

FAQ About Center Court Condominium Living

What laws and documents govern a condominium?

There are several governing documents for a condominium. The Maryland Condominium Act governs all condominiums within the state. Center Court specifically is governed by a set of Covenants and By-laws first established by the developer – Kettler Brothers – when the property was built. Additionally, a set of Rules and Regulations, developed by the Board and approved by the Council of Co-Owners, provide additional guidance for managing and maintaining the property. You are provided a set of the Center Court governing documents as part of your Resale Package. You should read them to better understand your responsibilities as a condominium owner.

What do I own?

When you purchase a condominium, you are purchasing the area contained within the four walls of your unit. That is your total individual ownership. You are responsible for the maintenance, additions, and upkeep of that property, including the maintenance and replacement of the glass and screens in your windows and patio/balcony door. Everything outside of your unit is considered the common property of all owners and is managed accordingly. Together, all owners are referred to as the Council of Co-Owners.

How is the condominium managed?

A Board of Directors, consisting of five members, at least four of whom are owners, is elected by the Council of Co-Owners to perform the management and oversight of the condominium. The Board of Directors hires a professional property manager to collect the Assessments and other fees, pay the bills, manage contracts, and enforce the Covenants, By-laws, and rules, as guided by the Association's Board of Directors.

Why do I pay a monthly Assessment?

Unlike apartment living, where your lease fee provides the funds for management to maintain the property, a condominium is more like a

communal single family home. Since everything outside an owner's actual unit is commonly owned by all owners, each owner is assessed a percentage of the total ownership. The income from the monthly Assessments of all owners provides the funds used to maintain, repair, and replace the Common Elements, just as a single-family homeowner is responsible for maintaining their own building and grounds.

How is my Assessment determined?

The amount of your monthly assessment is based on your percentage of the total ownership. The size of your unit, its location within a building (e.g. ground floor or third floor) and amenities originally provided (e.g. a fireplace) determine your percentage of ownership and that is used to determine your actual monthly Assessment.

How are the total Assessments determined?

The Board of Directors, together with the condominium's managing agent, develop a proposed operating and Reserves budget, based on anticipated expenses for the next year. The proposed budget for the following year is presented to owners for review and approved by the Board of Directors at the November monthly Board meeting. The actual monthly Assessment fee for each owner then is determined using the percentage outlined in the previous answer.

What are the major expenses of the condominium?

Management fees – Payment for the services of the professional property manager.

Montgomery Village Foundation Assessments – Center Court is a part of Montgomery Village and the Village Foundation charges each owner about \$250/year for administration and use of the common paths, roads, and lakes. This does not include access to Foundation tennis courts, pools, gyms, and other recreational facilities.

Water and sewer – This is a common metered and charged expense. The Association pays this for all owners. It is one of the controllable expenses that can be reduced by individual resident conservation techniques.

Master Policy Insurance – This insurance policy covers all instances of damage to or loss of Common Element property or damage to a unit resulting from a Common Element problem. Owners are responsible for insuring their individual units, which generally includes all upgrades and personal property inside the walls of the unit.

Landscaping and snow removal – The landscaper also does snow removal in the winter.

Plumbing problems– This is another major expense that is controllable. Sewage backups, air conditioning condensate line clogs, broken toilet seals, and overflows can damage your unit, but often affect the unit(s) below and/or neighboring yours. Take appropriate measure to prevent problems before they cause damage.

What if something breaks while I am away?

If you are going to be absent from your unit for an extended period, it is best to turn off the main water valve to the unit (learn where it is and ensure it is in working order) and turn off unnecessary electrical breakers. During winter, always leave the furnace thermostat set at 60 degrees, so that internal pipes do not freeze and burst.

Additionally, it is best to have an emergency entry plan on file at the Management office and a key left with a trusted friend or neighbor.

Most problems will be discovered first by the neighbor downstairs, if you are on the second or third floor. The Board is authorized to have the fire department break open your unit door in the event of severe emergency situations. Otherwise, a locksmith entry fee will be charged back to negligent owners.

What can I do with my balcony or patio?

The unit patios and balconies are classified as Limited Common Elements. They are for the sole use of the owner/resident of the unit to which they are attached, but are managed by the Board of Directors. Any proposed alterations or additions must be submitted in a detailed Architectural Control Form to the Board for review and approval. These Limited Common

Elements may not be used for storage of personal property, other than patio-type furniture and plantings. Owners must keep the areas clean and neat.

Where is most of this information available?

Go to the www.montgomeryvillage.com website. Under the Communities heading, select Village Communities. In the list on the left, locate and select Center Court Condominium under the Condominiums section. This webpage contains your payment information, procedures and forms for pest control, emergency contacts, parking, trash collection and recycling, architectural control, information bulletins, the names of Board members, board meeting Minutes, pool passes, budgets, and your individual account with updates.

ATTACHMENT TO THE ANNUAL MINUTES OF THE COUNCIL OF CO-OWNERS

The following information is provided to help explain some of the unique aspects of Condominium living.

WHAT IS A CONDOMINIUM?

A condominium is not like an apartment complex, a single-family house, or even a Home Owners Association as far as ownership and associated maintenance responsibilities. The property of a condominium is divided into three distinct classes. Each class has its own specific ownership status and maintenance responsibilities. The classes are described in general in this section.

Common Elements

Those elements belonging to all owners through an undivided interest in the Association and existing for the common benefit of all owners are classified as Common Elements. The Condominium Association through the elected Board of Directors, is responsible for the maintenance, repair, and replacement of all Common Elements. The monthly assessments paid by Unit owners provide the funds to maintain and replace the Common Elements. These Common Elements include:

- Stairwells, storage rooms, electrical meter rooms, and trash rooms
- All building exterior surfaces
- Roofs and attic spaces
- Exterior lighting, including courtyard lampposts
- Lawns, trees, and plants in the Common Elements
- Fences and benches in the Common Elements
- Parking lots and sidewalks
- ~~-Common service water pipes and drains and main sewer lines~~
- Signs and building numbers

Limited Common Elements

Those parts of the Common Elements which are either limited to and reserved for the exclusive use of one particular condominium unit or for the exclusive use of more than one, but fewer than all of the condominium units are referred to as Limited Common Elements. The Limited Common Elements have mixed maintenance responsibilities. These elements include:

- Building foyer areas and stairs
- The unit entrance door exterior surface (for painting only)
- Window frames (less the glass)
- Patio/balcony door frames (less the glass)
- Patios and balconies proper

- Patio fences
- Building mailboxes

* Originally installed windows and patio/balcony doors may be replaced at owner's expense following Association established architectural guidelines.

Condominium Unit

The deeded interest purchased by the owner, together with all the fixtures and improvements contained therein, is referred to as the Unit. The Unit constitutes all the single use items within the four walls, as well as some additional elements. These elements are the sole responsibility of the Unit Owner. The Unit includes:

- All major appliances and plumbing fixtures
- Carpeting and flooring
- Interior walls and doors
- Unit entrance door (except exterior surface)
- Locks on unit entrance door
- The heating/air conditioning unit and its thermostat
- The water heater
- All single-service pipes and ducts
- Fireplaces, where installed
- Unit window glass, screens, and the unit patio/balcony door glass and screen
- Patio gates

CONDOMINIUM FAQ

Is a condominium like an apartment building?

Pleasant living arrangements in condominiums are dependent on good neighbors with individuals working out their own problems. Your condominium does not have a central office, no maintenance people, and no property supervisor. Generally inside your walls is the owner's responsibility while the outside is common property with usage shared by all owners.

How are the monthly condo fees determined?

A budget is developed to cover the anticipated expenses for the year. Then the total is allocated to each condominium nit based upon the square footage of the property.

What are the major expenses?

Management – a professional property manager collects the fees, pays the bills, manages contracts, and enforces the rules as guided by the association Board which consist of elected representatives.

MVF Assessments – we are part of the Montgomery Village and the Village charges each owner about \$250 per year for administration and to use their paths and lakes.

This does not include access to their tennis court, pools, gyms and other recreational facilities.

Water and sewer – The Association pays this for the residents. It is one of the controllable expenses that can be kept down by the conservation techniques.

Insurance – owners are responsible for insuring their property which generally includes all upgrades and personnel items inside the walls.

Landscaping – the landscaper also does snow removal in the winter.

Plumbing – This is another major expense that is controllable. Sewage backups, condensate lines, toilet seals and overflows can damage your unit but often affect the property below neighboring.

What utilities?

Electric (Pepco), water, heat/cool, cable (Verizon and Comcast)

Please take a minute to locate the main controls for these items. IN case of an emergency, you may want to access these. For example, the hose to the washer has broken and the shut off valve is frozen. You'll need to go to the main water valve over the water heater and hope you can reach it and it too is not frozen. Better check the water heater pressure run off valve while you are in the area.

What is something breaks while I am away?

It is best to have an emergency entry plan on file at the management office and a key with a trusted friend or neighbor.

Most problems will be discovered first by the neighbor downstairs – be they a water leak, sink backup, or clogged A/C condensate line. The fire department will break down your door for emergencies. ~~A lock smith entry will be charged back to negligent owners.~~

Often new owners will mistakenly lock their key inside their unit.

What can I do with the balcony or patio?

These are limited common areas and are controlled by the association rules and regulations. Essentially, they are to be kept neat and is not there just as additional storage.

Where is most of this information available?

Go to the Montgomery Village website under communities. You need to establish an account as an owner/resident. This has your payment information, procedures and forms for pest emergency contacts, parking, trash collection and recycle, architectural control, information bulletins, board members, meeting minutes, pool passes budgets, and your account with updates.