residents who need assistance can find help through many agencies located in Hennepin County. If a Resident needs accommodation for a disability, MRC must receive a request for the accommodation by, or on behalf of that person, stating the specific need and recommended accommodation. The requested accommodation must be necessary for the disabled person to use and enjoy the property (as opposed to being merely convenient). The accommodation must not impose an undue financial or administrative burden on MRC.

6.3 Complaints

1. Residents should attempt to resolve disputes amicably between themselves. An Ombudsman is available to listen and take any matters to the BOD should there be a need. (See Section 4.5).
2. Infraction of any Governing Documents should be reported to the PM.
3. Unresolved complaints between Residents or with MRC should be documented in writing and submitted to the PM. Within thirty (30) days of receipt of the document, the PM, after consulting with the BOD, will provide a response.
4. In the event the response is not acceptable to the affected Resident, the BOD is empowered to select, at the Resident's cost, a dispute resolution firm (an arbitrator or mediator) to hear and resolve the problem. In addition, the BOD may seek legal advice at the Resident's expense.

6.4 Violations

1. The Association may levy fines against a Resident for failure to comply with any provisions of the Governing Documents of the Association (including the Member Guide).
2. The PM, after conferring with the BOD, will send the Resident written notice detailing the violation. The notice will request voluntary compliance within five (5) business days.

Section 7 - Financial Information

7.1 Budget

1. MRC is budgeted on a calendar fiscal year basis. The PM and MRC Committees may make budget recommendations to the Finance Committee and/or BOD before the annual budget is approved.
2. Owners and Residents will receive a thirty-day (30) advance notice of new Monthly Fees and Annual Budget, supported by line-item details of the Association's yearly budget by U.S. Mail, email, or certified letter.

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7.2 Financial Report Summary

1. The Finance Committee, through the Treasurer, will submit verbal and written reports to the BOD.
2. A monthly Summary Report for Residents will also be posted in the Business Center within thirty (30) days after the end of the applicable month. The report will show actual financial results of operations for the month and cumulative year-to-date. The cumulative will also show total variances from budget. Bank balances will be shown as well.

7.3 Financial Review

1. MRC operates on a fiscal year beginning on January 1. The BOD may change this date.
2. At the close of each fiscal year, the books and records of the Association will be reviewed by an accountant. A comprehensive audit will be done by a Certified Public Accountant every three (3) years. All reviews and audit findings are made available in the PM Office and published in the Annual Report for the Owners and Residents Meeting.
3. Property Tax Statements for each Unit are mailed directly to the Owner by Hennepin County. Property Taxes must be paid by Unit Owner.

7.4 Monthly HOA Fees

1. MRC operates on a budget requiring prompt receipt of Monthly HOA Fees. Delinquencies place an immediate financial burden on other Residents.

7.5 Late Payment Policy

1. Monthly Fees are due on or before the first (1st) of the month and are considered delinquent thereafter.
2. If a Monthly Fee is not received by the fifth (5th) of the month, the PM will send the Resident a reminder.
3. Monthly Fees not received by the tenth (10th) of the month are automatically assessed as a \$25 late fee.
4. Monthly Fees not received by the tenth (10th) of the month shall accrue interest from the first day of delinquency at the maximum rate allowed by law.
5. If a Monthly Fee is not received by the twentieth (20th) of the month, including the late fee and interest, the PM will send the Resident another reminder.

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6. If a Monthly Fee is not received by the twentieth (20th) of the month following the first month of delinquency [fifty (50) days past due], the PM will send a Pre-Lien Letter to the Resident and notify the Association attorney.
7. If the Monthly Fee is not received within ten (10) days of the Pre-Lien Letter sixty (60) days past due), the Association attorney will proceed with a claim of lien and credit and collection procedures. All costs, including legal fees and interest, will accrue to the delinquent Resident.
8. Monthly Fees received late will be applied in the following order: 1) interest, 2) late fees, 3) attorney fees, 4) collection costs, 5) past due Monthly Fees.

7.6 Payments

1. Monthly Fees are due on or before the first (1st) of each month.
2. Payments can be made by check, money order, or bank cashier's check payable to MRC. To be timely, payments should be mailed prior to the first (1st) to be received on or before the third (3rd) working day of the month. Direct Payment (ACH) is preferred. Monies are deducted automatically from your bank account and sent to the Association's operating account.

7.7 Replacement and Operating Reserves

1. The Replacement Reserves and Operating Reserves Funds help prevent future special assessments that may place a financial burden on a Resident. These accounts are for future repair or replacement of major building components. The BOD must approve any new items for reserves. A Reserve Study is conducted every three years.
2. To place an item in the Replacement Reserve it must have a replacement cost of at least \$5,000.00 and a useful life of at least five (5) years.
3. To place an item in the Operating Reserve it must have a cost of at least \$3,000.00 and multiple years of useful life.
4. The annual budget of the Association shall provide from year to year, on a cumulative basis, for adequate Reserve Funds to cover the replacement and/or maintenance repairs. The annual reserves shall be determined yearly after the Annual Budget Process.

Section 8 - Insurance

8.1 Master Policy

1. The Association is required to purchase property insurance adequate to cover the building, including, but not limited to "Bare Walls," interior walls, interior doors, built-in cabinets

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and counters, and electrical and plumbing conduits, pipes. (see Declaration 10.1). The Association is not required to insure carpeting, draperies, wall coverings, fixtures, furniture, furnishings, other personal property, or any fixtures or other items, installed by a Resident or any other person or entity.

2. It is the Resident's responsibility to purchase and maintain adequate HO6 insurance for covering fixture, equipment, furnishings, wall coverings, personal property, and any other items supplied or installed by the Resident or a previous Resident of the Unit. It is strongly recommended that the Resident obtain and maintain what is commonly known as "loss assessment" insurance coverage to cover any insurance deductible that may be allocated to the Resident or their Unit by the Association. Residents are also strongly encouraged to consult with their personal insurance agent or broker for sufficient insurance coverage required by the Governing Documents and personal situation.
3. Residents should have proof of insurance to cover any damage to their Unit or damage to another Unit, or the Common Areas, for which the loss originated from the Resident's Unit.

8.2 Deductible

1. Deductibles are the amounts the Association or Residents are responsible for paying toward an insurable loss prior to insurer payment. Typically, the larger the deductible the smaller the premium. In most cases, the insurer requires a minimum deductible as a prerequisite to providing coverage.
2. Residents are responsible for the Association's deductible when a loss originated from their Unit, or is caused by Resident neglect, misuse or by action or failure to act resulting in damage to their Unit, other Units, or Common Areas of the Association. Determining Resident responsibility is the sole responsibility of the BOD. The Association deductible for property coverage may change; if so, the Resident is notified in writing (Certificate of Insurance) by the PM or BOD.

8.3 Errors and Omissions

1. Directors and Officers of MRC are protected by an Errors and Omissions policy. This coverage is part of the Master Policy.

8.4 Owner's Policy

1. Owners are urged to purchase insurance policies on Units. The type of policy designed especially for condominium associations is referred to as an HO6 policy. This policy provides protection against a wide range of hazards for personal property both at and away from your Unit. It also provides for liability protection against injuries or damage to others arising from the Unit itself or personal activities away from the Unit. **If you do not purchase this HO6 type insurance you are responsible for all deductibles and replacement costs.**

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2. There is a wide range of options to expand basic coverage. Policies may be purchased from a carrier of your choice. Premiums vary depending upon choice of options and limits of coverage.
3. In accordance with the Rules and Regulations of the Association, if damage occurred and originated from your Unit, actions, inactions, or negligence and resulted in a claim against the Master Policy of the Association, **you may be held responsible for the Association's deductible.** It is your responsibility to ensure your insurer will pay for this deductible. This coverage is referred to as Loss Assessment. Not all insurance companies offer this coverage.
4. The Association Master Policy covers the building as constructed by the builder, bare wall to bare wall. Advise your agent of the following requirements of your insurance policy:
 - 4a. The policy must be an HO6 or Condominium Unit Owner form.
 - 4b. The Policy should include at least a limit under "Loss Assessment" equal to the Association deductible which may change from year to year.
 - 4c. Confirm with your insurance agent that the policy will pay a deductible that you are responsible for up to the current Association deductible.
 - 4d. Include a provision in your Policy called "Loss Assessment" which will reimburse you for all or a portion of a special assessment levied to meet an insurable, uninsured loss sustained by the Association.
 - 4e. **The annual "HO6 – IMPORTANT INFORMATION! The statement received annually from the MRC Master Policy insurance agent or company should be provided to your personal insurance agent.**

8.5 Renter's Policy

1. This policy, referred to as HO-4 (Renter's policy), essentially covers items addressed in the Owner's policy. It protects sub-tenant's property and liability. Renters should purchase insurance to cover their personal property.
2. Owners who lease their Unit should also carry an Owner's HO6 Policy.

Section 9 - Sale or Transfer of Property (Disclosure)

9.1 Sale or Transfer of Property

1. The PM must be informed any time a Unit is offered for sale. The PM must also be informed of any other transfer of title, such as the transfer of title to the family of a Resident.

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2. The Act (Minnesota Statutes Chapter 515B, known as the Minnesota Common Interest Ownership Act) (MCIOA) requires that the seller of a Unit provide the prospective buyer of the Unit with a Resale Disclosure Certificate, along with a complete set of the Governing Documents and the Association's Articles of Incorporation. The Association will provide the Resale Disclosure Certificate to the seller upon advance request, and upon payment of required document preparation fee ("disclosure fee").
3. The PM must receive the following information once the closing is completed.
 - 3a. A copy of the warranty deed or the contract for deed.
 - 3b. The Certificate of Real Estate Value (CRV) as filed with the Assessor.
 - 3c. The Disclosure Certificate Receipt signed by the buyer acknowledging that the buyer received the disclosure certificate and package.
 - 3d. Any amounts owed by the seller are paid either prior to, or at the closing.
 - 3e. No sale-related information will be provided by the PM or MRC to any party involved in the sale of a Unit until the seller has requested the Resale Disclosure Certificate.
 - 3f. Disclosure Certificates will be void ninety (90) days after their date of issue. If an Owner is still attempting to sell the Unit, a new Disclosure Certificate will be issued at no additional cost.
 - 3g. No signs advertising a Unit for sale or lease will be permitted anywhere on MRC property.
 - 3h. MRC does not permit an Open House when a Unit is for sale. MRC does not permit large scale sale of items such as in estate sales, private sales or similar types of residential sales advertised to the general public. In-house sales to Residents of MRC are permitted.
 - 3i. All lock boxes must be identified with the Unit number and allowed only for the purpose of resale (not for rentals or storage of a spare key). Lock boxes are to be placed in an area as designated by the PM and are not allowed on any other part of the Common Areas.
 - 3j. Each Owner is required to provide the PM with the following information concerning the Residents of the Owner's Unit (whether Owner-occupied or rented):
 - i. Names of all Residents, including Guests.
 - ii. Home and work telephone numbers (Residents may specify work number as emergency use only).
 - iii. Name, address, and telephone number of a person to contact in case of any emergency.

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- iv. All Residents must register their vehicle(s) with the PM.

Section 10 - Emergency Information

10.1 Alarms

1. The Central Fire Alarm System has annunciators throughout the building, including in each Unit. The annunciator looks like a smoke detector, is usually mounted on the wall opposite the Unit entry door, and is marked "FIRE." The hallway fire actuators and the fire suppression system activate the Central Fire Alarm.
2. A smoke detector in a Unit does not activate the Central Fire Alarm System. See subsection 10.5 Smoke and Heat Detectors for further information.
3. Alarms in the elevators are not connected to the Central Fire Alarm System. See Section 1.12 for elevator alarms.
4. Do not use elevators when fire alarms are sounding.

10.2 Emergency Information Form

1. Keep your emergency contact information updated and on file in the MRC Office.
2. To better enable others to be of help in case of an accident or health emergency, all Residents are urged to complete an Emergency Information form and File of Life form. Post the File of Life on the side of refrigerator.

10.3 Fire Instruction and Safety Equipment

1. The Mechanical and Common Areas of MRC are equipped with comprehensive fire detection and suppression systems. This includes smoke detectors, heat detectors, sprinkler system, annunciators, and emergency lighting.
2. All Units are equipped with combination smoke and carbon monoxide detectors, fire alarms, and a sprinkler system.
3. Fire alarm actuators are in the hallway alcoves at the stair entrances.
4. Fire extinguishers are located on each floor, in elevator lobbies, and in the garage. Residents should familiarize themselves with the location and operation of extinguishers.
5. If the fire alarm is sounding, stay in your Unit unless fire personnel instruct you to leave or there is a fire in your Unit.

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10.4 Power Outage

1. In a power failure, emergency lights may be activated (estimated light time is less than 2 hours – keep a flashlight handy). Doors between the elevator lobbies and corridors on all floors may automatically close. Doors between the wing corridors and the Central Common Areas may also close.

10.5 Smoke and Heat Detectors

1. Smoke detectors are in all Units: two-bedroom Units have four (4) and three-bedroom Units have five (5). They are hard-wired into the electrical system with a battery backup. When activated, a smoke detector will sound only within your Unit and will not activate the Central Fire Alarm System. Frequently check your detectors to be certain they are functional by depressing the button on the detector. If you hear a chirping sound, it may indicate the battery is low and requires replacement. Smoke and carbon monoxide detectors installed in 2019 have 10-year lithium batteries.
2. Smoke detectors inadvertently activated by cooking, smoking, etc., will deactivate when ventilated. DO NOT ventilate by opening the door to the corridor as that may activate the Central Fire Alarm System WHICH WILL RESULT IN THE FIRE DEPARTMENT BEING SUMMONED TO THE PROPERTY. To prevent accidental activation of a smoke detector, open a window when cooking. Also, use the vent in your bathroom to prevent a detector from being activated by steam from bathing. False alarms will be charged back to the Unit Owner.
3. Smoke and heat detectors are also located throughout the Mechanical and Common Areas. If any of these detectors are activated, the Central Fire Alarm System will sound.

10.6 Sprinkler System

1. There are sprinkler heads in every room of your Unit, closets, and on the deck. Please leave about a 12-inch clearance around them. Water flow will not operate correctly if blocked. Be careful not to bump them or hang anything from them, as this may cause the sprinklers to go off. A sprinkler releases about 25 gallons of water per minute. Only the Fire Department can shut down the system.

10.7 Tornado or Storm Warning

1. If you are in your Unit when sirens, radio, or TV indicate a tornado or weather emergency, go to an interior room without windows or the hallway. For even greater safety, use stairs (not an elevator) to go to the Center Area of the garage. A flashlight and a small portable battery radio or cell phone should be taken with you.

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10.8 Emergency Evacuation Plan

1. When the fire alarm sounds, stay in your Unit as fire personnel and equipment may occupy the stairwells. The Fire Department recommends – **THAT UNLESS THE FIRE IS IN YOUR UNIT YOU SHOULD REMAIN IN YOUR UNIT UNLESS TOLD BY FIRE PERSONNEL TO LEAVE.** Then follow instructions on how to exit the building.

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Resolution

We, the Members of the Board of Directors, on behalf of Medina Ridge Condominiums, do hereby adopt the Rules and Regulations, policies and procedures and other provisions of this Member Guide in accordance with the Declaration.

Board of Directors
Medina Ridge Condominiums

Date Approved: _____

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Glossary of Medina Ridge Member Guide Terms

Articles of Incorporation – A legal Governing Document of MRC which establishes guidelines for the operation of the Association.

Association - Medina Ridge Condominium Association - The unit owners' association organized under Section 515B.3-101.

BOD – Board of Directors - The BOD is the body, regardless of name, designated in the Articles of Incorporation, Bylaws or Declaration to act on behalf of the association.

Bylaws – A legal Governing Document of MRC which defines the rules and regulations of the Homeowner Association.

Business Center – A room which contains a computer, printer, shredders, information boards, and MRC forms that are available to all Residents.

Committees – Groups of volunteer members at MRC. Committees include: Building and Grounds, Finance, Flower Pot, Interior Decorating, Kitchen, Library, Social, Welcome, Workshop, Security, and Flag.

Common Areas – All rooms or parts of MRC Property except Units (same as Common Elements).

Common Elements - All portions of the Common Interest Community other than the Units.

Common Interest Community or "CIC" - The contiguous real estate within Minnesota that is subject to an instrument which obligates persons owning a separately described parcel of the real estate, by reason of their ownership or occupancy, to pay for (i) real estate taxes levied against; (ii) insurance premiums payable with respect to; (iii) maintenance of; or (iv) construction, maintenance, repair or replacement of improvements located on, one or more parcels or parts of the real estate other than the parcel or part that the person owns or occupies.

Condominium - A Common Interest Community in which (i) portions of the real estate are designated as Units, (ii) the remainder of the real estate is designated for common ownership solely by the owners of the units, and (iii) undivided interests in the common elements are vested in the unit owners.

Conference Room – A Common Area room used for small group activities and meetings.

Creative Arts Room – A Common Area room often called the “puzzle room.” It also contains nonfiction and media materials.

Declaration – A legal Governing Document of MRC which creates a common interest community.

Emotional Support Animals – Animals that provide comfort and companionship to their owners. These animals do not receive any official training. There are weight restrictions for all animals other than Service Animals at MRC.

File of Life – A life-saving information packet which is provided by the Welcome Committee to each resident.

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Fitness Center - A Common Area room with exercise equipment requiring a waiver before use.

Garden Solarium – A room where plants can be tended and stored.

Guest Suites – Two sleeping rooms available for Residents to rent for overnight guests. (Occupancy Rules apply).

Legal Governing Documents – Includes the Declaration, the Bylaws, and the Articles of Incorporation. The Member Guide is not a Legal Governing Document although it defines the Rules and Regulations of MRC.

Library – A room that houses a collection of donated books and periodicals that are available to residents and guests. Greeting cards are also available for sale.

Limited Common Areas (Limited Common Elements) – MRC property that is not included in the individual Units. Examples include: storage areas, parking space(s), etc. The portion of the common elements allocated by the Declaration or for the exclusive use of one or more but fewer than all the units.

MRC – Medina Ridge Condominiums.

Office – The first floor office of the MRC Property Manager (PM).

Ombudsman – An impartial facilitator appointed by the BOD to assist residents with conflict resolution.

Owner – A person or persons who own(s) a Unit at MRC (see Declaration page 3 for a more complete definition).

Personnel – MRC does not have any employees. Personnel in this Member Guide refer to people involved with MRC.

Players Room – A game room on the first floor with a pool table, darts, checkers, and card tables.

PM – The Property Manager (includes Office).

Regulations – (see Rules).

Reserve Funds – Replacement Reserves are long term savings for specific items. Operating Reserves are used to fund day to day operations and unbudgeted expenses.

Resident – A person or persons over the age of 55 who live(s) in a Unit at MRC. They may be an Owner or Renter.

Ridge Room – A Common Area meeting room with kitchen that seats over 100 people for large social events and Association meetings.

Rules (and Regulations) – Items adopted by the BOD or included in the Governing Documents for the purpose of operating and administering the use of the Property.

Service Animal – An animal that has received extensive training to do specific physical tasks that a person with disability limits cannot perform on his or her own. They do not have

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restrictions on where they may go at MRC if they do not pose a health risk to others. Service Animals are protected by the Americans with Disabilities Act (ADA).

SE – An engineer who has a state issued professional license. (These engineers have accredited bachelor's degrees, have 4 years of experience and pass stringent examinations.) They often are hired to assess safety concerns for buildings, bridges, etc.

Unit – A portion of a Common Interest Community the boundaries of which are described in the Common Interest Community's Declaration and which is intended for separate ownership.

Unit Owner - A person who owns a Unit in a Common Interest Community. In a Common Interest Community, the declarant is the Unit Owner of a Unit until that Unit has been conveyed to another person.

Workshop – A Common Area room that contains woodworking tools and equipment that requires a liability waiver sign-off and key for access.