



Neighbors, Welcome to Senators... an upscale independent community in Lewes, Delaware consisting of 229 single family homes.

WHAT IS A COMMUNITY ASSOCIATION?

Automatic and mandatory homeowners associations are part of an overall concept of residential property ownership. Purchase of the home or lot brings with it membership in the association which provides the structure for operation and management of the residential community concept. Membership includes certain mandatory obligations, financial responsibilities and rules of the association.

Unlike other states, there is no infrastructure support from our county or state.¹ The HOA owns the roads, sidewalks, ponds, irrigation system, clubhouse, pool and other amenities within the community. Over time, these amenities will require repairs, renovations and/or replacement in order to maintain the quality of life expected by the residents. Accordingly, the association retains the services of an independent professional (Whayland Consulting Group) to prepare an estimate of the association's long-term funding needs (see *Reserve Study on website*). It is the goal of the association to fully fund a Long-Term Reserve (LTR) fund so that no special assessments will be required to meet future funding needs other than a dues increase to manage inflation.

By purchasing into a community association, the owner agrees to abide by the community's established guidelines. The owner will often live close to his or her neighbors, share common facilities, and voluntarily sacrifice certain freedoms, all for the cause of protecting communal property values and reducing nuisances. Reasonable restrictions, consistently enforced over time, will preserve the net value of the community and maintain a high quality of life for its residents.

The community association gives continuity to the community; it preserves the architectural integrity and it maintains the common properties. Properly run, it promotes the community concept and protects the community's property values.

¹ *With the exception of our sanitary sewer system, which is maintained by Sussex County*

PURPOSE OF A COMMUNITY ASSOCIATION

- Manage common areas of the property
- Manage property interests of owners
- Provide services for owners

Using the annual budget, dues are assessed to meet these objectives.

As an HOA member, you have the right to:

- ~Participate in meetings, Committee² service, and stand for election
- ~Share enjoyment of common areas and amenities
- ~Fair treatment and the opportunity to provide input and feedback
- ~Live in a community maintained according to established standards

Resident obligations and responsibilities include:

- ~Payment of HOA Dues
- ~Maintaining your property & abiding by SSAB Design Standards
- ~Adherence to governing documents, rules & regulations of the community
- ~Familiarize yourself with the governing documents
- ~Vote in community elections and on other issues [One vote/Household]
- ~Communicate honestly and with respect

² *List and description of Senators Committees can be found on our www.senatorshoa.com website.*

HOW THINGS GET FUNDED – Budgets, Dues and Assessments

Dues are collected quarterly to fund the operating budget and Long Term Reserve (LTR) Account. The operating budget is adopted yearly after thorough review by the Finance Committee and the Executive Board. The Budget takes into consideration day-to-day expenses to cover the operation of a community. Expenses include:

- Landscape and Pond maintenance
- Irrigation
- Clubhouse and Pool
- Trash and Recycle
- Utilities
- Insurance
- Administrative

From time to time special assessments to the budget may be needed. Procedures for special assessments can be found in the ByLaws.

The HOA dues consist of two parts. Based on the 2018 budget, 17% is designated for the Long Term Reserves and 83% is designated for Operating Expenses. These percentages may change in subsequent budget years.

AUDITS

The Finance Committee reviews monthly the financial statements prepared for us by the Property Manager. Audits by outside accounting firms may be conducted periodically. This audit ensures that the Balance Sheet and Income Statement preparation are following current generally accepted accounting principles.

PONDS

Our ponds are not only decorative amenities, but are a functional part of our community. The ponds are required by DE law in all of our developments to handle runoff. Sussex County land is flat and the runoff has no place to go other than ponds. All street water drains to the ponds and is then redistributed to keep the ponds level and prevent overflow. Irrigation and rain water runoff makes its way to the ponds as well, including any chemical treatments added to the lawns. Please do not dispose of anything in the street drains.



CLUBHOUSE AND POOL

The clubhouse and pool are amenities to be enjoyed by all residents. Please read about the rules of their use on the www.senatorshoa.com website. Problems and concerns should be directed to our property manager.

NOTE: The clubhouse can only be reserved when there is no event scheduled by our Social Committee. Residents wishing to use the clubhouse for a party, event or function must complete the RESERVATION FORM found on the website. These events may not be publicized outside of the community. Reservation of the clubhouse does not limit it to your exclusive use and will remain open to others to utilize.

Events sponsored by residents utilizing paid instructors (such as, but not limited to, yoga or paint night), must obtain and provide a copy of the instructor's business license, waiver of liability, and certificate of insurance naming Senators as additional insured in advance of the event.

The clubhouse is to be cleaned and returned to its original state after each function. This includes sweeping, vacuuming, spills mopped, tables wiped, kitchen and all appliances cleaned, folding tables and chairs stored, lights, television and sound system turned off and trash removed and disposed of properly in the Clubhouse trash receptacles located in the outdoor fenced storage area on the east side of the building. The homeowner agrees to cover the cost of additional cleaning that may be necessary.

IRRIGATION

Our irrigation system consists of three wells and pumps servicing the community at various watering schedules throughout the season (May-October). Each Spring the irrigation system will be checked by our vendor to ensure it is working properly. The pumps are protected from overload and will shut down to prevent burn out and misuse. DO NOT ATTEMPT TO adjust the irrigation system on your property. Any disruption of the irrigation schedule compromises the whole system.

GOVERNING DOCUMENTS

Senators governing documents set forth covenants, conditions, standards, restrictions, rights, obligations and rules for the protection of owners and the community; for the enhancement of property values; and for the promotion of harmonious living. They provide a framework for the operation and management of the community; the funding mechanism; and the transition of control. Copies of documents are kept on the www.senatorshoa.com website. Here they are, in order of authority:

- ~Delaware Uniform Common Interest Ownership Act [DUCIOA]
- ~Senators Subdivision Record Plan [Sussex County Plat Book 145, page 55]
- ~Senators Subdivision Declarations*
- ~Senators Homeowners Association Articles of Incorporation
- ~Senators Homeowners Association Bylaws*
- ~Senators Rules & Regulations*
- ~Executive Board resolutions*

**Located on www.Senatorshoa.com*

SENATORS HOMEOWNERS GROUP FACEBOOK (reprinted from the Facebook page)

About: Senators residents volunteered to manage a Facebook page for the enjoyment of the Senators community. The page is self-managed by these administrators and individual residents who decide to participate, and it is intended to be a positive experience. Only Senators residents may join. The page has no formal or official connection to the Senators Homeowners Association [HOA], and will not be used to conduct HOA business. It is not the appropriate place to register complaints, rule violations or other criticism against any individual or specific group of residents, whether named or not. Posts, comments and any other content on the Senators Facebook page are the responsibility of individual contributors and do not represent the views of the Senators HOA or its executive board.

Purpose: The purpose of the Senators Facebook page is to provide a fun and informal forum for resident communication and interaction. It is intended to be a community-building, friendly, informative and enjoyable experience where residents may solicit and share experiences, ideas, insights, opinions, recommendations and assistance on a variety of issues. It may be used to share event and area photos, to organize events or to solicit interest in the occasional surplus household item, event ticket or charitable cause. Residents may use the page to occasionally notify the community of available paid services that they personally perform. These are just examples; we couldn't possibly list all appropriate uses. So, subject to the following guidelines, the community relies on your good judgment.

Guidelines: The following guidelines should ensure a positive experience for everyone: When posting, keep in mind the purpose and spirit of the community page. No profanity, discrimination or sexual content. Steer clear of offensive, hateful or potentially embarrassing comments, and angry or aggressive behavior. Avoid criticism or complaints against any individual or group of residents, whether named or not. Direct any complaints about specific rule violations through appropriate channels. Please don't post them on the community Facebook page. The Facebook page administrators have the discretion to remove any post or comment that goes against these guidelines. Anyone who continues to post comments that detract from others' enjoyment of the page may be removed as a Facebook page member.

Other Resources: To locate HOA documents, such as the Declarations, Bylaws, Rules & Regulations, and Meeting Minutes, go to the official HOA web site, www.senatorshoa.com. This site also contains the Architectural Review Process to be used by any residents planning an addition, alteration of improvement to their property.