

FREQUENTLY ASKED QUESTIONS (FAQ)

Association Purpose

Question: What is the purpose of a Condominium Association?

Answer: A Condominium Association is when each owner owns a percentage of the common elements, which consists of everything except the living units. The community association itself owns no real estate.

Question: What is the primary responsibility of the Association?

Answer: The primary responsibility of the Association is to protect the homeowner's investment and maintain, if not enhance, the value of the property. This is accomplished by properly maintaining common facilities, such as grounds, parking areas, private streets, landscaping, and recreational facilities.

Question: What services does the Association provide?

Answer: The Morgandale Condominium Association provides services such as trash collection, snow removal, and maintenance of the common areas, including the exterior of the homes. Condominium Associations are also responsible for enforcing rules, regulations, and architectural standards; sponsoring or initiating and promoting recreational and social programs; facilitating communication among members; and contributing to the general quality of life for the residents.

Question: Who is the Council or Board of Directors?

Answer: The Council for Morgandale is elected officers who manage the affairs of the Association.

Question: How do I contact my Council?

Answer: You can contact your Council via the Management Office 215-368-6350, via jill.geiger@associa.us, or attending the monthly meeting.

Question: Does my community have an Association Management Company, and if so, how do I contact them?

Answer: Your community is managed by Associa Mid-Atlantic. As a part of Associa®, the nation's leader in community Association management, Associa Mid-Atlantic provides the operational stability, financial reliability, and industry resources to help enhance the value of your community, and an essential investment - your home. Associa Mid-Atlantic is proud to have been awarded the prestigious Accredited Association Management Company (AAMC) designation from the Community Associations Institute

(CAI). AAMC is the highest designation awarded to management firms from CAI. You can contact the Management Office by phone at (215) 368-6350, fax (215) 368-6375, or by e-mail at jill.geiger@associa.us.

Assessments

Question: What is a Condominium Fee?

Answer: Those who live in a condominium association share common property, amenities, services, and some utilities. They also share the costs of these features – referred to as condominium fees, assessments, due, or maintenance fees. Here at Morgandale, the condominium fee is the same for every home, regardless of the type of home. The Council for Morgandale sets the condominium fee level each year according to actual needs identified during the budgeting process. Budgets must cover all areas of operation and the annual contribution to reserve funds. Like your personal expenses, association expenses are likely to increase over time. The Council is required to give each owner a copy of the draft budget before it's accepted and approved. Study it carefully and ask questions. Pay your assessments promptly, and support the Association's collection policy.

Maintenance

Question: What maintenance is a homeowner responsible for?

Answer: A homeowner is responsible to maintain, repair, and replace all interior surfaces within or surrounding his Unit (such as surfaces of walls, ceilings, and floors), A homeowner must maintain, repair, and replace the fixtures and equipment in his Unit which include but are not limited to the following, where applicable: air conditioning and heating units, refrigerators, stoves, fans, hot water heaters, fireplaces, chimneys, garbage disposals, dishwashers, washer, dryers, dryer vents, drains, plumbing fixtures and connections, electric panels and wiring, electric outlets and fixtures, doors, windows, screening and glass, fixed or sliding glass doors, skylights, balcony, railings, exterior lighting fixtures, garage doors, carpeting, floor and wall tiles, wallpaper, interior paint, driveways, any betterments to the unit, and any and all Limited Common Elements reserved for the exclusive use of his Unit, such as flower beds within 4' from the front and side of the home and 2' from the back of the patio, decks and patios. Please refer to the Components Responsibility Chart, within your Rules and Regulations, for additional responsibilities.

Question: When do I need to get approval from the Association for an improvement to my home?

Answer: Any change to the exterior of your unit, for example, landscaping, mailbox, deck, patio, fencing, windows and doors. You would need to fill out an Exterior Modification Form and wait for approval before you start the repair or replacement.

Question: What maintenance to a unit is the Association responsible for?

Answer: The Association is responsible to maintain those portions of the buildings which are not included within any of the Units, which include but are not limited to the foundations, roofs, siding, shutters, gutters, downspouts, privacy fences, load-bearing interior walls, and concrete walks. Please refer to the Components Responsibility Chart, within your Rules and Regulations, for additional responsibilities. If you have a repair that is the responsibility of the Association, please contact the Management Office at (215) 368-6350.

Association Legal Documents

Question: What is the 'Declaration of Condominium?'

Answer: The term Declaration refers to the Declaration of Condominium which was recorded with the Office of Recorder of Deeds of Montgomery County to create the Morgandale Condominium. The Declaration describes the Units and Common Elements that comprise the Condominium. The Declaration also contains various covenants and restrictions. It describes an owner's responsibilities to the Association which can include payment of dues and assessments as well as the Association's various duties to the owners. It is commonly viewed as somewhat of a 'constitution' of the Association. A real estate covenant is a legal obligation imposed in a deed by the seller of a home and or property upon the buyer of the real estate to do or not to do something. Such restrictions frequently 'run with the land' and are enforceable on future buyers of the property. Examples might be to maintain a property in a reasonable state of repair, not to run a business from a residence, or not to build on certain parts of the property. Many covenants are very simple and are meant only to protect a neighborhood from homeowners destroying trees or historic things or otherwise directly harming property values. Some can be more specific and strict, outlining everything a homeowner can do to the exterior of their home, including acceptable colors to re-paint the home, exactly when holiday decorations are allowed up, automobile placement or repair on property, satellite placement, etc.

Question: What Are 'ByLaws' or 'Code of Regulations'?

Answer: A set of rules or guidelines regarding the operation of a non-profit corporation. Bylaws generally set forth definitions of offices and committees involved with the Council. They can include voting rights, meetings, notices, and other areas involved with

the successful operation of the Association. At Morgandale, the Bylaws are termed a Code of Regulations. The Code of Regulations also describes the rights and duties of Council as well as the rights and duties of Unit Owners.

Question: What are Governing Documents?

Answer: The declaration, code of regulations, rules and regulations, articles of incorporation or any other documents which govern the normal operating procedures of an Association.

Trash and Recycling

Question: How do I dispose of my trash?

Answer: Place your trash in a sealed bag and deposit it into the trash toter at the entrance of your court. Do not leave loose bags, trash cans, or recycling cans outside.

Question: When does the trash get picked up?

Answer: Monday, Wednesday, and Friday.

Question: What and where do I recycle?

Answer: The recycling containers are located at the clubhouse parking lot. The long gray bin is for the co-mingles, and the large dumpster is for the cardboard and paper. Items to be recycled are listed on the web site under the menu 'Trash and Recycling', under co-mingle recycling.

Complaints

Question: What do I do when I have a concern or a complaint about a neighbor?

Answer: Send a letter to the Management Office via mail, hand delivery, e-mail, or fax expressing your concerns. If this pertains to a rules violation, please indicate the owners name and/or address, the violation, date and time if possible.

Selling or Leasing

Question: Does the Association need to be notified if I want to sell or lease my home?

Answer: Yes! In order for The Association to process the necessary paperwork, the Association needs to be notified at least 10 days prior to the settlement or lease effective date.

CAI

Question: What is CAI?

Answer: CAI is in fact a national organization with many local and state chapters. Morgandale is a member of the Pennsylvania & Delaware Valley Chapter. Morgandale obtained and holds the coveted rating of GOLD STAR COMMUNITY as designated by CAI - Community Associations Institute, PA Delaware Valley Chapter. More information on CAI can be obtained on their website at <http://www.cai-padelval.org>.