



## MALLARD COVE CONDOMINIUM

674 ELM STREET    LACONIA, NH 03246

### WELCOME TO MALLARD COVE . . .

Updated 3/2023

Congratulations on the purchase of your new home. We are happy to have you join our friendly waterfront community of 30 units (18 single family homes and six duplex units). You now share with your neighbors 988' of beautiful waterfront property on Lake Opechee, two private sandy beaches and a tennis court. For golfers, the Laconia County Club, located across the street, offers an 18-hole championship golf course. For skiers, Gunstock Mountain is only a 15-minute drive.

### List of residents / board members

A list of current homeowners and residents, along with contact information, is enclosed.

#### 2023-2024 Board of Directors:

Lisa Delampan	President	(603)848-0934
Mel Eaton	Vice President	(781)354-3870
Heidi Ferre',	Treasurer	(603) 527-9080
Diane Redus,	Secretary	(781) 354-3874
Jay Lavoie,	Maintenance	(603)231-8668

### Management

Our Association is currently being managed by North Point Management since Nov. 2018. Previously it was self-managed since it took over from the developer. Our Board of Directors consists of five homeowners, who are elected to staggered two-year terms at our annual homeowners' meeting held in July. Each year, either one or two Directors are elected to replace the outgoing members. Special meetings may be called during the year as required.

The Board meets throughout the year. Homeowners are notified when a meeting is scheduled, and your attendance is welcome (advance notice is appreciated, but not

necessary). Homeowners and residents can submit in writing any concerns or requests. We encourage homeowners/residents to participate on our various committees and to consider serving on the Board of Directors. We welcome volunteers who can offer their services to meet a variety of Association needs. The best way to get to know your neighbors is to get involved!


### **Annual Homeowners' Meeting**

Our annual meeting is usually held the third Saturday in July, but homeowners will be notified in advance if the date is moved to another day. Each unit owner (in good standing) is entitled to one vote on any issue pertaining to the Association. A homeowner unable to attend may designate another person as proxy to vote on his/her behalf. Notice of day, time and location is provided at least 21 days prior to the meeting, as required by State laws. Typically, owners receive an information package which includes the meeting agenda, financial information, a proxy form, and other relevant information.

### **Condominium documents**

Our Association must operate within the laws of the State of New Hampshire for condominium developments (RSA 356-B), and must adhere to local City of Laconia ordinances. You will be provided with a complete set of our condominium documents (in a hard copy notebook) after closing on the property.

These condominium documents include the Declaration of Condominium, Articles of Agreement, By-Laws, and Residency Regulations originally recorded in 1987 when the Association was formed as well as amendments made since that time. Periodically amendments are voted on and, when approved by homeowners, are recorded with the Belknap County Registry of Deeds. These become part of the rules that govern our Association.

 Notebook: The hardcopy notebook contains the original 1987 documents as well as all amendments filed. Homeowners are provided with copies of any new amendments as they are voted and approved, and filed with the Belknap County Registry of Deeds.

### **Mail house**

Each home has a keyed mailbox at the mail house, which is located at the entrance into the development. There is also a box slot for outgoing mail and another for mail intended for the Association and/or for individual Board members. The mailbox keys and locks are the owners' responsibility and the Association does not have duplicate keys. However, if there is an issue with your key or lock, please contact a Board member for assistance.

### Trash pickup / barrels

Since Mallard Cove is private property, the Association contracts with a private company for trash removal. Trash is picked up weekly on Monday. This includes pickup on some holidays falling on Mondays; however, holiday pickup is delayed one day for major holidays occurring on a Monday. Recycling is done by individual owners at the Laconia Transfer Station

All trash must be put out in covered containers. Trash must not be left out in a plastic bag because birds and animals will tear the bag open. Our contractor will not pick up leaves, weeds, brush and building materials. Trash barrels must be kept out of sight when not in use. Trash barrels not properly stored within 24 hours of the pickup will be placed in the mail house for owner retrieval.

### Condo fees

Condo fees are due on the 1<sup>st</sup> of each month. Owners will be charged \$20 for condo fees not paid by the 10<sup>th</sup>. Payment by check or by electronic payment can be mailed to Mallard Cove Condominium Association, 674 Elm Street, Laconia, NH 03246; or you can drop your payment in the mail slot for the Association at the mail house. Condo fees are \$425 beginning in January 2023. The fee is voted on by homeowners at the Annual Meeting in July based on the projected budget needs for the following year beginning in January. Condo fee payments are currently made through and /or to the present Management Company.

### Smoke / heat detectors

Every home is equipped with both smoke and heat detectors and external strobe lights. The entire system is tested annually by a security company and a report is filed with the City of Laconia Fire Department. Our local Fire Department provides 24-hour monitoring of the heat detectors only. Each homeowner is responsible for assuring that the unit's smoke detectors are in good working order. For your safety, please take a few minutes to read the enclosed "Information Sheet: Smoke & Heat Detectors," which contains more complete and important information.

At the same time of this inspection, representatives from Mallard Cove also inspect each unit's dryer vent, hot water heater and washing machine hoses to determine if they should be cleaned or replaced.

### Cold temperature monitoring system

A development-wide cold temperature monitoring system was installed by Northeast Security Systems. An outside company provides 24/7 monitoring of this system. If you are away during cold weather months, your thermostat should be set no lower than 58 degrees. Should the temperature in your home drop below 45 degrees, the monitoring company will contact a member of the Board. The Board member will

contact the homeowner, another backup person as designated by the homeowner, or Eastern Propane in an emergency situation.

### Keys to your unit

The Board and Fire Department must have access to your home in an emergency situation. Please make sure that the Board has two working keys or the code to your digital lock to your home (one available only to Board members, the other only to the Fire Department) These keys are secured and no one will enter your home without your prior knowledge and consent, except in the event of an emergency. The Board must be notified if you have a home security system installed.

### Home Protection Checklist

Please take time to read the enclosed "Home Protection Checklist." There are a number of important required or suggested safeguards included. One in particular concerns shutting off the main water valve from the City of Laconia Water Department any time you will be away from your home for three days or more. We also encourage every resident to shut off the water to his/her washing machine whenever it is not in use. An annual cleaning/inspection of your furnace may be required by our insurance carrier; the Board will notify homeowners if this becomes necessary. Otherwise, it can be done at the discretion of individual homeowners.

Attached to the checklist is the "Home Protection Plan Contact Information" form. This should be completed and returned to the Board; information should be updated annually, especially before the winter season.

### Insurance

A master insurance policy is purchased annually by the Association to cover all common areas, but it also includes certain portions of our homes considered "common areas." Each homeowner must secure individual insurance coverage on those areas of his/her home not covered by the master policy or as excluded in our condominium documents, and for personal property. Our insurance agent is Melcher & Prescott in Laconia. You can contact their office at 603/524-4535 and request that a copy of our Association's current certificate of insurance be sent to your insurance carrier or agent so that you can obtain proper coverage. You should also provide your insurance carrier or agent with information in our condominium documents concerning insurance (particularly Article 3 in our Declaration of Condominium).

Homeowners are responsible for the master policy deductible in the event of a loss. You may want to consider having building coverage in an amount sufficient to cover the required deductible in addition to your personal property condo policy coverage.

The homeowners' deductible for each unit is \$20,000 to cover all perils. See Article 3-204 in our Association's Declaration of Condominium for specific information.

### **Lawn service / snow plowing**

The Association contracts with a commercial property service for lawn mowing, for spring and fall cleanups, pruning of shrubs/small trees, snow plowing and clearing snow from walks and steps. Any concerns with this service should be directed to a Board member and not to the contractor.

We ask homeowners to report ice dams on their homes or on neighbors' homes to a Board member so that we can have them removed before they cause damage. The homeowner is responsible for the cost of removal.

### **Shrubbery and other plantings**

An owner may maintain his/her individual Limited Common Areas immediately around the unit if he/she so desires. The Association is also responsible for trimming bushes and will remove any shrubbery or plantings that are considered diseased, overgrown or beyond trimming. Replacement plantings will be at the homeowner's expense and the selection must be approved by the Board or by a special committee if designated.

### **Propane**

Annually, the Association seeks competitive propane prices, and currently contracts with Eastern Propane to supply each owner's propane needs. Although we share underground tanks, owned by Eastern Propane, homeowners are only invoiced by Eastern Propane for their own usage based on monthly meter readings at each unit. A competitive price per gallon is negotiated for winter and summer pricing. Homeowners are advised, usually at the Annual Meeting of the Association when the new rate is set for the following winter.

### **Carpentry / painting / roofs**

The Association is responsible for the maintenance and upkeep of the exterior of your home, unless there is a specific exception (see "Decks" and "Windows/Doors" below).

Owners are requested to report any exterior maintenance needs to the Board as soon as possible so that appropriate and timely corrective action can be taken.

### **Windows / doors**

Owners are responsible for the repair, maintenance and replacement of windows and doors (including garage doors and skylights). Association maintenance of "original" windows is limited to painting only.

The Association is responsible for the maintenance (including repair and replacement) of exterior door trim and window trim only.

Owners must obtain approval (see "Renovations/service/repairs to your home" below) prior to modification or replacement of windows or doors.

### **Gutters**

The Association contracts to have gutters cleaned twice a year - in the spring and fall. Any repairs or replacement of gutters is the responsibility of the homeowner.

### **Decks**

Based on New Hampshire Statutes and the Declaration and Bylaws of the Association, as amended, decks are Limited Common Area and are, therefore, the responsibility of the unit owner to maintain and repair at his own cost. While the Association will continue to paint the original decks, homeowners will be responsible for the cost for repairing or replacing their unit's deck when needed. Plans must be submitted to the Board for review and approval prior to any deck repair, alteration, or construction. New deck floors should be constructed using a wood-alternative composite decking material which does not require painting.

### **Renovations / service / repair to your home**

Prior to hiring a contractor to do work or repairs in your unit, it is mandatory that you provide the Board with the company's (or individual's) insurance carrier or agent, and evidence of adequate general liability, auto, and worker's compensation coverage. This is required for your own protection as well as that of the Association. You can check with the Board to see if a current certificate of insurance is already on file.

If you wish to do any repairs or renovations to the exterior of your unit, or interior renovations that involve its structural integrity, you must contact a member of the Board and an application for change form may be required. Following submission of the completed form, the Board will review the request and notify the homeowner. Final approval is contingent on obtaining permits from the City of Laconia when required and/or input from abutters.

The Board should be notified upon completion of any repair, renovation or construction project. The Board must be notified within 20 days of the completion of any project exceeding a total cost of \$1,000 to allow the Board to notify our insurance carrier of a change in increased value as required by our policy.

### **Satellite dishes**

According to FCC regulations, Associations can not deny homeowners the right to install satellite dishes on their homes as long as the dish is less than one meter

(39.37"). Associations can require that they be placed where they are not as visible from the street, as long as it does not prevent reception of an acceptable quality or impose unreasonable expense or delay on the homeowner. Prior to contracting for this service, homeowners must fill out an application with the Board who must approve the request prior to installation.

### **Gas fireplaces / stoves & wood burning stoves**

After installation of gas fireplaces, gas stoves or wood/pellet burning stoves, an inspection must be done by the Laconia Fire Department to assure proper installation and venting. Once a certificate of inspection has been obtained, a copy must be given to the Board to be kept on file.

### **Firewood**

Firewood should not be stored in basements, garages, under decks or anywhere near the home. Our pest control service has advised us that this can create problems with termites. It also presents a fire hazard.

### **Pets**

When on our property, animals must be on a leash at all times. Please respect your neighbors and use a pooper scooper. Cats should not be allowed to run free. Please let your guests know of these rules as well.

### **Bird feeders**

The City of Laconia requests that residents do not put out bird feeders between April 1 and December 1 as they attract bears.

### **Beaches**

Our two beaches are reserved for use by residents and their guests. There are no lifeguards on duty. Animals are not permitted in the beach areas from May 1 through September 30. There are no trash containers on the beach—please take any trash (including cigarette butts) with you when you leave. Glass containers are not allowed. Remember to take personal items with you; the Association is not responsible for items left on the beach.

### **Boat Racks**

Racks are provided at each beach for storage of boats, canoes, kayaks, etc. It is requested that all boats, canoes, kayaks, etc. be stored on the racks and identified by affixing the unit number.

### **Moorings**

Currently the State of New Hampshire does not regulate moorings on Lake Opechee. However, it is requested that owners notify the Board before any moorings are

placed. Moorings should be set in such a manner that a distance of 50' between the owner's mooring and other moorings as well as from Association beaches, docks, rafts and swim areas.. It is further requested that owners identify their moorings in the same manner similar to boats stored on racks (see above).

### **Day Dock**

The Association contracts for the installation of the dock in the spring and removal in the fall. The dock is intended only for the safe access and egress to and from boats and not for other activities such as swimming. Boats are not to be tied to the dock for extended periods of time, including overnight. The dock should remain clear of furniture and all personal items.

### **Speed limit**

The posted speed limit is 15 mph throughout Mallard Cove.

### **Leasing / selling your home**

Units may be leased/rented for no less than a six-month period; the homeowner must notify the Board prior to executing a lease or rental agreement. A unit owner wishing to lease his unit must submit a copy of the proposed lease to the Board prior to executing the lease. To protect the interests of the Association, our Bylaws require that certain information be included in the lease agreement.

The Board should be notified in the event that you wish to put your home on the market.

### **Initial assessment**

Upon the purchase of a home in Mallard Cove, the new owner pays at closing an initial assessment of \$2,500 which is deposited into the Association's capital/longterm contingency fund. If a current homeowner in good standing wishes to purchase another home in Mallard Cove and is also selling his/her unit, the initial \$2,500 assessment normally collected from an outside buyer at closing will be waived. However, if the current homeowner is not selling his/her unit, the initial assessment will apply on the newly purchased unit.

### **Other restrictions**

No commercial vehicles, trailers, boats, or campers are allowed to be parked overnight without prior approval from the Board.

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**Enclosures:**

- Current list of homeowners/residents
- Information Sheet: Smoke & Heat Detectors
- Information Sheet: Low Temperature System
- Home Protection Checklist
- Home Protection Plan Contact Information
- Residency Regulations

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The following list of telephone numbers is compiled as a convenience to homeowners. For your safety, it is strongly recommended that you periodically verify the emergency telephone numbers. These numbers may be subject to change and we cannot guarantee their accuracy.

**EMERGENCY TELEPHONE NUMBERS:**

Laconia Fire Department	911	524-6881
Laconia Police Department	911	524-5257
Ambulance / EMS	911	524-6881
Lakes Region General Hospital		524-3211
Laconia Clinic		524-5151
NH State Police		800/525-5555

**OTHER TELEPHONE NUMBERS:**

Eastern Propane	783-5955
	800/479-4840
Electric Service (Eversource)	800/662-7764
Laconia City Hall/Town Clerk	527-1265
Laconia Water Department	524-0901
Laconia Library	524-4775
Post Office (Lakeport)	524-5508
Post Office (Laconia)	524-6271