

Community Rules
M.V.H.Cooperative, Inc.
A Resident-Owned
Community

Owned and operated by M.V.H. Cooperative, Inc.

Introduction

We wish to welcome you to our community. It is our desire to provide a pleasant, attractive and affordable place for people to live. All communities need some form of regulations to accomplish this goal. The rules of this community are not intended to be unnecessarily restrictive but are meant to help provide you a safe and tranquil environment. The future value of your manufactured home rests, to a great degree, on our community's appearance and its reputation in the community at large.

The Board of Directors

Approved on:

Amended on: _____ Initial: _____

IMPORTANT NOTICE REQUIRED BY LAW

THE RULES SET FORTH BELOW GOVERN THE TERMS OF YOUR RENTAL AGREEMENT WITH THIS MANUFACTURED HOUSING PARK. THE LAW REQUIRES ALL RULES OF THIS PARK TO BE REASONABLE. NO RULE MAY BE CHANGED WITHOUT YOUR CONSENT UNLESS THIS PARK GIVES YOU 90 DAYS ADVANCE NOTICE OF THE CHANGE.

SUBJECT TO THE TERMS OF ANY WRITTEN LEASE AGREEMENT, YOU MAY CONTINUE TO STAY IN THIS PARKS AS LONG AS YOU PAY YOUR RENT AND ANY OTHER LAWFUL CHARGES, FOLLOW THE RULES OF THE PARK AND APPLICABLE LOCAL, STATE AND FEDERAL LAW, DO NOT DAMAGE PARK PROPERTY AND DO NOT REPEATEDLY BOTHER OTHER TENANTS IN THE PARK. YOU MAY BE EVICTED FOR NONPAYMENT OF RENT, BUT ONLY IF YOU FAIL TO PAY ALL RENT DUE WITHIN 30 DAYS AFTER YOU RECEIVE WRITTEN NOTICE THAT YOU ARE BEHIND IN YOUR RENT.

YOU MAY ALSO BE EVICTED FOR NOT FOLLOWING THE RULES OF THIS PARK, BUT ONLY IF THE RULES ARE REASONABLE, YOU HAVE BEEN GIVEN WRITTEN NOTICE OF YOUR FAILURE TO FOLLOW THE RULES, AND YOU THEN CONTINUE TO BREAK THE RULES. YOU MAY NOT BE EVICTED FOR JOINING A TENANT ORGANIZATION.

IF THIS PARK WISHES TO EVICT YOU, IT MUST GIVE YOU 60 DAYS ADVANCE NOTICE, EXCEPT IF YOU ARE BEHIND IN YOUR RENT, IN WHICH CASE ONLY 30 DAYS NOTICE IS REQUIRED. THE EVICTION NOTICE MUST GIVE YOU THE REASON FOR THE PROPOSED EVICTION.

YOU HAVE THE RIGHT TO SELL YOUR HOME IN PLACE TO ANYONE AS LONG AS THE BUYER AND HIS HOUSEHOLD MEET THE RULES OF THIS PARK. YOU MUST NOTIFY THE PARK IF YOU INTEND TO SELL YOUR HOME. FAILURE TO DO SO MAY MEAN THAT THE BUYER WILL BE REQUIRED TO MOVE THE HOME FROM THE PARK.

COPIES OF THE LAW UNDER WHICH THIS NOTICE IS REQUIRED, *RSA 205-A*, MAY BE OBTAINED FROM THE CONSUMER PROTECTION AND ANTITRUST BUREAU OF THE ATTORNEY GENERAL'S OFFICE, 33 CAPITOL STREET, CONCORD, NEW HAMPSHIRE 03301 OR MAY BE ACCESSED FROM THE GENERAL COURT WEBSITE FOR THE STATE OF NEW HAMPSHIRE.

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I. GENERAL RESPONSIBILITIES

- 1) The cooperative is responsible for:
 - All underground utilities
 - Snowplowing of roads
 - Maintenance of roads and common areas
 - Trees
 - Utility Poles
 - Enforce the community rules of the co-op
 - Trash removal
 Sewer fees from the town of Gilford

- 2) The homeowner is responsible for:
 - Hooking up to utilities and maintaining connections
 - Upkeep of their lot
 - The care, maintenance and snow removal of their own walk-ways and driveways
 - Obeying community rules
 - Payment of lot rent on time
 - Prominently displaying the street number on the front of the home for emergency location (911)
 - All state or local taxes on the home are the responsibility of the homeowner. You may not remove your home unless all taxes are paid and a copy of the permit from the local governing body allowing removal of the home is given to the co-op.

- 3) All homeowners are liable for damages, injury or loss incurred in their homes and on their lot. Homeowners are strongly urged to carry homeowner's insurance.

- 4) The speed limit in the community is Ten (10) MPH.

- 5) Each homeowner, whether a permanent or seasonal resident, must assure that the Board of Directors has an accurate mailing address on file. Unless the resident has completed and forwarded a "Change of Mailing Address" form to the Board. Cooperative mail will be sent to the resident's Co-op lot address. The "Change of Address" form is available from any board member or the Co-op website.

- 6) All complaints must be submitted in writing. An "original" signature must appear on the complaint. The complaint can be given to any Board member or mailed to the Co-op's address. Electronic and/or verbal complaint may be informative but are not acceptable.

- 7) Discharge of firearms, BB guns, archery equipment, paint ball guns, fireworks and any other dangerous weapon is strictly not allowed. This a life safety issue!

II. OCCUPANCY

- 1) All housing units are to be owner-occupied. No rentals or sub-leases are allowed, except as specified in the Co-operative's bylaws. In order to promote the safety of the

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Homeowners and make a fair distribution of services, the maximum number of individuals Allowed per home are 4.

- 2) All lot rents are due on the first (1st) day of the month. There is a fifteen (\$15.00) dollar late charge for rent received after the (7th) day of each month. Such late fees shall be considered additional rent. Cash is not acceptable for payment of rent. A returned check fee will be assessed five dollars (\$5.00) over the current bank fees per check. No re-deposits will be made. Non-members will pay fifty (\$50.00) dollars above the prevailing member lot rent.
- 3) Any homeowner wishing to sell or remove their home is required to give a thirty (30) day written notice of intent to the Board of Directors. Failure to give notice can result in 30 days additional lot rent. In either case, the homeowner is responsible for advising any potential buyers of the requirement to join the cooperative as a condition of allowing the home to remain in the community.

For a period of thirty (30) days following the delivery of the notice to the Board, if the resident receives more than one offer for the same price upon the same terms and conditions, and one of said offers is from a lower-income family or individual, the resident shall accept the offer from the lower-income family or individual. Provided that the Board may authorize the sale to someone other than a lower-income family or individual at the request of the selling resident in the case of a sale to a family member or where the delay in selling would pose an unreasonable hardship for the selling resident.

A lower-income family or individual shall be defined as a family or individual whose total income does not exceed 80% of the median income in the count as determined by the U.S. Dept. of Housing and Urban Development and published in the Federal Register.

If the Cooperative is owed money by the resident, the Board of Directors will sign a deed (within 15 days as required by RSA 477:44), as requested but may insist that the deed be transmitted directly to the escrow or closing agent with a Notice of Lien (pursuant to 205-A:4-a) on the resident's home for those amounts due and owing the Cooperative. The deed should only be recorded upon payment to the Cooperative of all outstanding balances due to the Cooperative, if not the Buyer will be on notice of the lien and the Cooperative may collect it against the home despite the transfer.

The following shall apply in all situations where Fannie Mae holds an Eligible Loan on a home in this cooperative:

- Notwithstanding any other Bylaw provision, the purchaser of a Manufactured Home who acquired title at a foreclosure sale conducted by the holder of an "Eligible Loan" (as defined by RSA 205-A:4-a), or directly from a holder of an Eligible Loan, shall be exempt from any "low-income" requirement.
- Notwithstanding rights of the Cooperative under RSA 205-A:4-a or other law, any holder of an Eligible Loan which is actively pursuing the right to foreclose or which has acquired title to the Manufactured Home by purchase itself at a foreclosure

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sale or by deed in lieu of foreclosure, and which has paid or is paying the Cooperative Rent and Other Charges owing by a Member under an Occupancy Agreement, shall not be required to advance more than six (6) months of Rent and Other Charges, and the Cooperative's lien rights, as to amounts owing to it by the Member under the Occupancy Agreement or otherwise, shall be subordinate to the rights of the holder of an Eligible Loan, and amounts owing to the Cooperative shall Only be paid out of the excess proceeds, if any, available after transfer of the Manufactured Home to a third party, and after all amounts outstanding under the Eligible Loan, including repayment of advances of monthly Rent and Other Charges have been paid in full.

- a) For sales of homes:
 - i. The letter will contain the agent's name, telephone number, and address;
 - ii. The asking price and the names, telephone number and address of any party having signed a Purchase and Sales Agreement.
 - iii. If the homeowner desires an inspection of the home as a contingency of the sale, it must be done in compliance with RSA 205-A:2.f.
- b) For removal of homes:
 - i. All taxes assessed against the home, all lot rent, fees and assessments are to be paid in full.
 - ii. In addition, a copy of the permit to remove is given to the Board of Directors prior to removal.
 - iii. The lot is to be cleaned of any trash, debris, and hazards, i.e. stairs falling apart, outbuildings in disrepair, broken glass.
- c) For homes to be moved in:
 - i. The Board of Directors requires written approval of all new and used homes prior to delivery.
 - ii. The Board of Directors reserves the right to inspect and view any used home before moving into the community.
 - iii. If required by local, state or federal regulations, the age and condition of the home must first be approved by the regulating authority.
 - iv. All work must meet the minimum standards set by the State of NH Manufactured Housing Installation Standards Board, RSA 205 D:20, part 603.
- 4) Only those in-home businesses that do not create additional traffic, noise, or odor to the community are allowed.
- 5) Sewer systems are not to be used for disposal of grease, condoms, feminine napkins or tampons, children's toys, diaper wipes, non-bathroom tissue or bio-hazard material. As a cop-op member, you are an owner of our systems. If the damages are found to be due to the homeowner's failure to follow this rule, the homeowner may be responsible for the entire cost of the repair.
- 6) It is the responsibility of the homeowner to provide for securing the home's water lines from leakage, especially during the winter months. At this time, the standard method is by heat tape. You are required to inspect and plug them in each year in the fall. The cooperative reserves the right to shut off the water at any home where there is a leak until such time as a repair is made. If the damages to the co-op's property and/or

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infrastructure are found to be due to the homeowner's failure to follow this rule, the homeowner may be responsible for the entire cost of the repair.

- 7) Notify the Board of Directors if there are any additions of occupants in your home that exceeds 90 (ninety) days. In all cases, the total number of occupants shall not exceed the Cooperative's established occupancy limits. The Board of Directors requires an Occupancy Agreement to be modified as needed to list the new resident as an occupant, but not to sign as a party. Each additional adult Occupant must meet the co-op's Criminal Background Criteria. Occupancy may NOT exceed limits set for the home-site (lot).
- 8) All homeowner's are responsible for the actions of their guests, members of their household and their pets. Community Rules apply to all guests and invitees, as well as the homeowner household.
- 9) Adults, children, pets and their guests are not to be on the lot or property of others, uninvited.
- 10) Residents and guests will conduct themselves in a reasonable manner so as not to disturb others. Public drunkenness is strictly prohibited. This is a drug free Community. Use, sale or giving of illegal drugs to others in this community is prohibited and is cause for immediate eviction, with prosecution to the fullest extent of the law.
- 11) A moderate noise level from radios, electronic equipment, vehicles and parties is expected at all times. Quiet hours are from 10 PM to 8 AM.
- 12) Homeowners are responsible for repairs, maintenance and leakage from their above ground fuel storage tank (AST). It is strongly recommended that when a new tank is installed or an existing tank upgraded that the owner follows the Best Management Practices as listed in the NH Department of Environment Services WMD-REM-16 guideline. If the Cooperative discovers that an existing AST is for any reason in danger of leaking fuel, the Cooperative will notify the homeowner. The homeowner will then have the responsibility to mitigate the leakage threat in accordance with the WMD-REM-16 guideline within 30 days.
- 13) Upon sale of a home, fuel storage tanks must be upgraded to the NH Department of Environmental Services WMD-REM-16 guideline BEFORE ownership changes. The financial responsibility must be decided between the seller and buyer

III. BUILDINGS AND STRUCTURES

- 1) All homes need to be maintained in good condition, skirted, clean, neat and properly painted in a manner in keeping with the general appearance of the community.

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- 2) Accessory buildings, porches, decks and skirting are to be kept painted and in good repair so the appearance of the home and lot are attractive overall.
- 3) Concrete blocks are not acceptable as stairs. For the safety of all concerned the cooperative recommends all outside doors have stairs with hand railing on opening side and in accordance with the town's building code.
- 4) Only one utility building is allowed. Metal buildings are permitted. Any new structure is to comply to the following standards:
 - a) may not exceed 12' X 12'.
 - b) doors and windows stay in good repair and are able to be closed.
 - c) only single story structures are allowed.
- 5) All buildings, additions, porches, sheds, towers, children's play facilities, and decks are to have prior written approval by the Board of Directors, who must sign the Permit Request, and are to comply with the town building codes, and federal and state regulations. Homeowners are required to present a plan for any of the above structures, showing details of the structure and the location on the lot. A copy of the Town's building permit is to be given to the Board of Directors before work begins, which will be placed in the homeowner's file.
- 6) Fences may be used for decorative purposes only and no higher than four (4) feet. No lot perimeter fences are allowed. The Board of Directors has final approval on fences.
- 7) Pools, hot tubs, and trampolines are strictly prohibited!!
- 8) Commercial signs are not allowed, with the exception of one real estate sign per lot if the home is for sale.

IV. SITES

- 1) Freestanding clotheslines are permitted either in the back yard or side yard. Stringing lines between trees and/or the home is not permitted.
- 2) Rubbish is to be kept in closed containers designed for that purpose and out of sight if possible.
- 3) Appliances, motors, auto body parts, building supplies, chemicals, drums, tires and other discarded items may not be left on lawns or around homes. No furniture of any kind except for lawn furniture may be kept outside the home. Yards are to be kept neat and free of debris.
- 4) Lawns are to be kept trimmed and mowed. If a lot is neglected, the cooperative reserves the right to have the lot cleaned and paid for at the owner's expense.

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- 5) No water sprinklers are to be permitted in the park.
- 6) Outside burning of leaves, rubbish, etc. is **not** permitted. Gas and charcoal grills are permitted but may not be operated within three feet of any home or permanent structure. Outdoor fire pits are only permitted with prior approval from the BOD. A letter from the BOD is also needed to give to the Gilford Fire Department so you can acquire your category 1 permit. No other category fire is allowed.
- 7) The use of the lot by the homeowner will not interfere with the cooperative's ability to perform any upkeep and maintenance of the community infrastructure. Ask **before** you dig or plant! DIGSAFE regulations apply.
- 8) Prior written approval by the Board of Directors for planting, trimming and replacement of all trees is required.
- 9) The use of pop-up campers and RV's is not permitted overnight.

V. VEHICLES

- 1) Unregistered and/or un-inspected motor vehicles are not allowed in the community. No vehicle repair or fluid changing is to be performed in the community. Tire changes and minor actions such as adding windshield fluid are permitted.
- 2) Parking spaces will be allocated to each home. There is not overnight parking on front lawns. Parking is **NOT** allowed on the streets.
- 3) Motorized trail bikes, snowmobiles, go-carts and all-terrain vehicles are not to be operated in the community.
- 4) There is to be no racing or inappropriate use of any vehicles in the community.
- 5) The speed limit is ten (10) MPH.
- 6) Overnight parking of motor vehicles with a gross vehicle weight (GVWR) of over 14,000 pounds or trailers with more than one axle in the community requires prior written consent of the Board of Directors.

VI. ANIMALS

While the members of this community understand that animals are personally pleasurable and important, not everyone likes the same pets. The following rules are intended to create a healthy environment for everyone.

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- 1) Domestic pets are allowed in this community with restrictions. Proper immunization is an important responsibility of the homeowner. Placement of farm and wild animals on any cooperative property is not allowed.
- 2) All dogs are prohibited except for hospice, therapy and service dogs.
- 3) Other than walking a dog, dogs left outside for any length of time are not allowed. Outside lodging or structures for dogs are not permitted on Co-op property. Dogs, while outside, may not be left unattended for any amount of time and must be kept leashed.
- 4) A barking dog may not be left outside for longer than ten minutes.
- 5) Anyone with a dog must carry liability insurance indicating that they own a dog.
- 6) Cats are allowed to roam free provided they are not damaging any property of another homeowner. Should this occur, the homeowner will remove the pet or confine it to the inside of the home.
- 7) All solid wastes from pets are to be picked up by the owner immediately and disposed of in the proper manner.
- 8) All animals are required to be licensed as required by the Town of Gilford.
- 9) All new pets are required to be spayed or neutered.
- 10) Each home is allowed to have a maximum of two pets.
- 11) Residents may apply for an exception to the maximum pet rule. The Board of Directors has the final say.
- 12) Residents may apply for an exception to the "VI. Animal section of the Community Rules" by submitting a Request for a Reasonable Accommodation.

VII. REQUESTS FOR REASONABLE ACCOMODATIONS

Where the situation warrants, residents may apply for an exception to Community Rules by submitting a written Request for a Reasonable Accommodation to any member of the Board of Directors. The request for a Reasonable Accommodation will be heard by the Board of Directors at the next regularly scheduled board meeting. Any exception that is granted by the board shall be subject to revocation at the sole discretion of the board.

VIII. ATTORNEY'S FEES AND COSTS

In the event any legal action is commenced by the cooperative to collect past due rent, to evict for any reason, or for any other reason, the homeowner must pay all legal fees and costs incurred by the cooperative. These fees and costs will be paid by the homeowner, even if the eviction is terminated or cancelled by the cooperative. The legal fees would also include all such fees and costs incurred in connection with a Supreme Court Appeal filed by the homeowner.

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The legal fees and costs incurred by the cooperative shall be considered additional rent for the unit in question, and this additional rent shall be due and payable by the homeowner in accordance with these Community Rules.

In the event a legal action is commenced against the Cooperative by a homeowner and the Cooperative prevails in said action or the action is withdrawn by the homeowner, the homeowner shall be required to reimburse the Cooperative in defending such action. In no event shall the Cooperative be responsible for paying the homeowner's legal fees. This is justified since the homeowner is a member of the Cooperative and a partial owner of the Cooperative. The term legal action shall include any civil action brought before the court of law and any action or claim brought before a Board, administrative agency or other such body.

IX. SEVERABILITY

Should any part of these rules to be deemed illegal it does not mean that these entire rules are illegal.

X. LIABILITY AND INDEMNITY

The cooperative shall not be liable for debt or damage claimed for injury to persons, including homeowners and their guests or for property damage from any cause related to homeowner's occupancy of the lot or pets, guests, family members or invitees of the homeowner. The cooperative shall not be liable for any damages due or occasioned by or from plumbing, gas, water, steam or other pipes or sewage, or the bursting, leaking or running of any pipe, tank, washstand, water closet or waste pipe, in, above, upon or about said lot or community premises. Not for any damage arising from acts of neglect of co-resident, or other occupants, owner of adjacent or contiguous lots and property. Homeowners shall pay for any expense, damage, or repair occasioned by the stopping of waste pipes or overflow of water, and from any and all damages not occasioned by reasonable wear and tear, caused by their improper use thereof. Homeowners hereby covenant and agree to indemnify cooperative and save it harmless from all costs and expenses including attorney's fees, liability loss or other claims or losses. Nothing herein shall be deemed to release the cooperative from gross negligence.

Except for gross negligence of cooperative, homeowners hereby release cooperative from any responsibility for any injuries or damages occurring upon or in any way connected with, the premises or nearby streets. Also, the cooperative is not responsible for claims or damages that may be caused by the re-entering and taking of possession by cooperative under conditions of these rules and regulations or the laws of the State of New Hampshire.

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_____ Community Rules

Total 12 Pages – Approved on
by the Membership

The foregoing is a true and accurate account, attested by _____
Secretary

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