



Resident Handbook

7 Evergreen Circle • Topsham, Maine 04086 • 207-725-6318 • 866-854-1200
www.highlandgreenlifestyle.com



Welcome to Highland Green!

On behalf of John Wasileski and the entire Highland Green staff, we would like to extend you a warm welcome to your new home and community.

As a resident of Highland Green, you are joining a thriving community of active, independent neighbors. This community is served and supported by a dedicated and experienced staff. Our staff will work to ensure your home and lifestyle at Highland Green exceeds your expectations.

We have created this Resident Handbook to provide you with information on a variety of topics and common questions about living in the Highland Green Community. We hope it will provide valuable information throughout your residency here. If you have questions about any of the information addressed in the handbook, please do not hesitate to ask a staff member for assistance.

We hope your life at Highland Green will be a long and satisfying one, filled with good fortune, good health, and a world of new opportunities!

Very truly yours,

The Highland Green Staff

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1. The Move-in Process

Introduction

As you prepare to occupy your home at Highland Green, our staff will provide you with a variety of information to make this process as smooth as possible. This information includes:

- A move-in letter with instructions on utility set up.
- A resident handbook, which includes information on a variety of topics and common questions about living in the Highland Green Community and other important information about your new home.
- Regular updates through the Management Newsletter as well as ongoing availability of staff to answer your questions.

Highland Green's Commitments to our Homeowners:

1. *During the first year after the construction of your home, Highland Green Management through its builder will address and facilitate all warranty construction-related issues to your home.*
2. *At the end of one year, Highland Green Management will continue to facilitate routine, scheduled maintenance on the exterior of your home as identified in your coop budget.*

Home Maintenance Program

1. Professional property management services at Highland Green incorporated in your monthly fee will include, but not be limited to:
 - External routine, scheduled maintenance including painting.
 - Safety system monitoring by Cunningham Security including smoke detectors, interior temperature, and water pressure for sprinklers.
 - Scheduled lawn care and landscaping maintenance services on original, included basic foundation plantings and lawn.
 - Scheduled rubbish removal and recycling services as well as access to common area recycling bins.
 - Snow removal services.
 - Property Insurance (exclusive of personal liability and personal possessions).
2. Please familiarize yourself with the resident vs. coop responsibilities on the next page.

Resident Vs. Co-op Responsibilities List

RESIDENT RESPONSIBILITY	COOP RESPONSIBILITY
AC units (visible) must be painted in standard color	Bocce Courts
Appliances	Common and Coop street light poles/lights
Ceilings	Common and Coop road, curbs, sidewalks
Circuit Breakers and meters	Community Center, contents, parking, pool, grounds
Decks, terraces, cement slabs	Drainage, utility infrastructure, fire security lines and water hydrants
Door and window locks and hardware	Exterior leaks and resulting damage (except those caused by resident installation / additions)
Draperies, curtains, and blinds	Exterior lights on structure (bulb is resident resp.)
Fences on Resident’s lot	Exterior lightpost (bulb is resident resp.)
Fire sprinkler system (interior)	Fire alarm control panel replacement
Fire alarm system maintenance and repairs	Home and Common Grounds
Generators	- All common area plantings and design
Floors and finishes	- Common and home irrigation system
Gutters	Mailbox and post
Heating, plumbing, gas fixtures, conduits including exterior flues, chimneys & active vents (dryer)	Resident driveway, walkway, and entrance stoops
HVAC	Resident home exterior (original construction)
Interior Walls and coverings	- Siding trim, and fake vents
Landscape services beyond the scope of contract	- Roof shingles, flashing
Leaks (exterior and resulting damage because of post closing installation (ex: roof leak caused by solar panel installation)	- Garage doors (opener is resident resp.)
Lighting and electrical fixtures (except exterior lightpost)	- Entrance and terrace doors, frames, bulkheads
	- Sashes and sills
	- Window, window panes, window frames, seal
	- Original Porch enclosures (resident responsible for removeable screen, removeable plexiglass or glass panel, and all exterior maintenance on all home additions)
Maintenance of unit (includes sheetrock, framing, and insulation to the siding)	Pump Stations
Pipes and wiring (inside and outside walls) but not beyond outside piping	Retention Ponds
Plantings in excess of initial landscape specification (1 year Developer Warranty) and post-closing plantings	Snow Removal
Exterior maintenance on all post-closing Construction/additions	Trash Removal
Post-closing equipment and its conduits including satellite dish and other receivers	Tennis Courts
Screens	Village Drive Entrance Features
Shutters	
Solar Panels	

The expenses identified as “Coop Responsibility” are included in the Coop monthly fees and assessments. The expenses identified as “Resident Responsibility” shall be the responsibility of the Resident, except that a Coop Board may elect otherwise. For example, a board may elect to treat certain costs that would otherwise be “Resident Responsibility” as “Coop Responsibility” provided that such additional services are made available generally to all Residents of the Cooperative. Certain construction defects may be covered by the limited one-year warranties provided by the construction companies, their subcontractors, and by the developer of Highland Green. If any Resident has an issue which may be a construction or materials defect, please report it to the Highland Green Director of Operations for review as to whether it

is covered by any warranty. This Responsibility list is intended as a quick reference guide. However, nothing on this list shall operate in any way to change any of the terms and provisions of the Proprietary Lease or other Cooperative documents.

Insurance

1. The Homeowner Form HO-6 is required.
2. The Co-op insurance coverage on each individual home is written on a replacement cost basis. Replacement cost provides the insured coverage to rebuild or repair the home, “like, kind and quality” as to what existed prior to the loss after damaged from a covered peril. It does not mean coverage for the market value of a home.
3. The entire structure of the home is covered as described above, except for area rugs, drapery rods and window treatments, internal painting and wallpaper. These and all other personal property must be adequately covered by the shareholder. Essentially, for covered claims, the Co-op insurance covers fixtures, HVAC, plumbing and electrical wiring in the walls, windows, doors (interior and exterior), flooring and floor covering, original appliances, drywall, and studs.
4. The Master Co-op policy provides liability insurance for bodily injury on the common areas of the Co-op, including driveways, sidewalks, etc. The interior of the home is the responsibility of the shareholder and their personal insurance coverage.
5. Post-closing improvements to the home that have gone through Highland Green’s required approvals process (added deck, etc.) fall under Co-op insurance if it is a covered loss.
6. The Co-op is responsible for the \$10,000 deductible on a covered claim.
7. The named insured on the policy and policyholder is the individual appropriate Co-op, with the shareholders as additional insured. This holds for both Co-op Covered General Liability and Umbrella Liability and Property coverage.
8. Section 1 of Ground Lease addresses insured improvements.
9. Shareholders need to adequately insure all their personal possessions, including art, jewelry, antiques, personal items, furnishings, etc., and interior liability. Your own insurance agent can advise you on this coverage. The limits of coverage for dwelling improvements and alterations coverage not covered by the Co-op policy is a personal choice with consultation with your own insurance agents’ recommendations.

If you or your agent has questions about these policies and coverage there are local agencies which are very familiar with Highland Green.

Kip Thomas
Clark Insurance
207-274-5902; kthomas@clarkinsurance.com

Jason Ritchie
State Farm Insurance - Bath
207-443-9720; jason.ritchie.mibr@statefarm.com

Chris Grimes
State Farm Insurance - Brunswick
207-725-8442; chris.grimes.gkge@statefarm.com

Ann Jewett
Norton Insurance
207-829-3450; ajewett@nortonne.com

Monthly Fees

Each month you will receive an invoice for your monthly residency fees. This fee covers your standard service, amenities, and ground lease payments as well as any additional services or amenities you have requested during the month. You will receive your monthly fee statement prior to the first of each month. We ask that you make your payment by the first of the month. Checks should be made payable to your individual co-op and mailed to:

Highland Green
7 Evergreen Circle
Topsham, ME 04086

Checks can be dropped off at the community center in the lockbox inside the front doors.

If you have any questions and/or concerns, please call 207-725-6318.

Property Taxes

Your property tax amount is determined by an assessment by the Town of Topsham Assessor's Office. The fiscal year for tax purposes is July 1 to June 30. You will be billed through your co-op twice a year: once in March for the bill due in April and once in September for the bill due in October.

Electronic Funds Transfer for Monthly Fee Payment

An automatic withdrawal/electronic transfer process is established with Bath Savings Bank. Highland Green residents wishing to participate please fill out the Highland Green *Direct Deposit Authorization* in the forms section of this handbook and include a voided check, or a copy of a voided check, from the account which serves to document account and routing number. Please return these items to:

Highland Green
7 Evergreen Circle
Topsham, ME 04086

This transaction will take place on the first business day of the month unless alternate arrangements have been made with the accounting office.

You will still receive your monthly statement around the 22nd of every month which will state the amount being withdrawn for your personal records.

If you have any questions and/or concerns, please call 207-725-6318.

The Community Center

The Community Center contains a variety of rooms for your use and enjoyment. These and other common spaces are available for group activities as well as private use by residents -- for personal projects, for family gatherings, or for a meeting of various community organizations. Please email the Activities Committee hgmaineresidents@gmail.com to request any space reservation in the building. Management works with this resident committee and provides final confirmations to avoid duplications, conflicts, and overlaps.

O'Hara's on the Green Restaurant & Pub

O'Hara's on the Green Restaurant & Pub at Highland Green offers upscale pub fare, casual fine dining, full bar, and special events all in a vibrant, comfortable atmosphere. It's a great spot for a delicious lunch, an elegant dinner with friends and a great venue to enjoy community and social opportunities. Contact O'Hara's on the Green for more information on hours and catering services at 207-406-2109 or visit www.OHarasOnTheGreen.com.

The Golf Course

Highland Green's classic Scottish style nine-hole course is a perfect blend of nature and design. Carefully built to blend with the beautifully rugged terrain of Midcoast Maine, the course adds an element of open space to the vast Highland Green campus. Golfers and non-golfers alike enjoy the opportunities that the public course provides. For more information contact the Pro Shop at 207-725-8066 or visit www.highlandgreengolf.com.

Trails & Conservation Land

Highland Green and the Cathance River Nature Preserve boast miles of trails that can be utilized for hiking, biking, cross-country skiing, and a myriad of other outdoor activities. The Cathance River Preserve trails are open to the public as part of a conservation easement agreement with the Brunswick-Topsham Land Trust (the BTLT). See the *Trail Map* in the maps section of this handbook. We encourage you to take full advantage of these trails and the conservation land. If you would like to become more involved in the conservation activities at Highland Green, you may want to consider joining BTLT in planning the use and enjoyment of the preserve. See the activity section of your resident binder for more current information on BTLT.

Utilities

Highland Green is serviced by the following utilities:

- | | |
|------------------------------------|--------------|
| ▪ Consolidated Communications | 800-585-4466 |
| ▪ Central Maine Power | 800-750-4000 |
| ▪ Maine Natural Gas | 207-729-0420 |
| ▪ Comcast Xfinity Cable | 207-729-6663 |
| ▪ Brunswick Topsham Water District | 207-729-9956 |
| ▪ Topsham Sewer District | 207-729-3612 |

It is the resident's responsibility to establish utility services at his/her residence.

A phone line is required to connect to Cunningham Security. A phone line is required in your home for connection with your security and fire protection system. Please call Consolidated Communications (1-866-984-2001) or Comcast (1-800-266-2278) to establish the phone account in your name.

**** The homeowner is responsible for maintaining an active phone line, facilitating emergency contact to Cunningham Security, AT ALL TIMES beginning on the date of closing, regardless of whether the residence is occupied.***

2. PERSONAL SAFETY

The personal safety of our residents is always the primary concern of Highland Green Management. Please see the Emergency Information and Home Safety Systems sections of your Resident Binder for more detailed information.

Emergencies

If you think your situation is an emergency, we strongly recommend that you use your phone to call Topsham Emergency Dispatch at: **911**

Emergency & Local Information

Emergency Numbers

	<u>Dial</u>
Police, Fire, Ambulance	911
Poison Control Center	1-800-442-6305

Non-Emergency Numbers

Topsham Town Hall	725-1725
Topsham Fire Department	725-7581
Topsham Police Department	725-4337
Topsham Ambulance	725-1729

Highland Green Numbers

Operations	725-6318
Accounting	781-5532 x228

Utilities

Central Maine Power	800-750-4000
Maine Natural Gas	877-532-5636 (emergency gas odor)
Maine Natural Gas	729-0420
Consolidated Communications	800-585-4466
Comcast Xfinity Cable Television	729-6663
Brunswick & Topsham Water District	729-9956
Topsham Sewer District	729-3612
Cunningham Security	846-3350

Resident Contact Information

At the time of move-in, please provide the operations office with a second home number or a person to contact in case we need to reach you when you are away. This contact information may be used in case of a health care emergency or if there is an issue with your home and you are not available. Please fill out the ***Resident Contact Info*** form in the forms section of this handbook and return it to the Operations & Sales Office.

Home Safety Systems

For your safety, your home is equipped with the following life safety systems:

Standard Systems

- **Smoke Detectors.** If there should be a fire or serious smoke in your home, the smoke detectors located in your home will emit a loud warning signal. When the alarm is activated, Cunningham Security receives a signal provided the home is connected properly to Cunningham Security via an active land line. Cunningham Security alerts the Fire Department. The Fire Department will be dispatched to the home. Cunningham Security is to contact the resident and notify the HG Management Office if the alarm sounds during normal business hours. Outside of normal business hours, Cunningham Security contacts the resident and notifies the Director of Operations. HG Management will follow-up with the resident to reactivate the security system.
 - Smoke detectors have a 10-year lifetime and should be replaced, even if they appear to be working normally.
- **Sprinklers.** In case of fire, your home is equipped with sprinklers for added protection to you and your home. To ensure the sprinklers will work in the case of an emergency, your home safety system monitors the water pressure of the system to ensure it is adequate in case of fire. If your water pressure drops too low, a signal will be sent to Cunningham Security. They will notify the HG management office of this issue. Cunningham Security is to contact the resident and notify the HG Management Office if the alarm sounds during normal business hours. Outside of normal business hours, Cunningham Security notifies the resident and the Director of Operations.
- **Low Temperature.** If the temperature in the resident's home or garage falls near freezing (42-45 degrees for 15+ minutes), Cunningham Security receives a signal. Cunningham Security notifies the resident and HG Management if the alarm sounds during normal business hours. Outside of normal business hours, Cunningham Security notifies the resident and the Director of Operations. HG Management will attempt to contact the resident so the resident can contact the appropriate boiler service company. If HG Management is unable to contact the resident, HG Management will contact the appropriate boiler service company. HG Management will let the service company into the resident's home and follow-up with the resident to reset the alarm system.

Optional Systems

- **Security Systems.** A security component may be added to your current safety system through our partnership with Cunningham Security. This system can include door and window alarms and motion detectors. *Should you add this security component to your system, please provide Highland Green Management with your security code.*
- **Emergency Call Systems.** An emergency call system may also be added to your current safety system through our partnership with Cunningham Security. These systems typically include both stationary buttons and portable buttons which can be pushed in case of emergency – sending a signal to Cunningham Security. Cunningham Security will alert the local emergency squad, call to contact you and notify the HG management office of the alarm.
- **Carbon Monoxide Detectors**
 - Those building a new single-family dwelling shall install a CO detector in each area within or giving access to bedrooms (per Maine statute). That detection must be powered by the electrical service in the building and battery.
 - After October 31, 2009, any person acquiring by sale (buying) or exchange either a single-family dwelling or multi-apartment building shall certify at closing that the dwelling or multi-apartment building is provided with CO detectors in accordance with this statute. The certification must be signed and dated by the purchaser, and it is the responsibility of the owner to ensure CO detectors are in working order.
 - Homes built in NP3 and Quarry Phase 1 have hard-wired Carbon Monoxide detection installed as per new construction guidelines, all other phases are required to have plug-in and battery serviced detectors.

CO detectors are designed to function for 5 to 7 years. By law, alarms manufactured after August 1, 2009, are required to have an “end of life feature” that notifies the homeowner by persistent chirping when it is time for replacement. It is the resident’s responsibility to replace the CO detector at its “end of life”. Failure to maintain the CO detector risks carbon monoxide poisoning and it may be fatal.

The resident is legally responsible for maintenance of this backup battery.

Cunningham Security recommends that the back-up battery (12 Volt 7 amp) in home monitoring systems be changed every 5 -7 years. Your alarm panel may be in a closet that goes to the crawlspace or in your basement. Should you wish to have Cunningham Security replace the battery, please call them at 846-3350 to schedule a service visit. Or, you may wish to save on the expense by purchasing the battery locally or on websites such as Amazon or a local store and install it on your own.

A HG homeowner can easily replace this battery if you know how to match the “+” and the “-“ terminals. The replacement battery can be purchased on Amazon: UPS battery center brand, MK ES7-12SA 12V 7Ah Sealed Lead Acid Replacement Battery,

https://www.amazon.com/dp/B01DW1VVIS?psc=1&ref=ppx_yo2ov_dt_b_product_details

If Cunningham replaces the battery, it will be at a much higher cost, plus the resident will be charged the cost of a service call.

One caution when a resident replaces the battery in their alarm system. Cunningham Security requested that the resident notify them when they replace the battery so that Cunningham Security does not think the alarm system has shutdown.

How Cunningham Security Contacts Residents When an Alarm is Activated

Cunningham Security will be provided with an updated Resident Contact list with each revision. Each resident should specify how they want to be contacted by Cunningham Security and HG Management when an alarm is activated:

- One call to a designated cell phone
- One text to a designated cell phone
- Calls to 2 cell phones
- Texts to 2 cell phones
- Call and voicemail to a land line

The HG Contact list should document each resident's specific request for how to be contacted.

Resetting the Emergency Keypad

The safety system in your home is operated in part through a keypad located inside your home. Please see the Home Safety Systems of your binder for more information on the entire system. If you have a real emergency and the fire department responds, they will read and reset your keypad. However, if your keypad is beeping because of a power failure, phone line interruption or other non-emergency reason, you may need to reset the keypad.

To reset the keypad, enter the following reset code: 1 2 3 4 # to silence the beeping and *7 to reset.

Highland Green Radon Policy

Background on Radon

Radon is a naturally occurring gas that is found in homes throughout the country and particularly in the Northeast where ledge is more common. It is produced by the breakdown of uranium in the soil, rock, and water. The EPA and the State of Maine recommend that all homes be properly tested for Radon and, if high levels are found, that a proper mitigation system be installed by a qualified, registered contractor.

Construction of Mitigation Systems

While a home builder is typically not responsible for mitigation of radon and many new homes do not include a mitigation system, Highland Green Construction/Development

did take proactive steps to address the potential for radon in a home. Each Highland Green home is equipped with a radon system that can be extended to relieve the potential accumulation of radon gas below the concrete floor slabs and living spaces. By adding this system during construction, the potential cost of mitigation is significantly reduced for the homeowner.

The radon system includes a 4" diameter horizontal perforated plastic pipe around the inside perimeter of the foundation wall and embedded in 12" of crushed rock. A 4" diameter vertical pipe is field located within the building footprint, connected to the under-slab pipe and extended into the basement/crawl space up to the attic of the home.

If a home tests positive for high levels of radon that require mitigation, this pipe can be extended through the roof and a power fan can be added to create positive pressure and expel the gas outside the home.

Responsibility for Testing and Mitigation

With respect to radon testing and mitigation, the policy of Highland Green is as follows:

- **Testing:** It is recommended that all Highland Green homes be tested for radon at the shareholder's expense.
- **Exhaust System:** The Highland Green resident is responsible for the cost of the extension of the exhaust pipe through the roof and the addition of the exhaust fan to their unit.

Although the homeowner has the option whether to have the system installed and/or completed, Highland Green strongly encourages that homes testing positive for radon have the complete mitigation system installed.

3. YOUR RESIDENCE

Air Conditioning/Solar Hot Water/Electric Systems

- Air conditioning is not a standard feature of your home. However, if you are building a new home, you may have central air conditioning installed at an additional expense. Window air conditioning units are also permitted but should be placed only in the rear windows of the home.
- Any future care and maintenance of central air conditioning systems and any solar electric or hot water systems are at the shareholder's expense.

Alterations to your Residence

- **Community Policy.** Because of the cooperative form of ownership and the nature of a planned community, it is required that any allowable external and some internal alterations (to clarify, internal alterations needing approval would be anything that would change the footprint of your home. An example of this would be a fireplace) are reviewed/approved by Highland Green Management Company and, in certain cases, the Cooperative Board of Directors. In general, additions and alterations should be visually and physically consistent with similar

structures at Highland Green. If any part of the addition or alteration will be visible to neighbors, their written approval may be necessary.

This policy supports community quality consistency, property values, preservation of green space, and sensitivity to potential environmental, “Dig Safe” and landscaping issues.

- **Addition/Alteration Request** (*see forms section of this handbook*). All proposed external and appropriate internal additions or alterations to your home must be requested in writing to Highland Green Management. Your management team will determine if management should respond to the request or if it requires your Board’s approval. Depending on the nature of the request, it may require specifications on size, color, materials, location, and pictures/diagrams if available and/or appropriate. In the case of external alterations and certain internal alterations, Highland Green Management will either perform the addition/alteration directly and/or provide the sub-contractor or vendor list to the shareholder. If your request meets all the appropriate guidelines, you will receive an approved addition/alteration application.
- **Maintenance.** It is the homeowner’s responsibility to maintain any addition or alteration in satisfactory condition and to prevent the addition or alteration from deteriorating. This responsibility extends to the future owners of the home. If management deems it necessary to involve Highland Green personnel and/or an approved vendor in the maintenance, repair and/or removal of the addition or alteration to maintain aesthetic consistency and harmony on the campus, there will be commensurate charges assessed and you will be financially responsible for payment.

Any subsequent damage as the result of any addition/alteration out of warranty will be the responsibility of either the Coop and/or the shareholder’s insurance.
- **Purpose of Policy.** This policy protects all homeowners and ensures the value of your homes. Inconsistent alterations or additions will result in compromising the gracious environment of the community and the long-range value of your investment in your neighborhood.
- **Timing.** As this entire process may take some time, please submit your requests to Highland Green Management well in advance of the anticipated work commencing. If you have any questions, please contact the Management Office.
- **Examples of internal additions and alterations requiring contractor designated/approved by Management** include skylights, additional windows, wall installed air conditioning units, finishing a basement, etc. Essentially any internal addition/alteration that presents a code, structural, HVAC, emergency/alarm system or electrical impact needs prior approval.
- **Examples of external additions and alterations requiring contractor designated/approved by Management:** flagpoles, driveway widening, awnings, weathervanes, satellite dishes, patio enclosures and any other type of change that materially affects the condition of the house.

Landscaping/Grounds Additions & Alterations

We encourage all residents to truly make their Highland Green home and grounds a personal reflection of their tastes. The following policies are meant to help provide direction and guidance as you consider added outside enhancements. Please remember, you're free to add appropriate plants/flowers to your original foundation beds after the submission of and approval of an addition/alteration form (Dig Safe, etc.) and you will need to maintain these.

- **Additional flowerbeds and garden areas:** Your cooperative is responsible for the cost of maintaining all the original base foundation plantings and beds only, this does not include replacement of plants that die. If the homeowner chooses to add more garden or bed space, Highland Green Management should be notified so documentation and any needed set back/zoning approvals of this are in writing. Before any additional digging for landscaping, management must ensure there are no safety issues because of underground utilities such as gas, electric, water, sprinklers, etc. All "Dig Safe" parameters must be met. "Dig Safe" is required by the various utilities and may take several days to implement. Because of these required steps, please allow sufficient time between the requested additional landscaping requests and your anticipated implementation. Once all the "Dig Safe" parameters have been met and the planting plan approved, Highland Green Management should generate your approvals very quickly.

The homeowner, not the cooperative, is responsible for ongoing care and maintenance of these additional flowerbed and landscaping spaces. This responsibility extends to future owners of the property.

Antennas / Satellite Dishes

The use of external radio or television antennas is not allowed at Highland Green. If you are contemplating using an exterior satellite dish, please contact the Operations Office for a copy of the Satellite Dish Installation Policy.

Heating, Ventilation and Hot Water Source

- **Heating.** Your residence is heated with natural gas fired forced hot water, forced air or radiant heat. Each residence has an individual thermostat for your convenience to control temperature and any additional zones can be added during the home design process. Your home has its own boiler unit, and some have a separate hot water tank. All homes use natural gas.
- **Ventilation.** You will notice that your bathroom has an exhaust fan. To prevent mildew from collecting, it is necessary that this fan be run regularly while you are bathing to avoid moisture from accumulating.

Keys, Locks, Lockouts

- **Keys Provided.** You will be provided two sets of keys to your residence. You may make as many additional copies as you like.
- **Lockouts.** Please arrange for a nearby relative, friend or neighbor to have a copy of your residence key.
- **New Lock Sets.** All lock set changes must remain on the Highland Green community master system and be coordinated through the Operations Office.

Accessing Your Residence. If you are not home when maintenance is scheduled and have provided Highland Green management with written permission to enter, maintenance staff will carry out scheduled maintenance Monday through Friday between 8:30 and 5:00p. If you are not home and we need to enter your home for emergency purposes, we will leave a message stating the reasons for the entry and services performed. Please fill out the *Permission to Enter* form in the forms section of this handbook and return it to the Operations & Sales office.

Light Fixtures

You are responsible for the purchase and replacement of all overhead, appliance, and lamp post bulbs.

Pump Stations

Never shut off pump station alarm without also contacting management



Image courtesy of Orenco Systems®, Inc., © 2004

NP1, NP2, NP3 Pump Station Emergency Action

There are 37 Pump Stations (shown above), or Lift Stations, dispersed through North Phase 1, 2 and 3. Each station has an alarm panel which can indicate a malfunction.

A cutting mechanism in the station macerates waste and grinds items that are not normally found in sewerage, but may get flushed down the toilet. The station pumps the material away from the homes and into the sewer main line.

If there is a malfunction, the alarm panel buzzer and indicator light will activate. We are asking HG residents to follow a 2 step solution to future alarms.

1. Locate which alarm panel is activated and push the “silencer” button.
 - **PLEASE NOTE: The pictures below show the types of control boxes and “silencer” buttons found in NP3.**
 - **In NP1 and NP2 the alarm button is UNDERNEATH the box and is not visible unless you look underneath the box.**
2. If during business hours, notify the Operations Office at 207-725-6318. During non-business hours, e-mail RRocheleau@highlandgreenlifestyle.com report the location of the alarm.

Be advised that residents with a Pump Station issue should limit water usage until the pump has been serviced. It may take 2-3 days until the necessary vendors can be on site to fully service. Any Highland Green resident who is within audible distance from the alarm is asked to assist in locating and verifying the station, turning off the alarm, and sending e-mail notification.

“Silencer” button



Warning: please do not open the control box to shut off the alarm – high voltage wiring inside



1. Pump Panel Control Box



2. Alarm Shut-off Button

1/26/2022

What to NOT put in Garbage Disposal. Garbage disposals are not designed to break down certain food items. With constant abuse of your disposal, incorrect food items, bones, and grease will not get fully broken down by your garbage disposal and eventually this can cause damage to your disposal and or your pipes. Here is a list of items you should **NOT** put down your garbage disposal:

- **Skin, meat, and bones** - The garbage disposal is just not strong enough to break these down and they're the most common foods that can jam your garbage disposal.
- **Kitty Litter**
- **Pastas** - The pasta can never break down small enough, so the small pieces will eventually gather in the trap and clog your drain.
- **Fruits and Vegetables** - Certain seeds, pits, peels and shells of a fruit or vegetable can also cause a clog to your drain.
- **Grease** - The grease will solidify and clog your drain, even if you run hot water long enough, you are risking a clog.
- **Egg shells** - egg shells clog the drain line.

What NOT to Flush Down a Toilet. There are many things that should never be flushed down the toilet that risk significant plumbing problems as well as environmental pollution.

- **Bathroom Wipes/Baby Wipes** – Despite the fact that they're marketed to be flushed like toilet paper, these wipes are creating clogs and backups in sewer systems around the nation.
- **Cotton Balls & Swabs** – They eventually gather in bends of the pipes causing massive blockages.
- **Prescription Medication** – Flushing medications is very dangerous. These drugs destroy bacteria, contaminate groundwater supplies, and can have terrible effects on wildlife downstream. *Dispose your prescription medications in a **Big Green Box** container at the Topsham Police Department.*
- **Paper towels** – Paper towels are NOT designed to break down in water like toilet paper. Flushing them can cause BIG problems.
- **Cigarette butts**
- **Condoms**
- **Band-aids**
- **Dental floss** – Dental floss is not biodegradable. Once flushed, it loves to wrap itself around other objects in the pipeline, making tiny clogs bigger in an instant.
- **Fats, oil, and grease** – It seems like a liquid when it's hot, but as soon as it hits the drain it cools and congeals, becoming pipe-clogging wax.
- **Cat litter** – Cat litter is made from clay and sand, two things that you should NEVER put in the toilet. Additionally, cat waste contains toxins and parasites that shouldn't be in our water system.
- **Disposable diapers** – Diapers are made from toxic plastic that's designed to expand when it comes in contact with water. In the slim chance you actually get it down the drain, it will instantly be caught in the u-bend and cause a terrible back up.

Telephone Service

The resident is responsible for all telephone service bills. The homeowner is responsible for maintaining an active phone line, facilitating emergency contact with Cunningham Security *at all times*, regardless of whether or not the residence is occupied.

Trash Removal and Recycling

Trash. Please have your trash bagged in a heavy-duty type of garbage bag and placed in a garbage can at the end of your driveway Thursday morning *before 9 am*.

Recycling. Please have your recycling placed in an approved clear plastic recycling bag and placed at the end of your driveway Thursday morning *before 9 am*. As we perform single stream recycling all recyclables can be placed in the same bag.

For an up-to-date list of what and how to recycle please visit the HG Green Steps Committee page on the resident website or click [HERE](#)

Water Meter

Highland Green residents receive Sewer District bills based upon water used at their residence, both potable and irrigation.

The bill received in the Summer does not reflect any credit for the portion of the water used as irrigation.

A second meter has been installed at those homes which supply water to irrigation systems. By determining the amount of water used for irrigation (See **Reading your irrigation meter**) a credit can be given against the sewer bill.

Highland Green vendors will read your meters when the irrigation system is shut down in the Fall and report the readings to the Sewer District.

The bill you receive in the Fall will reflect a credit for irrigation used from Spring to Fall shutdown.

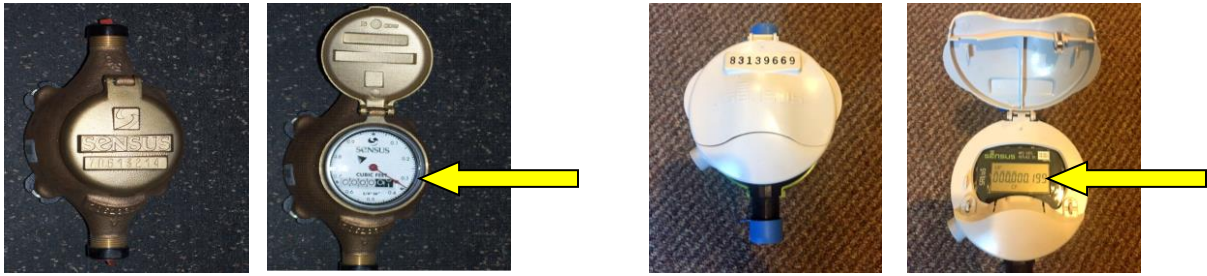
To summarize the option, you have for the summer bill from the Sewer District:

1. Pay the bill and realize a larger credit on the Fall bill.
2. Do not pay the bill and provide your irrigation meter reading at the time of receiving the bill to Connie at the Sewer District, 207-729-3612, and receive a revised billing charge. Instructions for reading your irrigation meter are below.

The Sewer District's preferred plan is to await the Fall reading and apply the full season's credit at that time. This is done throughout the Brunswick / Topsham area with other residents who have irrigation systems.

Reading your irrigation meter. The irrigation water meter is usually located in the utility room in the garage or in the basement if you have one. The two different types of meters are

pictured below. Both meters are shown with the cover closed and the cover open. There are 6 or 7 numbers you will need to report to the sewer district (indicated by the arrow).



Winter Maintenance Program

To ensure the protection of your home and investment, Highland Green has a mandatory winter maintenance program for all residents who plan to spend more than two weeks away from their Highland Green residence. The program includes a weekly inspection of your home including checking the heating system, appliances, and plumbing. This program will result in an additional fee. Please notify the staff of your planned time away from Highland Green and fill out the *Winter Maintenance Program* form.

4. Highland Green Amenities and Activities

Activities Program & Calendar

A regular and monthly posting of programs, opportunities, and schedules available will be organized with the assistance of Highland Green staff and resident volunteers. This will help keep residents informed of local and area events, activities and resources for recreation, education, exercise, and travel.

Grounds & Activities

A unique feature of Highland Green is the natural environment which surrounds us. Hundreds of acres of land are preserved as open space. From the golf course to the river, we have a unique opportunity to enjoy the outdoors at Highland Green. As a dynamic community, staff and residents can work together to design the use and appearance of our many outdoor activity areas. The following is a list of the outdoor amenities and activities for Highland Green. As Highland Green staff works to improve these amenities, we welcome resident input.

- Golf course and practice facilities
- Tennis and Pickleball courts
- Pool
- Hiking trails
- Cross-Country Skiing and snow shoeing
- Bocce Court
- Environmental programs sponsored by the Brunswick Topsham Land Trust (BTLT).

Community Center

General. Each resident is responsible for the safe operation of the HG Community Center and its facilities, both as to their own actions and those of their guests. Any non-resident utilizing the facilities of the HG Community Center must be always accompanied by a resident. Residents and their guests must conduct themselves in a manner respectful to the HG Community Center and residents. At times, certain spaces within the Community Center may not be available to residents due to previously reserved special events or private functions.

Prospective buyers touring the facility will be accompanied by a member of the sales staff.

Appropriate attire will be worn inside the Community Center. Shirts and shoes must be always worn in the Community Center.

The Community Center is a non-smoking facility.

Pets are not allowed in the facility or on its grounds. Please remember all dogs must be always leashed on any HG property.

No solicitation will be permitted either inside or outside of the building, unless for marketing or management use.

Because of the limitation on certain facilities, non-residents may not join exercise classes or be able to utilize the fitness equipment even as a guest, except as coordinated by management. Other facilities are open to non-residents sponsored by a resident, except for scheduled use via management approval.

The facility will not be open to non-resident sponsored events, except for HG Management sponsored events.

Access to the Community Center will be using “access cards”. These are given out at the time of move-in and then available for a fee at the Operations & Sales office. These cards are to be used only by Highland Green residents. Any misuse will be subject to disciplinary action. The doors to the Community Center automatically unlock at 9AM and close at 5PM Monday through Friday. The doors remain locked on the weekends.

Tennis court and lawn activities are available “sunrise to sunset”.

Gathering Room

1. The gathering room is available for community meetings, marketing or management needs, clubs, social activities, and private events sponsored by a resident and/or HG management.
2. A calendar will be maintained and posted of scheduled reservations of activities and events. If you wish to reserve the community center for a party, event, or meeting please complete the “Reserve the Community Center Form” (found as an attachment in the handbook or on the resident website under “Calendar”). Email this completed form to hgmaineresidents@gmail.com. Send an email to the same address if you wish to start a new activity or club explaining your idea.

3. Residents sponsoring events will be responsible for cleaning, disposing of trash, and leaving the facility in the condition in which it was found prior to the event.
4. Any additional costs for private functions will be the responsibility of the sponsoring party.

Conference Room

1. The conference room is available for small community meetings, marketing or management needs, clubs, social activities, and private events sponsored by a resident or HG Management.
2. A calendar will be maintained and posted of scheduled reservations of activities and events. It is requested that reservations be made through the Activities Committee Scheduler at least 24 hours in advance.
3. Residents running events will be responsible for cleaning, disposing of trash, and leaving the facility in the condition in which it was found prior to the event.
4. Any additional costs for functions will be the responsibility of the sponsoring party.

Swimming Pool

1. Pool is available “sunrise to sunset”.
2. Only music provided by the HG Community Center system will be allowed, individual music devices are acceptable if used with earphones.
3. All residents will adhere to the posted pool capacity – (pool size 1200 sq. ft. – 50 sq. ft. required per person – 24 people).
4. Swimmers must shower prior to using the pool.
5. Appropriate attire is required in the pool.
6. Children under 3 years of age must either be “toilet trained” or wear “swim diapers”.
7. No food, gum or glass allowed in the pool area. Water in plastic bottles is acceptable.
8. Floats, balls, or other water devices should be minimal and not interfere with others.
9. No diving, jumping, or running in the pool area.
10. Wet bathing suits should be limited to the pool and changing area.
11. For safety purposes, no one will be allowed in the pool without another person present.
12. Any non-resident **must be** accompanied by a HG resident.
13. Management will post state required pool regulations signs:
 - a. No lifeguard on duty
 - b. No diving
 - c. Emergency contact phone # - 911

Fitness Center

1. Specific equipment usage is limited to 30 minutes at a time.
2. Towels are the resident’s responsibility.
3. Fitness instructors must submit proof of insurance.
 - a. A 10% facilities fee will be charged to non-resident instructors for classes held on a regular basis and for which a fee is collected.
 - b. Instructors who are residents will not be charged a fee.
4. Equipment should be wiped with the provided disinfectant wipes after each use.
5. Because of limitation on certain facilities, non-residents may not join exercise classes or be able to utilize the fitness equipment.

6. Other facilities (tennis & pickleball court, pool, bocce court) are open to non-residents only when accompanied by a resident.

Aerobics Room

1. Group activities will be coordinated through the Activities Committee.
2. Any costs associated with aerobics activities will be the responsibility of the participants.
3. Fitness instructors must submit proof of insurance.
 - a. A 10% facilities fee will be charged to non-resident instructors for classes held on a regular basis and for which a fee is collected.
 - b. Instructors who are residents will not be charged a fee.
4. Because of the limitation on certain facilities, non-residents may not join exercise classes or be able to utilize fitness equipment.
5. Other facilities (tennis & pickleball court, pool, bocce court) are open to non-residents only when accompanied by a resident.

Tennis & Pickleball Court

1. Court time will be “sunrise to sunset”.
2. Court reservation time is limited to one hour. Time may be extended if no one is waiting.

Bocce & Other Lawn Sports

1. Times will be from “sunrise to sunset”.
2. Equipment will be stored in the fitness area.

Resident/Highland Green Management Private Events

The process for Residents and HG Management requesting the use of the Community Center is as follows:

Resident (Private Events)

1. Private Events – When residents sponsor an event for their own private usage.
2. Residents will notify the scheduling team of the Activities Committee via email hgmaineresidents@gmail.com that they would like to use the Community Center for a private event and must fill out a *Private Party/Event Request* in the forms section of this handbook.
3. The scheduling team will post the preliminary date on the Residents’ Community Calendar and will approve/disapprove the request within 48 hours.
4. Upon approval/disapproval the scheduler will then notify the resident.
5. Fitness, Aerobics, Tennis & Pickleball Court, Bocce and Pool areas are off limits for private events unless authorized.
6. Residents running the event will be responsible for cleaning, disposing of trash, and leaving the facility in the condition in which it was found prior to the event.

Resident (Non-Private Events)

1. Non-Private Events – When residents or the Activities Committee want to run an activity for residents only.

2. Residents will notify the scheduling team of the Activities Committee via email hgmaineresidents@gmail.com that they would like to use the Community Center for a non-private event.
3. The scheduling team will post the date on the Resident Community Calendar if the date does not conflict with any event currently on the Resident Community Calendar.
4. If a conflict exists with an event, the parties will try to work out a compromise; otherwise, the scheduling team will request the parties to attend a meeting to resolve the issue.
5. **Non-Highland Green residents may attend only as a guest of a Highland Green resident and only if space is available.**

Highland Green Management

1. Management will notify the scheduling team of the Activities Committee that it would like to use the Community Center for a private event.
2. The scheduling team will post the reserved date on the Residents' Community Calendar.

Resident community events have priority over private/non-private or HG management events.

All costs associated with the event will be the responsibility of the sponsoring resident, including any additional charges for clean-up and supervision.

Newspapers

You may wish to have various newspapers delivered to your home. Phone numbers for area newspapers are as follows:

- The Portland Press Herald / Maine Sunday Telegram – 1-800-894-0031
- The Boston Globe – 1-617-929-2226
- The NY Times – 1-800-NYTIMES
- The Times Record – 207-729-3311

Volunteer Opportunities

Highland Green residents have several volunteer opportunities right on campus as well as in the surrounding communities. These include:

- **The Cooperative Board of Directors.** An elected cooperative board of directors will work with the Management Company to establish an annual budget and review community policies.
- **Other Resident Groups.** A variety of resident committees and volunteer groups are available to assist and oversee such items as Community Center functions and activities. Many of these opportunities are posted in the Community center or listed in the resident Newsletter.
- **Environmental Groups.** The Brunswick Topsham Land Trust (BTLT). This environmental group works to manage the conservation land and develop

- educational opportunities for local students. They actively seek new members and volunteers.
- The countless other area volunteer opportunities include Habitat for Humanity, Maine Maritime Museum, Big Brothers/Big Sisters, and American Red Cross, to name a few.

5. General Policies and Procedures

Alcoholic Beverages

Please use good judgment in the consumption of alcoholic beverages on the Highland Green Campus and note any special restrictions at the Golf Course and Community Center.

Appearance Guidelines

One of the advantages of a Coop is to keep the community looking good by maintaining architectural, design, and landscaping guidelines. Therefore, it is important for Highland Green to have a physical and aesthetic consistency with the community to maintain a safe and pleasant environment for all Residents. Residents are encouraged to make their homes and surrounding grounds a reflection of their personal tastes consistent with these guidelines.

- **Dog Pens and Runs** - are not permitted. However, invisible fences are allowed following an approved Alteration/Addition form submission. Boundary flags are permitted only during an appropriate learning period. Advertisement signage is prohibited. Invisible fences are only allowed in rear yards and are subject to management approval.
- **Exterior Colors** - exterior color changes on homes, doors or shutters are permitted provided an Alteration/Addition form is submitted, and approved, prior to requested change. To ensure the unique character of the community, homes may not be painted the same color as their immediate neighbors. Residents will cover all costs associated with an approved color change that results in the necessity of a second coat due to coverage and are limited to the current approved Management color selections and combinations. Shareholders requesting their units to be painted before the scheduled Coop time will bear all costs of the process.
- **Fences** - fences are not allowed in the community. Some decorative fencing (for example: a small section of split-rail fencing) may be allowed with an approved Alteration/Addition form.
- **Flags** - no vertical flagpoles are allowed within the Community. However, angled wall mounted flag staffs attached to a unit are allowed. If flying the American Flag on an angled staff, all appropriate protocol is expected. The maximum size of any flag on angled staff is 15 square feet, which would be 5 feet on the fly and 3 feet on the hoist. Limit to 1 per unit.
- **Garbage Containers** - garbage cans and recycle bins must be stored in your garage and not outside. Garbage containers may be placed outside the evening

- before scheduled pick-up and must be placed back inside before midnight the day of pick-up.
- **Home Appearance** - other than pre-painting preparations, shareholders are responsible for the cleanliness and appearance of their home. Cobwebs, dirt and grime on homes, any stains or torn screens should be dealt with in keeping with a positive appearance which reflects well upon the HG community. For safety and to maintain home values, it is highly recommended that professionals with liability insurance be used for roof-top or potentially dangerous maintenance.
 - **Mailboxes, Pole Lights and Posts** – mailboxes, pole lights and posts must remain the same color and design as the original and Coops are responsible for the repair and maintenance. No decorative additions which alter mailboxes, pole lights and posts are allowed.
 - **New Gardens and Planting Beds** - new gardens or planting beds and major landscaping or planting changes (new trees, etc.) are subject to approval if not already shown on the original and approved landscape design on file. An approved Alteration/Addition form must be on file before any changes or additions are made. Native plants and plants that promote a critical habitat for local wildlife and pollinators are encouraged. Invasive plants should not be allowed.
 - **Pets** - pets permitted under the HG Rules and Regulations are allowed in households if they are not a nuisance. All appropriate pets must be licensed and up to date on all required shots. Owners are expected to follow town ordinances, leash-walk pets always and *promptly* clean up all pet droppings and carry them away.
 - **Satellite Dishes, Antennae and Solar Panels** - shareholders must have completed an approved Alteration/Addition form before any installation commences. See Resident Handbook for guidelines for satellite dishes, antennae, and solar panels.
 - **Seasonal Decorations and Exterior Lighting** - seasonal and holiday decorations may be displayed 30 days prior to the occasion and up to 10 days after. Seasonal lights and decorations are to be conservative in design. Spot or flood lights are to be directed toward houses, trees, or ground and be in existing beds. Electric power for any such decorations should come from the GFI outlet on the front, or sides, of the house.
 - **Signage** - for sale, rental, or lease signs are not permitted. No political signs, garage-sale signs, or other signage are allowed.
 - **Statuary, Figurines, and Bird-baths** - are not permitted in front yards or side yards along main roads. Items are limited to 4' in height, and 3 per home. Every effort should be made to place them outside of neighbor's sightlines.
 - **Terraces, Decks & Patios** - are not to be used for storage including out-of-season items such as canoes or kayaks. Grills, when properly used and maintained, are acceptable. Patio table and chairs are allowed.
 - **Vehicles** - unit parking is for private motor vehicles only. No recreational vehicles like motor homes, trailers, boats, or campers are allowed to be parked at any home. No trucks with a gross weight of over 6000 lbs. are allowed. No overnight parking is allowed on streets or CREA parking areas. *During winter*

- storms*, all vehicles should be parked inside (including visitors) or at the parking lot located to the right of the pub. All vehicles must be operable and have current registration. No vehicles with For Sale signs are permitted. *Vehicle repair* should only be light maintenance and does not include oil changes which can lead to pollution and run-off.
- **Volume** - of any radio, television, or musical instrument (inside or outside) should be controlled and not disturb other residents.
 - **Window Air-conditioning Units** - are permitted only in rear-facing windows and should be appropriately sized for electrical outlets. *Outdoor speakers* are allowed only with an approved Alteration/Addition form.
 - **Yard/Outside**
 - All landscaping shall be maintained in a manner consistent with community wide standards to include trimming, weeding and application of the same color mulch.
 - Trees, shrubs, and other permanent landscaping items that have been approved and require protection during the winter season are to be protected with materials designed specifically for that purpose (i.e., wooden protectors, winter shrub covers, shrub jackets, synthetic burlap plant protection material)
 - Plant pots, lawn chairs, benches or other similar items must be placed on porches, decks, patios or in approved beds and are to be conservative in nature and well maintained. One chest or box designed for lawn, patio or garden storage is permitted.
 - Temporary (one day usage) of badminton, croquet or similar equipment that is stored out of sight following use is permitted.
 - **NOT ALLOWED**
 - Clotheslines, clothes racks
 - Above ground fuel tanks (with the sole exception of propane tanks for use with outdoor cooking equipment)
 - Outside storage (permanent or temporary) of any material such as, but not limited to, lawnmowers, snow-blowers, landscaping material and tools, lumber, etc.
 - Furniture intended for indoor usage is not allowed in any permanent outdoor setting.
 - Permanent play equipment such as basketball goals, swings, etc.

SPECIAL NOTE:

As always, any other questions or concerns should be addressed to-or-by the cooperative or the Director of Operations. Your resident handbook is a valuable guide to many questions you may have.

Residents may be allowed some flexibility to deviate from certain guidelines if it is out of view to passers and agreed to by any neighbors who are in the sight lines.

These Guidelines have been adopted by the Boards of Directors of all Co-ops to supplement the Rules and Regulations in effect, which Rules and Regulations shall remain in full force and effect. Any exceptions to the Guidelines previously granted to any shareholder shall also remain in effect.

Confidentiality

We respect all residents' right to and need for confidentiality. All staff are required to sign a confidentiality agreement and are asked not to discuss any resident or their Highland Green business in a public area. We respectfully request that all residents help us enforce this very important policy by not discussing or inquiring about any resident information with a staff member unless it is in private and behind closed doors.

Neighbor Relations & Complaint Resolution

Polite and appropriate relations between residents are vital to the comfortable living that makes Highland Green such a unique and positive community. In the interest of successful neighbor relations, residents are encouraged to independently handle their daily interactions with neighbors, including what they perceive to be problems or disturbances. If difficulties arise that neighbors cannot successfully resolve, please contact the Highland Green staff. We will do our best to facilitate a smooth and mutually agreeable resolution.

Noise

Please use good judgment regarding volume control and hours of use for your television, radio, stereo, or musical instrument. Noise from such items should be regulated so as not to go beyond the interior of your residence.

Pet Policy

Pet dogs and cats are allowed at Highland Green but must be cared for in a responsible manner and must not disturb the quiet enjoyment of your neighbors and neighborhood. Please remember there is a leash law in Topsham and all dogs must be leashed when walked outdoors and can only otherwise be outdoors if they are contained in an approved electric fence. Dogs cannot be leashed and left outdoors. We also remind all dog owners they are responsible for picking up and properly disposing of any waste produced by their pets, including keeping private lawns always clear so mowing and yard work can safely and hygienically occur. The staff cannot mow if there is organic waste in the yard. Please remember the pet must be quiet and not create any noise disturbance to any neighbors.

Dogs are not permitted on the Golf Course or the Cathance River Nature Preserve at any time.

If you plan to have more than one pet or are interested in installing an invisible fence, you must have prior approval and the following parameters must be met.

- Approved electric pet fences can only be erected in rear yards. If your pet is within this electric fenced area, the pet must be supervised and not create any noisy disturbance to any neighbors. Dogs cannot be left outside if the owner is not home and present.
- An approved "dog door" can be erected from either an inside door into a garage or from the rear of a garage or home to an electric fenced area. In no case can a dog door be placed in any fire coded door.

You can contact the office for more information or to determine the proper approvals process.

Smoking

Smoking is not permitted in any public buildings at Highland Green. Residents may smoke in their residences and on their own grounds. Please be aware that Highland Green is a smoke-free community for all employees and vendors.

Hunting and Trapping Policy

There is no hunting and / or trapping allowed at Highland Green and the Cathance River Preserve. This policy is based on the law of the State of Maine which stipulates that hunting and trapping is illegal without the permission of the landowner. See Maine Revised Statutes, Title 12, Chapters 915 and 917

The Cathance River Preserve. Hunting and / or trapping on the preserve is not allowed under the terms of the easement and working agreement between Central Topsham Associates (the owner of the land), the Brunswick-Topsham Land Trust (the conservation easement holder) and the Cathance River Education Alliance (which manages the preserve on behalf of Central Topsham Associates and the Brunswick-Topsham Land Trust).

The Residential Areas of Highland Green. Hunting and / or trapping on the remainder of Highland Green is not permissible under this policy adopted by the landowner, Central Topsham Associates. This policy was adopted because it is not appropriate or safe to hunt and / or trap within a housing community nor is it consistent with environmental and conservation principles upon which Highland Green was founded.

Exceptions to Policy. The owner of the property reserves the right to make the following exceptions to this policy:

- There is an exception to this policy for wildlife that *is causing or may cause damage* to property including homes, golf course and other structures and improvements at Highland Green. *See guidelines for requesting the removal of wildlife below.*
- There is an exception to this policy for fishing.
- There is an exception to this policy for the trapping of wildlife as part of the educational programs of the Cathance River Ecology Center.

Requests for Removing Wildlife. Residents of Highland Green may request the trapping and removal of wildlife that is causing damage or may cause damage to a resident's property. Requests for animal removal should be made to Highland Green Management in writing. Highland Green will evaluate the request and may include neighbors and / or the cooperative board in this evaluation to ensure the policy is as fair and equitable as possible. If deemed appropriate, the wildlife will be removed in a safe and humane manner by a licensed professional. The cost of this removal may be charged to the resident or the appropriate cooperative. The resident or the cooperative will be notified of this potential cost in advance.

Wildlife Tips

Highland Green strives to be an environmentally conscious and responsible community. This goal extends to wildlife that also makes this their home. The following are some tips

to help us enjoy the beauty of nature and wildlife while minimizing the likelihood of conflict.

Keeping Wild Animals Away From Your Home

- Do not feed wild animals.
 - Use baffles on bird feeder poles to deter squirrels and raccoons.
 - Locate baffled feeders at least twenty feet from nearest tree branch.
 - Clean up seed under bird feeders.
- Plant shrubs and plants that are unattractive to deer and other animals.
 - Check with your local nursery.
- If you feed your pets outside
 - Empty and clean food dishes after your pet eats.
 - Empty water bowls before dusk
- Pet doors
 - An open invitation for critters, raccoons, skunks, etc.
 - Block at night and when not in use
- Examine your home and block inviting access points.
 - Drier vents, make sure screening is in place.
 - Use critter guards on chimney and attic roof vents.
 - Block access under low decks
- Secure trash cans
 - Keep in garage or secure lids to keep raccoons and other animals out.

Take Care When Feeding the Birds

- Keep bird feeders clean to keep birds healthy.
 - Purchase feeders that are easy to disassemble for cleaning.
 - Wash, rinse and dry after washing.
 - Take special care with hummingbird feeders - mold & fungus can be deadly.
- Locate feeders at least twenty feet from your home and tree branches and either within 3' or further than 30' from a window.
 - Reduces bird collisions with windows.
 - Deters squirrels from jumping onto feeder.
 - Use baffles suitable for deterring squirrels and raccoons.

Wildlife Problems

- Contact Highland Green Management to report a serious issue with wildlife.
- Do not take matters into your own hands.
 - Dangerous (bites and disease like rabies)
 - Utilize a licensed and trained professional as required by law.
- Check with local wildlife rehabilitators for injured wildlife.
 - Maine Dept. of Inland Fisheries and Wildlife maintains list on Internet.

6. Cooperative Ownership

An Introduction to Cooperative Ownership

An important feature of Highland Green Community is the cooperative form of ownership. Today, more than one million units of cooperative housing are scattered throughout the United States. Cooperative ownership has become a particularly popular form of ownership for active adult communities since it offers certain benefits not found in condominiums or rental models.

What is cooperative ownership?

A cooperative (or co-op) is a form of ownership in which residents purchase shares of stock in a co-op corporation or homeowner's corporation, which owns the housing units. Those who purchase the shares in the co-op corporation to reside in the community are known as the shareholders or the resident-shareholders (or in the Proprietary Lease, as the "lessees"). The co-op corporation owns the housing units and, in the case of Highland Green, leases the land from the owner of the land (Central Topsham Associates, LLC) under a long-term Ground Lease. The co-op corporation, in turn, is owned by its resident-shareholders. Ownership of shares in the co-op corporation gives residents the right, on the terms set forth in the Proprietary Lease and the Articles of Incorporation of the co-op, to occupy a specific dwelling unit and to participate in the ownership of the co-op.

Description of Cooperative Documents

The following is a brief description of portions of the cooperative documents and is not intended to summarize the material terms of provisions of the documents. Nothing set forth in this description or elsewhere in this document may be interpreted to change or modify the terms of such documents. Prospective residents and purchasers of the shares in the co-op corporation are urged to read all the documents that have been provided to you.

Purchase and Sale Agreement between the Buyer and 26 Elm Street Associates. The agreement between the Buyer and the developer of the project to purchase a share of the co-op corporation coupled with the right to exclusive occupancy of a specific housing unit on the terms set forth the Proprietary Lease, the Articles of Incorporation, and the other cooperative documents. Similar in many respects to a traditional real estate purchase and sale agreement, the Purchase and Sale Agreement includes details such as the price, the description of the property, any extras and special work, the deposit, warranties and disclaimers and the closing date.

Proprietary Lease between the Homeowners Corporation and Each Resident-Shareholder. The proprietary lease governs a residents' occupancy of their unit if they are a shareholder of the corporation. It provides for the right to occupy a unit, the obligation to pay rent or assessments, the services provided by the co-op to the resident, the residents obligations relating to use and maintenance of the unit, compliance with rules, termination and defaults, and assignment. The Lease provides for the payment of a monthly fee by the resident shareholder to cover the cost of services and operation, management, maintenance, care and improvement of the property and certain other costs

and the expenses of the co-op corporation as more specifically described in the Proprietary Lease.

Shareholders Agreement, Option and Pledge Agreement. This agreement between the shareholders and the co-op corporation discloses and consents to certain key terms of the various co-op documents, the related or common ownership of the owner of the land, the Management Company and the Sponsor or developer of the project. Additionally, the agreement indicates that the shareholder approves the terms of all the cooperative documents and the rights of the Management Company to designate certain directors and to control or approve certain actions of the co-op corporation. Each shareholder also pledges their share in the co-op corporation as security for the complete payment of all their financial obligations to the co-op corporation.

Articles of Incorporation of the Homeowners Corporation. The basic organizational document of the cooperative corporation. It includes provisions relating to the proprietary leases, restrictions on transfer of shares, allocation of ownership and voting interests, rights of first refusal, limitations on amendments to the Articles and Bylaws, management provisions, provisions for designation and election of directors, and shareholder assessment provisions.

Bylaws of the Homeowners Corporation. The Bylaws set forth various details relating to shareholder meetings and actions, director meetings and actions, officers, indemnification, and certain other provisions.

Form of Shares of the Homeowners Corporation. This sample share certificate represents the form of the certificate that will be issued to each shareholder. The certificate is pledged to the co-op to secure obligations of the shareholder-resident to the co-op as set forth in the Proprietary Lease, the Shareholders Agreement, and the Articles of incorporation and therefore the stock certificate will be held by the Registered Agent of the co-op.

Ground Lease between Central Topsham Associates, LLC, and the Homeowners Corporation. The 99-year ground lease between the co-op corporation and Central Topsham Associates, LLC, the company that owns the land on which the project is built. The Ground Lease requires the co-op to pay rent to the owner of the land and sets forth various provisions relating to construction and use of improvements, rights reserved to the Landlord, permitted uses, utilities, taxes, liability and indemnification, assignment, default, and other provisions.

Management Agreement between The Homeowners Corporation and Highland Green Management Company. The agreement outlines the obligations, authority and compensation of the management company, the provisions for establishing annual operating and capital budgets for the co-op, and the payment of fees by the co-op corporation to the Management Company including reimbursement of various expenses, monthly management fees equal to 5% of gross receipts and an 8% share transfer fee. The term of the Management Agreement is for 99 years and is renewable by the Management Agent.

Current Financial Statements of the Homeowners Corporation. As required by the Cooperative Documents, the financial statements of the co-op corporation are available to all shareholders of the co-op corporation. Because the co-op was recently created, it has no substantial assets at this time. Over time, its assets will include the buildings and improvements on the land and the right to receive fees and assessments from resident-shareholders under the Proprietary Leases. Its obligations will include all obligations of the co-op corporation under the Management Agreement, the Proprietary Leases, and the Ground Lease; all obligations incurred to operate, maintain, manage, repair, improve, lease and market the property and units; all obligations incurred to provide services to residents; and all other obligations and liabilities that it incurs.

Tax Consequences

For income tax purposes, a co-op member is usually considered a homeowner and generally can deduct his or her share of the real estate taxes on the buildings and certain mortgage interest. Additionally, co-op members generally can defer or rollover the capital gain to the same extent as if the resident sold his or her home and purchased another home within the period specified by the IRS if their co-op unit is their primary residence. You should consult with your tax advisor for advice as to the income taxes consequences of your purchase and ownership of a share in the co-op.

Equity

Co-ops provide for the accumulation of equity by their shareholders. For a market rate co-op like Highland Green, the appreciation of the shareholder's interest in the co-op is based on what the market will bear.

Community Residence

As mutual owners, resident shareholders own the co-op together and have the security of being able to remain in their homes if they meet their monthly obligations and abide by the terms of the Proprietary Lease and the co-op rules and regulations. The resident-shareholders also have access to the services and benefits of the entire Highland Green community.

Participation and Involvement in the Community

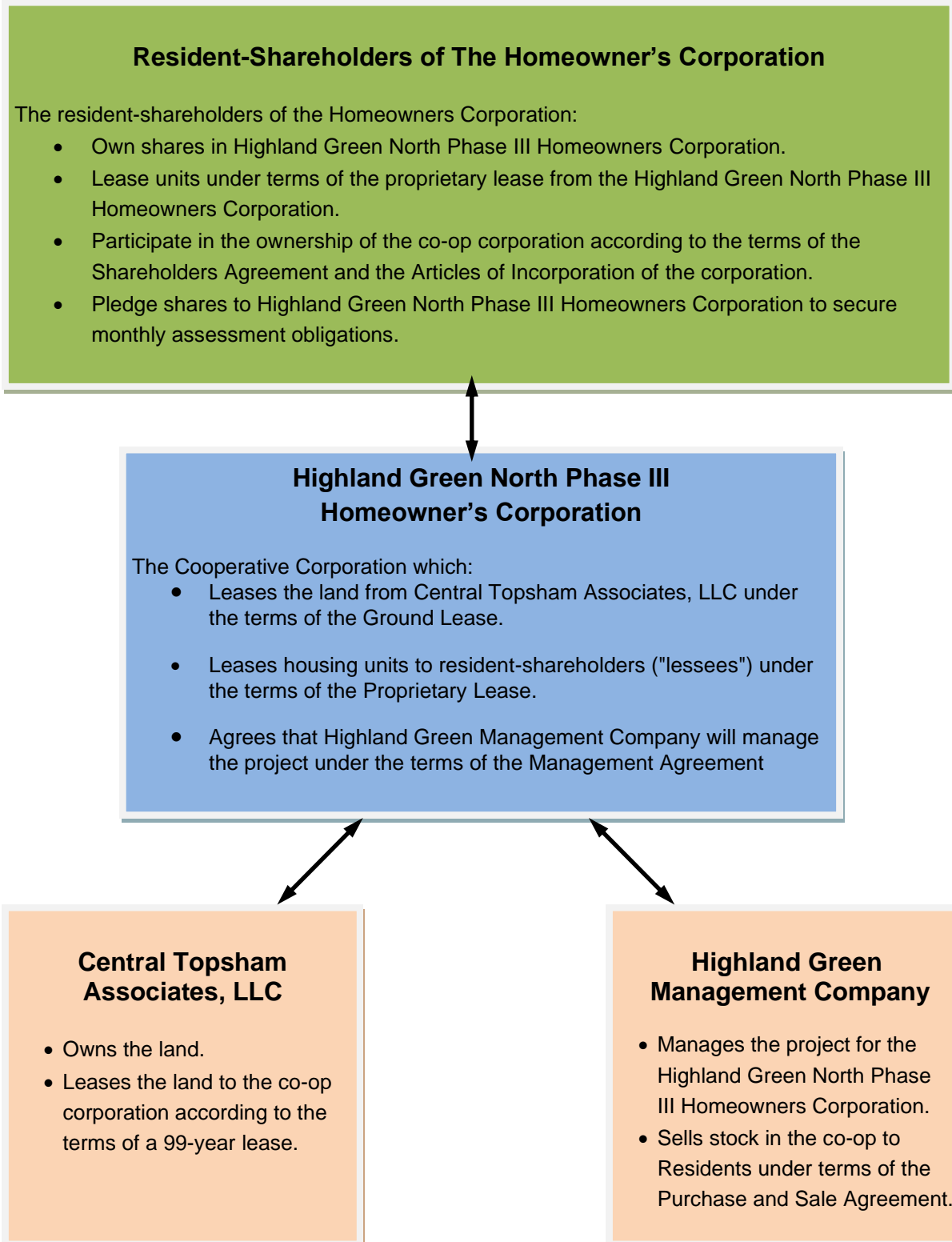
Board of Directors. The board of directors provides certain input in the operation and management of co-op housing. Most of the directors are resident shareholders of Highland Green and are either elected by the shareholders or designated by the Sea Coast Management Company.

Committees. Another important part of the co-op is the role of the committees. The purpose of the committee is to help the board of directors and the management company find ways for the community to function soundly. The board and the management company will ask a committee to suggest a course of action within its particular area.

Annual Meeting. The meeting of shareholders is held annually on a mutually agreeable day. At the meeting, the shareholders will assemble to hear a report on the status of the co-op and to elect the Directors who are not designated by the Sea Coast Management Co. This meeting will also present an opportunity for the resident shareholders to bring up matters of importance to the entire membership.

Organization Chart

At Highland Green, there will be separate co-ops for each phase of housing units. A resident-shareholder owns shares in the co-op in which they reside. This is an example using North Phase III as the sample co-op.



The Role of the Management Company

At Highland Green, the co-op corporation is managed by the Highland Green Management Company, Inc. under a long-term management agreement. The management company has the authority and responsibility to manage the community to the extent provided in the Articles of Incorporation of the co-op, the Management Agreement, and the Shareholders Agreement. While the resident shareholders continue to exercise important input regarding the operation of the community, they can rely on an experienced and professional team to manage the day-to-day and long-term operations of the community.

Frequently Asked Questions (FAQs)

Who manages the Co-op Corporation? While the Cooperative Boards are the governing bodies of the Co-op Corporation, the developer has a contractual management agreement. The Highland Green Management Company manages the project under the terms of the Management Agreement and the Shareholders Agreement and has sole Operational and Marketing responsibilities.

How are the Directors selected? The board of directors is selected at the annual meeting of the co-op corporation. At least two-thirds of the board must be shareholders and most of the board must be as designated or nominated by the Management Company (typically 4 directors are designated by the Management Company and 3 are elected by the shareholders at the annual meeting). For a current list of the board of directors, please contact the operations office.

What governs the right of a resident to reside in a Unit? A Proprietary Lease is entered by the co-op corporation and the shareholder-resident at the time of the purchase of the unit. The proprietary lease governs the residents' occupancy of their unit, the services residents will receive, the monthly service fee, the rules established by the co-op corporation and other terms of occupancy.

Who may vote at the meetings of the Shareholders? One share of stock will be issued for each housing unit in the co-op and each shareholder may vote on the shares owned by that shareholder.

What is the budget process? The management company and the co-op corporation agree on (1) an operating budget for the property which includes an estimate of income, cash on hand and operating expenses for each fiscal year, and (2) a capital improvement budget indicating each capital improvement proposed for the upcoming year with an estimated cost. In general, the budget must be sufficient to operate Highland Green as a first-class community. The budget process typically begins with meetings in August and ends with an approved budget in November.

What does my monthly fee cover? Monthly fees or assessments are established and revised from time to time to cover a variety of expenses and may include: the cost of operating, marketing, advertising, and maintaining the units and other improvements; the cost of management and administration; certain taxes and the ground lease payments; fire and extended coverage insurance; the cost of furnishing trash collection and other costs

of operation, maintenance, and repair of the property of the co-op; any mortgage or other loan payments; and the cost of providing a wide variety of services to the resident-shareholders.

How is the value of my unit/share established at the time of resale? The board of directors (subject to the consent of the Management Agent) can periodically review the value of each share or unit based on a variety of factors including the size and location of the unit, physical improvements to the unit and the most recent sales price for other units/shares for resale purposes. Any shareholder who disagrees with the price fixed for their share can present additional facts to management or the board. The management company typically handles all the operational and fair market analysis for the resale of any units and there is an 8% transfer fee. The sales office will provide a shareholder with a list of comparable properties that have sold at Highland Green and make recommendations regarding the listing price for their unit.

7. PROTOCOL FOR WINTER MONTHS

Snow Removal and Parking Policy for Winter

- During and after a storm (before plowing complete) all Highland Green homeowner's cars must be in the garages with the garage doors shut so that Highland Green driveways can be plowed. If you have two vehicles and a single garage, please move the second vehicle to the designated area in the pub parking lot.
- Residents who utilize the pub parking lot are responsible for clearing snow off and around their vehicles. After your residence has been cleared of snow, we ask that vehicles be relocated back to your residence to allow the crew to properly clear the pub parking lot of snow.
- We continuously salt all roadways, walkways, driveways, and common area lots. Sand will only be used under particular ice conditions.
- In the event of a mixed precipitation storm (snow/ice/rain), for safety reasons we leave a layer of snow on the ground and driveways to avoid major ice hazard.
- If the ground is frozen solid, any plowing should not damage the lawns. However, any damage that may be done will be repaired in the spring.
- Please keep your garage doors always closed during the winter months to avoid freezing up in the garage and elsewhere, and to avoid triggering a low temperature alarm.

8. HIGHLAND GREEN RESALE PROTOCOL

The Highland Green Sales and Marketing Team are committed to a healthy resale market at Highland Green. Towards that end we have outlined the suggested seller essential protocol to support this effort.

The success of the effort to resell an HG share is dependent on our overall conceptual lifestyle marketing plan. A potential HG resident must first be educated in and want to be a part of the community before they decide which housing option to choose.

The other key factors in successful reselling of a share at HG are price, condition, cleanliness, décor, staging, mechanical systems, and disclosure.

The Team performs thorough comparative market analyses, using past resale data, to suggest a fair, provable price. The team has a track record of successfully achieving these prices, especially when conditions are met and the resale unit is in whole or in part, depersonalized, decluttered, refreshed, repaired, upgraded, and staged.

- A professional pre-marketing building and mechanical inspection is highly recommended. This will allow you to invest in repairs to help avoid surprises and costly renegotiations and repairs with an eventual buyer. There are several inspectors who are familiar with HG and charge a normal market rate for inspections.
- It is suggested that you have your unit tested for radon, regardless of if you have an active mitigation system in place, especially if it is more than two years old. Inspectors can also provide this service.
- You should consider upgrades to your unit to keep up with recent buyer trends. The Team can help you understand some of these.
- Fresh interior paint, new clean carpets when applicable, and new appliances are examples of upgrades that pay off in terms of salability and price.
- It is highly recommended that you make sure your unit is as neutral and inviting as possible. Removing personal pictures, clutter, bulky or excess furniture are examples of things to allow a buyer to see the unit as “their” home and not “yours.” There are professional downsizing and staging companies that can help with this process.
- If your unit is unoccupied, you may consider professional staging. There are staging companies that will do this for you for a fee and even provide specialized furniture.

The Team has also developed an HG reseller’s disclosure form that will help you provide up-to-date information about your unit.

Once your HG unit is ready for sale, and a price is established, it will be part of the stable of existing Resale Homes. The team will take pictures and put together a packet with a Fact Sheet and floor plans to share with potential customers.

Your unit may also be featured in various HG marketing outlets including the HG website, the Highland Green Lifestyle Blog, HG Lifestyle Newsletter, The HG Facebook Page, and more. Not all Resale Homes will be featured on the HG Website all the time.

Given the nature of the conceptual lifestyle / community sale at Highland Green, showings of your unit will be about quality and not quantity. The Team will make every effort to give you as much notice as possible, but last-minute showings may be requested.

The Team will make every effort to give any constructive feedback that could help you enhance your unit presentation.

Following pages:

- HG Resale Seller’s Checklist and Disclosure
- Known Vendors

Highland Green Resale Seller’s Checklist and Disclosure

Unit #:

Cooperative:

Address:

Property Tax amount and year:

Current co-op fee amount:

Utility Costs/usage for recent 12-month period:

- Natural Gas:
- Electric:
- Water/Sewer (quarterly):

Age of Structure:

Last Exterior Painting:

Heating System(s)/Furnace/Air Conditioning:

- Type(s):
- Age(s):
- Date of most recent service call:
- Malfunctions in last two years:

Radon Air – Current or Previously Existing:

- Has property been tested: yes / no
- If yes: Date _____
- Results: _____ If applicable what remedial steps were taken:

Radon Test Results Available: yes / no

Carbon Monoxide Detectors in place: yes / no

Other mechanical equipment (Solar/Generator/Other; age, info and malfunctions)

Exterior Additions and Alterations on file with co-op since ownership or original construction:

Interior Updates since ownership or original construction:

Known physical conditions or material defects:

Do you have a mortgage or lien on the unit: yes / no

Banking Institution or other:

Amount:

As Sellers, we have provided the above information and represent that all information is correct. To the best of our knowledge, all systems and equipment unless otherwise noted in this form, are in operational condition.

SELLER: _____

DATE: _____

SELLER: _____

DATE: _____

Known Vendors

Inspectors

Bob Smith - Sherlock Homes

207-221-7605

<https://www.homegauge.com/shgi/sherlokhomes/>

Len Westra

207-729-9720

<http://www.lenwestra.com/>

Up Country Home Inspectors

207-883-9876

<http://www.uchi.com/>

Decluttering and Move Management

Simply Sized Home

<http://simplysizedhome.com/>

207-358-0046

Integrated Move Management

<https://www.integratedmovingme.com/>

207-865-4493

Staging

The Styled Home (6,000 SF warehouse inventory of staging furniture)

<http://www.thestyledhome.com/>

207-878-4663

Simply Sized Home

<http://simplysizedhome.com/>

207-358-0046

9. RENTAL RESTRICTION POLICY OF HIGHLAND GREEN

Article I – Purpose of this Policy

- A). The purpose of this policy is several parts. First and foremost, it is to safeguard the ability of the Coop to maintain their ability to establish a quorum. Historically, shareholders of rental properties often do not practice their voting rights. (It is of course, illegal for anyone to deny these shareholders their right to vote).
- B). When the number of rental units grows dramatically, some lenders restrict lending because the character of the community is changing from shareholder occupied to investment property. Investment Property Loans are at a higher risk and investors are historically less willing to invest money in maintenance and repairs. This jeopardizes a lender’s collateral and increases the odds of loan default. Thus, protecting mortgage financing options directly impacts home values in a community.
- C). Further this Policy is proposed to help reduce the negative impact that rental properties historically have on home values within a community.

Article II – Why this Policy was proposed.

- A). This Policy is proposed for the purpose of recognizing the existence of a situation that already exists in our community. That home shareholders, who did not initially purchase their homes with the intent of renting the home, find themselves in a situation where they have a need or reason to rent their homes.
- B). It is recognized that at this point, it is impossible to remove all existing rental properties from our community.
- C). Further, the Coop Board recognizes the need to allow for instances where a shareholder may have a need to rent their home on a temporary basis.

Article III – Current Restrictions

The Management Agreements provide:

- 1.8 Review of Tenants. Management Agent may accept applications from all prospective tenant-shareholders, tenants, and subtenants and approve prospective tenant-shareholders, tenants and subtenants of space being leased or subleased by the Corporation based on criteria established for occupancy pursuant to the Articles of

Incorporation or the Proprietary Leases; and facilitate transfers of the Corporation's shares and Proprietary Leases held by its tenant-shareholders; and determine the maximum price for resale of shares in the Corporation, when units shall remain vacant and under what circumstances and to whom shareholders of the Corporation may transfer shares or sublet units. Management Agent shall also supervise the moving in and out of tenant-shareholders, tenants, and subtenants, and, as far as possible, arrange the dates thereof so that there shall be a minimum of disturbance to the Property's operation and of inconvenience to other tenant-shareholders and tenants.

The Proprietary Leases provide:

11. Subletting. Except as provided in Section 26 of this Lease, Lessee shall not sublet the whole or any part of the Unit or renew or extend any previously authorized sublease, unless (a) consent thereto shall have been duly authorized by Lessor and (b) any applicable requirements of the Articles of Incorporation and Bylaws of Lessor have been satisfied. Any consent to subletting may be subject to such conditions as Lessor may impose. Lessor may grant or withhold consent to a subletting for any reason or for no reason.

The Ground Leases provide:

14. Assignment and Subletting. Except with respect to the execution of Proprietary Leases by Tenant in accordance with Tenant's Articles of Incorporation, Tenant shall not have the right to assign or to sublet all or any portion of the Land without prior written consent of Landlord, which consent Tenant agrees Landlord may withhold in its sole discretion. In the event Landlord consents to an assignment of this Lease or a subletting of all or any portion of the Land, except as herein expressly permitted or to an assignment of Tenant's interest herein, it shall be a condition of any such subletting or assignment that the sub lessee or assignee agree in writing with Landlord to be bound by each and every term, covenant and condition contained in this Lease. Furthermore, any such subletting or assignment shall not relieve Tenant of its obligations under this Lease.

The Articles of Incorporation provide:

(vii) Permitted Occupants and Subtenants. With the prior consent of the Management Agent, a shareholder may assign or sublease his or her occupancy rights to the allocable Unit to a person who satisfies the occupancy standards established from time to time by the Board (a "Permitted Occupant").

Any person who has been approved as a Permitted Occupant in accordance with the Proprietary Lease shall execute and deliver to the Corporation a Proprietary Sublease in such form as the Management Agent shall approve and, if requested, shall guarantee the shareholder obligations hereunder and under the Proprietary Lease. Any such assignment of occupancy rights or sub tenancy shall not operate to release the shareholder in any way from his or her obligations imposed pursuant to these Articles or the Proprietary Lease.

Article IV – Included in this Policy.

- A). Highland Green shareholders wishing to rent their homes must fill out an Application for Rental Occupancy.
- B). All current shareholders in Highland Green who currently rent a home must fill out an Application for Rental Occupancy as a means of registering said rental with the Coop.
- C). The shareholder is responsible for the collection, holding and return of Security Deposit, which is recommended to be the equivalent of one month's rental fee.
- D). The Management Agent will supply the Lease form with options for shareholders, such as rental rate, length of rental and termination notice.
- E). Management
 1. Management will provide an initial consent decision before delivering to Coop Board for final approval.
 - Director of Operations will interview and conduct a reference check for rental candidate.
 2. All expenses incurred hereunder shall be for the account of, on behalf of and at the expense of the Shareholder.
 3. The Director of Operations, during the term of this lease, shall act as intermediary between Shareholder and Tenant.
 4. Management shall conduct an inspection prior to and at the end of occupancy.
 5. The Director of Operations, acting as the Management Agent, is authorized to lease the Unit on behalf of the shareholders. The rental will be in the form of a Sublease provided by the Director of Operations to the Shareholder.
 6. Shareholder shall remain responsible for payment of the monthly fees and all other amounts due to the Cooperative under the Proprietary Lease for the Unit.
 7. Shareholder shall pay to the Cooperatives a fee of \$200 per month for routine services hereunder, which amount shall be deducted from the rent received from any subtenant. Additionally, Management will deduct Coop fees, including replacement reserve funding and ground lease payments, real estate taxes, and any repairs or improvements authorized by the Shareholder or necessitated by an urgent situation affecting the home or the comfort of the tenant. Shareholder shall reimburse Management for exceptional expenses of managing the Unit and carrying out its rights or obligations under this Agreement. Balances will remain in the shareholder account until settlement at the end of the rental period.
- F). The suggested rental rate will be established by HG Management.
- G). A minimum rental period will be established as 3 months. Other arrangements may be entered into as agreed within the Lease agreement between tenant and shareholder.
- H). The total number of rental units within a Coop may not exceed 7.5% of total units within that Coop. Numbers to be rounded up.
- I). Coop may agree to "lend" available rental to a Coop who has reached capacity.

Article V – Specific Restrictions

- A). The Coop has no authority to either enforce rules or to levy fines directly on tenants of rental properties, as this is the responsibility of the

shareholder/landlord. Under this amendment there are three specific restrictions placed on the shareholder.

1. Breaches by the tenant of any of the governing By-laws, rules, or policies may be considered a breach of the Shareholder's rental agreement. This requirement would allow the Shareholder to evict a tenant if appropriate.
2. Shareholders are required to take corrective action against a tenant, up to and including eviction if appropriate, if they are advised by the Coop that a violation has taken place. The Shareholder is held to the existing ten (10) day requirement to show the Coop proof that the situation has been addressed and remedied.
3. Shareholders are required to provide their tenants with a copy of the association By-laws and Covenants and Restrictions prior to renting. A clause requiring the tenants to agree to abide by the Coop governing documents must be included in the rental agreement. Potential renters should be required to initial a place in the Rental agreement indicating that they have read and understand the governing documents.

Article VI – The Application Review Process

- A). Applications shall be processed on a first-come, first-served basis. To discourage Potential Shareholders from buying multiple homes as Investment Properties, Shareholders who only own one single home will always be given first consideration to rent over Shareholders who own more than one home, regardless of the date or order received.

Applications are to be delivered to the Director of Operations for an initial consent decision before forwarding to the Coop Board for final approval.

- B). The Coop Board will maintain an up-to-date written record of rental homes to substantiate the Shareholder Occupation vs. Renter Occupied Ratio and a list of Shareholders waiting with Applications (in order of application). Request to the Board will be responded to in writing within 10 days.

Article VII – Violation and Enforcement

- A). If a Shareholder fails to submit the required Application or rents their home anyway after the Board has denied an Application, the Board may assess a fee not to exceed \$500.00 per month against the Shareholder. (The exact amount of the fine to be issued should be determined by the acting Coop Board if it does not exceed this maximum. This should be a Legislative action of the Board and would not require a vote).

Article VIII – Right of Appeal

- A). Appeals to fines resulting from a Violation notice, or a Legal action, must be received in writing by the Board of Directors within 15 days of the written notice to the unit Shareholder. Once an appeal is received, the Board will schedule a hearing within 10 days to review the matter with the unit Shareholder. No further action will take place pending the outcome of the appeal. If the Board does not schedule a meeting within the 10 days, as required, the matter may be considered dropped and the appeal granted. The Board's decision on the appeal is final. If the

Appeal is rejected, the violation notice becomes effective, retroactively, to three days after the original written notification to the unit Shareholder.

10. Highland Green SOLAR ENERGY DEVICES Rules, Regulations & Guidelines

I. Introduction

#11 of each Coop's Ground Lease requires that the Corporation maintain the exterior appearance of the property in a manner that upholds the "aesthetic quality" of the Community.

The Highland Green Community and its Owner, John Wasileski, have promoted an interest in the use of solar energy which has resulted in numerous new and post construction installation of solar equipment.

Management does not want to do anything to prevent use of such devices but feels it is important to ensure that such equipment is reasonably controlled as to appearance and location of installation, to protect neighbors and the Community from unsightly equipment and /or installation.

II. Policy Basics

1. The shareholder (and ensuing owners of the unit) seeking the installation of solar equipment are responsible for all costs of installation, repairs, replacement, and removal and return when new roofing is applied.
2. The Coop Insurance Policy will replace the system by "like, kind and quality" in the event of a covered loss event.
3. The shareholder seeking installation will submit for approval the "HG Addition/Alteration Form" in completion. No systems shall be added without the expressed written approval of the Management Company and all installations are to be completed by a previously approved vendor. Additionally, an illustrated plan for the plans indicating placement, materials, etc. will be included in the submission.
4. The shareholder seeking installation is urged to check with their home builder or architect/engineer to determine the impact upon roof warranty. The shareholders, not Management or the Coop Board of Directors, assume all risks regarding installation and use of such a system.
5. Any ensuing damage done to the roof membrane by the solar system installation which leads to water leakage and ensuing internal damage will be the responsibility of the unit shareholder, not the Coop, to fund repairs.

III. Installation Guidelines

1. Only commercially or professionally made devices are allowed. "Homemade" devices will not be permitted due to the safety and aesthetics aspects of such devices.
2. Solar energy panels must:

- A. Meet applicable health and safety standards and requirements imposed by state and local authorities.
 - B. If used to heat water, be certified by a recognized certification agency.
 - C. If used to produce electricity, meet all applicable safety and performance standards established by the national electric code, the institute of electrical and electronics engineers, accredited testing labs, such as underwriters, laboratories, and, where applicable, rules of the utilities and transportation regarding safety and reliability.
 - D. Be maintained in good repair and working order. Any system which is damaged, destroyed, or disused must be removed or repaired within ninety (90) days after such initial damage, destruction, or disuse.
3. Visibility of any part of a roof-mounted solar panel is prohibited beyond the perimeter edge of the roof section.
 4. Solar panels are permitted to be attached to the slope of a roof facing a street only if:
 - A. The solar panel conforms to the slope of the roof.
 - B. The top edge of the solar panel is parallel to the roof ridge.
 5. The solar panel frame, support brackets and any visible piping or wiring must be painted to coordinate with the roofing material.

IV. SOLAR SHADE CONTROL – COOP COMMON AREAS

1. Abutting shareholders shall not be allowed to place or plant a tree or shrub on any Coop Common Area to cast a shadow greater than 10% of the collector absorption area upon the Solar Energy System collector surface at any one time between the hours of 10AM and 2PM, EST.
2. The above restriction does not apply to a tree or shrub planted prior to the installation of a Solar Energy System nor a replacement tree or shrub that had been growing prior to the installation of a Solar Energy System.

11. FORMS

At Highland Green we value the diversity of our residents and their backgrounds. We are dedicated to assisting residents in making living at Highland Green as rewarding as can be. With this thought in mind, we are including various forms and applications that may be of use to our residents in varied situations.

Addition/Alteration Request

Highland Green Addition/Alteration Request

Resident Name (s) _____

Address _____

Phone _____

Email _____

Date _____

Resident Section

Description of requested addition/alteration. Please include Location, Dimensions and Materials/Color.

Anticipated Timeline _____

Abutter's Agreement if Needed

Approved _____

Not Approved _____

Approved with the Following Condition _____

Management Point of Action for implementation _____

This will include the approved plan with cost estimate and anticipated timeline.

Resident Signature _____

Management Signature _____

Your request has been approved (with the following conditions). Please note that any future maintenance, including damages, resulting from addition/alteration will be at shareholder's expense. If shareholder is unable/unwilling to maintain said addition/alteration at community standards, management reserves the right to perform any work needed to maintain building integrity and/or community quality and consistency. This will be at shareholder's expense.

Resident Signature _____

Management Signature _____

Date _____

Date _____

Application for Homestead Exemption



**APPLICATION FOR MAINE HOMESTEAD PROPERTY TAX EXEMPTION
FOR COOPERATIVE HOUSING SHAREHOLDERS
36 M.R.S. §§ 681-689**

File this application with the cooperative housing corporation in which you are a shareholder.
Do not file this application directly with your municipality.

SECTION 1: CHECK ALL THAT APPLY

- 1a. I am a permanent resident of the State of Maine
- b. I have owned a homestead in Maine for the 12-month period ending April 1.
If you owned a homestead in another municipality in Maine within the past 12 months, enter the address (street number, street name, municipality): _____
- c. I declare the homestead in this municipality is my permanent residence and I am not claiming or receiving a homestead property tax exemption for any other property.
(Summer camps, vacation homes, and second residences do not qualify)

IF YOU HAVE NOT CHECKED ALL THREE BOXES, STOP HERE
You do not qualify for a Maine homestead property tax exemption

SECTION 2: DEMOGRAPHIC INFORMATION

- 2a. Name cooperative housing corporation: _____
Name of shareholder(s): _____
- b. Physical location of your homestead (i.e. 14 Maple St., Unit #3): _____
Municipality: _____
Email: _____ Telephone #: _____
- c. Mailing Address, if different from above: _____
Municipality: _____ State: _____ ZIP: _____

SECTION 3: MAINE RESIDENCY IS BASED ON ONE OR MORE OF THE FOLLOWING (check all that apply):

- 3a. I file a Maine resident income tax return.
- b. The address on my driver's license is the same as the homestead location on line 2b.
- c. The legal residence on my resident fishing and/or hunting license is the same as the above homestead location on line 2b.
- d. I pay motor vehicle excise tax in this municipality.
- e. I am a registered voter in this municipality.

(If you did not check any boxes, please attach an explanation and evidence that shows your residency.)

I hereby declare, aware of penalties for perjury, that the answers to the above are, to the best of my knowledge and belief, true, correct and complete. A person who knowingly files false information for the purpose of obtaining a homestead property tax exemption is guilty of a criminal offense.

Signature of Homestead Owner(s) _____ Date: _____

_____ Date: _____

INSTRUCTIONS**INSTRUCTIONS**

Completed forms must be filed with your cooperative housing corporation along with satisfactory evidence to show exemption eligibility. Your cooperative housing corporation must file for the homestead exemption with the municipal assessor no later than April 1. The due date was extended for 2020 – check with your municipal assessor for details. This form will be included with the cooperative housing corporation’s homestead exemption application

SECTION 1. Check the appropriate box related to each question. You must check all three boxes to qualify for the Maine homestead property tax exemption. If you have moved during the year and owned a homestead in Maine prior to your move, enter the address of the homestead you moved from on line 1(b). Your ownership of a homestead must have been continuous for the 12-month period ending on April 1. If you did not check any all boxes in this section, you do not qualify for the homestead property tax exemption. A person on active duty serving in the Armed Forces of the United States who is permanently stationed at a military or naval post, station, or base in this state is deemed to be a permanent Maine resident. A person on active duty serving in the Armed Forces of the United States does not include a member of the National Guard or the Reserves.

SECTION 2. Enter the name of the cooperative housing corporation, the name of the shareholder applying for exemption, the physical location of the home, the shareholder’s telephone number, email address, and mailing address.

SECTION 3. This section gives the local assessor information that may be used to determine if you qualify for an exemption and should support the answers in SECTION 1. Please check the appropriate box for each of the applicable statements in this section.

At least one of the owners of the homestead must sign this document. Please file the application with your cooperative housing corporation.

DEFINITIONS

Homestead. “Homestead” means residential real property owned by an individual or individuals and occupied by those individuals as their permanent residence. Residential real property held in a revocable living trust for a beneficiary who occupies the property as his or her permanent residence also qualifies as a homestead. A resident homeowner who is subject to foreclosure and subsequently purchases the home back from the municipality is considered to have no interruption in homeownership for purposes of this exemption.

Municipality. “Municipality” means any city, town, plantation, or that portion of a county in the unorganized territory.

Permanent residence. “Permanent residence” means that place where an individual has a true, fixed, and permanent home and principal establishment to which the individual, whenever absent, has the intention of returning. An individual may have only one permanent residence at a time and, once a permanent residence is established, that residence is presumed to continue until circumstances indicate otherwise.

Permanent resident. "Permanent resident" means an individual who has established a permanent residence.

A cooperative housing corporation may apply for a homestead exemption to be applied against the assessed value of property of the corporation that is occupied by qualifying shareholders. To qualify, the corporation must complete an Application for Maine Homestead Property Tax Exemption for Cooperative Housing Corporations.

INSTRUCTIONS

Section 1. Check all three boxes indicating your answers. You must answer "Yes" to all three questions in order to qualify for the Maine homestead exemption. If you have moved during the year and owned a homestead prior to your move, indicate the name of the municipality you moved from on line B (1). Your ownership of homestead property must have been continuous for the 12 month period in question B. If you answer "No" to any question in this section you do not qualify for the homestead exemption.

Section 2. Indicate the Cooperative Housing Corporation's name, your full name(s) as shown on your Proprietary Lease Agreement or Shareholders Agreement, the physical location of your home and your mailing address.

Section 3. This section gives the local assessor information which may be used to determine if you qualify and should support your answers to the questions in Section 1. Please check the appropriate answer for each of the statements in this section.

One or more of the owners of the homestead property may sign this document. Please file this application with your Cooperative Financial Officer or Coordinator.

DEFINITIONS

36 MRSA Section 681. Definitions

As used in this subchapter, unless the context otherwise indicates, the following terms have the following meanings.

1. Applicant. "Applicant" means an individual who has applied for a homestead exemption pursuant to this subchapter.

1-A. Cooperative housing corporation. "Cooperative housing corporation" means an entity organized for the purpose of owning residential real estate in which residents own shares that entitle the shareholder to inhabit a certain space within a residential dwelling.

1-B. Cooperative property. "Cooperative property" means the real property, including mobile and manufactured homes, owned by a cooperative housing corporation for the primary purpose of residential use.

- 2. Homestead.** "Homestead" means any residential property, including cooperative property, in this State assessed as real property owned by an applicant or held in a revocable living trust for the benefit of the applicant and occupied by the applicant as the applicant's permanent residence. A "homestead" does not include any real property used solely for commercial purposes.
- 3. Permanent residence.** "Permanent residence" means that place where an individual has a true, fixed and permanent home and principal establishment to which the individual, whenever absent, has the intention of returning. An individual may have only one permanent residence at a time and, once a permanent residence is established, that residence is presumed to continue until circumstances indicate otherwise.
- 4. Permanent resident.** "Permanent resident" means an individual who has established a permanent residence.
- 5. Qualifying shareholder.** "Qualifying shareholder" means a person who is a:
- A. Shareholder in a cooperative housing corporation that owns a homestead in this State;
 - B. Shareholder for the preceding 12 months in the cooperative housing corporation specified in paragraph A; &
 - C. Permanent resident of this State.

Sec. 4. 36 MRSA §683, sub-§5

5. Determination of exemption for cooperative housing corporation. A cooperative housing corporation may apply for an exemption under this subchapter to be applied against the valuation of property of the corporation that is occupied by qualifying shareholders. The application must include a list of all qualifying shareholders and must be updated annually to reflect changes in the ownership and residency of qualifying shareholders. The exemption is equal to the amount specified in subsection 1 multiplied by the number of units in the cooperative property occupied by qualifying shareholders. A cooperative housing corporation that receives an exemption pursuant to this section shall apportion the property tax reduction resulting from the exemption among the qualifying shareholders on a per unit basis. Any supplemental assessment resulting from disqualification for exemption must be applied in the same manner against the qualifying shareholders for whom the disqualification applies.

Sec. 5. Application. This Act applies to property tax years beginning on or after April 1, 2007.

Application for Satellite Antenna Installation**Highland Green Guidelines
for Satellite Antenna Installation**

1. Applications for installation of satellite television antenna dishes can be made via the standard Alteration/Addition Application procedure and must include a sketch of the proposed location of the equipment on the building. Prior to submission of the Application care should be taken to confirm that reception will be possible from the desired location. The application must be submitted to Seacoast Management Company and must follow the guidelines determined by the Management Company and the Cooperative Corporation Board of directors.
2. Installation by the satellite service provider is preferred. The installer, service provider, equipment, and vendors must meet all standards set by Seacoast Management Company and the Cooperative Corporation Board of Directors
3. Installers other than the service provider must be pre-approved, and must meet all standards set by Seacoast Management Company and the Cooperative Corporation Board of Directors
4. The satellite antenna dish cannot exceed one meter (approx. 39 inches) in diameter, and placement of the antenna in a location not visible from the street is preferred. Care should be taken to limit the visibility to neighbors, and their written approval is necessary and must be attached to the Alteration/Addition Application. The opinions of abutters and direct-sight neighbors will be considered during the application process.
5. Placement of the antenna on the surface of the roof is discouraged. If the only practical location is on the surface of the roof, the installation must include a roof plate installed in a manner that does not violate or impair the water-tight integrity of the roof.
6. Installation of siding or trim boards must not damage or impair the building structure.
7. All wires and cables should enter the building at the point of dish antenna attachment or must be dressed and secured to siding and trim boards following horizontal and vertical surfaces to the point of entry.
8. Upon discontinuance of service (including sale of the home to a new shareholder not wishing to continue the service) the antenna must be removed, and all changes caused by installation must be returned to the condition existing at the time of installation at the expense of the shareholder. However, a plate installed to secure the antenna to a roof must remain affixed to the roof. If removal and remediation is not completed prior to move out, the Management Company or Cooperative Corporation may perform such work at the Shareholder's expense, and the cost shall be deducted from the sales proceeds of the unit share that would otherwise be payable to the Shareholder or the Shareholder's estate.

9. Any damage (structural and/or cosmetic) during or subsequent-to installation (including but not limited to water damage) must be corrected at the expense of the shareholder. If the Shareholder fails to remedy any damages promptly, the Management Company may do so, and the Shareholder will be financially responsible for the expenses incurred.

10. Routine maintenance and repair of the antenna and all components is the responsibility of the shareholder. The shareholder assumes all responsibilities and liabilities. The Management Company and the Cooperative Corporation will not assume any liability or cover any expense relative to the Installation, subscription, service, or removal of said equipment.

All satellite dish installations existing at the time of implementation of these guidelines may remain in place, as installed. Shareholders with existing satellite dishes may want to consider the provisions of Guideline Number 7 (above); and, as applicable, will be subject to the conditions in Guidelines Number 6 through Number 10.

Agreed upon this _____ day of _____, 20_____

Resident:

Management Agent:

Address of Home where equipment will be installed:

**THIS SIGNED DOCUMENT MUST BE ATTACHED TO THE
ADDITION/ALTERATION APPLICATION FORM**

Application for Veteran Exemption for Cooperative Housing Shareholders
Title 36 MRSA Section 653

Please refer to Bulletin #7 for additional information

PLEASE FILE THIS FORM WITH YOUR LOCAL COOPERATIVE HOUSING CORPORATION
DO NOT FILE THIS RETURN WITH THE MUNICIPAL ASSESSOR

INSTRUCTIONS: Completed forms must be filed with your local cooperative housing corporation along with satisfactory documentary evidence in order to show exemption eligibility. Your cooperative housing corporation must file for the Veteran Exemption with the municipal assessor no later than April 1st. This form will be included with the cooperative housing corporation's Veteran Exemption application which must be filed by April 1st. Forms filed after April 1st of any year will be applied to the subsequent year tax assessment.

1. Name of Applicant: _____ Telephone #: _____

2. Mailing Address: _____

3. Legal Residence: _____

4. Date of Birth: _____

5. Date of Entry into Armed Forces: _____

6. Legal Residence on Date of Entry into Armed Forces: _____

7. Date of Discharge or Separation from Armed Forces: _____

8. Military Service Serial Number: _____

9. Do you receive a **100% disability** pension or compensation from the U.S. Government as a Veteran?

Yes No. If yes, is your disability based on:

a) Service in the U.S. Armed Forces during any Federally recognized War Period? Yes No

b) Injury or disease incurred in the line of duty during active military service? Yes No

c) Veterans Administration Claim Number: C- _____

10. Did you receive a grant from the U.S. Government for Specially Adapted Housing as a Paraplegic?

Yes No

11. Is the property in a **revocable living trust** with you as the beneficial owner of that trust? Yes No

12. Description of the property (map, lot, location, unit #, etc): _____

I hereby declare, aware of penalties for perjury that the answers to the above are true, correct and complete to the best of my/our knowledge and belief. Any person who knowingly files false information for the purpose of obtaining a homestead exemption is guilty of a criminal offense.

Signature of Cooperative Housing Shareholder(s) _____

Date: _____

A veteran who served on active duty in the armed forces may apply for an exemption from property tax in the place where they reside provided:

- they served during a recognized war period and have reached the age of 62 years or;
- they served during a recognized war period and are receiving any form of pension or compensation from the United States Government for total disability, service-connected or non service-connected, as a veteran;
- or
- they were injured during active military service in the line of duty and are receiving 100% service-connected disability from the United States Government; or
- they were awarded the Armed Forces Expeditionary Medal and have reached the age of 62 years; or
- they were awarded the Armed Forces Expeditionary Medal and are receiving any form of pension or compensation from the United States Government for total disability, service-connected or non service-connected, as a veteran; or
- they served during a recognized war period and received a grant as a paraplegic veteran for specially adapted housing units.

NOTE: Acceptable proof of entitlement is covered by, but not limited to: DD214 Military Record, V.A. Form 20-5455a when Item 15 Tax Code indicates Code 2 or 3 or a copy of the certificate or letter issued by the V.A.

RECOGNIZED PERIODS

- World War I - April 6, 1917 to November 11, 1918, inclusive.
- World War I - (service in Russia) - April 6, 1917 to March 31, 1920, inclusive.
- World War II - December 7, 1941 to December 31, 1946, inclusive.
- Korean Campaign - June 27, 1950 to January 31, 1955, inclusive.
- Vietnam War – February 28, 1961 to May 7, 1975 (active duty for more than 180 days);
- Persian Gulf War – August 2, 1990 to the date that the US Government recognizes as the end of that war period (active duty)
- Other Recognized Service Periods – From August 24, 1982 to July 31, 1984 and from December 20, 1989 to January 31, 1990

FOR ASSESSOR USE ONLY - CERTIFICATE OF APPROVAL OF SHAREHOLDER’S EXEMPT STATUS

Written proof of entitlement has accompanied this application which supports the statements here contained indicating that the applicant is entitled to exemption from property tax as indicated.

- \$6,000 Post W.W.I
- \$7,000 W.W.I
- \$50,000 Paraplegic

In determining the local assessed value of the exemption, the assessor shall multiply the amount of the exemption by the ratio of current just value upon which the assessment is based.

Date Approved: _____ Effective Date: _____

Approved by: _____ Title: _____

PTF 653-2a

Updated 1/2008

Highland Green ACH Authorization Form

RESIDENT INFORMATION:

Name: _____

Address: _____

Email: _____

BANK INFORMATION:

Name on the Account: _____

Bank Name: _____

Bank ABA (Routing) Number: _____

Bank Account Number: _____

Checking Account: Savings Account:

Yes _____, I authorize Sea Coast Management Company to withdraw the **Monthly Fee** from the account listed above on the 4th business day of the month.

Yes _____, I/We authorize Sea Coast Management Company to withdraw the **Semi-Annual Real Estate Taxes** from the account listed above on the 4th business day of the month (April & October only).

I/we acknowledge that the origination of ACH transactions to my/our account must comply with the provisions of the US Law.

This authority is to remain in full force and effect until Sea Coast Management Company (SCM) has received written notification of its termination in such time and in such manner as to afford SCM and the Bank a reasonable opportunity to act on it.

SIGNATURE: _____ DATE: _____

**Please return this completed form, with a voided check, to the
Highland Green Business Office
7 Evergreen Circle
Topsham, ME 04086**

Highland Green Home Maintenance Program

Time Away
From

_____ to _____

Resident

Address

_____ of _____

will have their home inspected weekly as part of a "Home Inspection Program" for Highland Green residents that are away for 4 or more weeks. They will be charged \$20 per week for the time they are scheduled to be away.

Signature

Date

Away Contact Information (Optional):

Address

Phone

Notes:

Private Party/Event Request By a Highland Green Resident

Please check the **HG resident calendar** highlandgreenlifestyle.com/residents/calendar/; password: hgresidents) to see if the room you wish is available on your desired day and time.

1. Use of the building is restricted to main floor only.
2. The downstairs bathrooms, exercise room, aerobics room, fitness room are off limits.
3. Kitchen and appliances are to be left clean; trash is to be removed.
4. Turn all lights off. Leave heat set at 68 degrees.
5. No smoking or open flames (e.g., candles). Tea lights are permissible.
6. The Web Team will add your party/event to the calendar once approved if there are no conflicts. You will receive an email once the form is processed.

Special Instructions and Responsibilities Form to be completed:

Event type: Private party/event Private meeting Event open to all residents

Area(s) requested: Gathering room Conference room Both rooms

Person making request: _____

Today's date: _____

Purpose of request: _____

Event day(s) & date(s):

Event's actual time (Start-End Time): _____

Start time for set-up: _____ End time for clean up: _____

Number of people expected: _____

Food: No Yes If yes, supplied by whom: _____

Done! Save the completed form to your computer's desktop then email as an attachment to **hgmaineresidents@gmail.com** or **photo and email back**.



Resident Contact Information

In the event we need to reach you while you are away, please leave us a second home number or a contact name and number. This contact may be used in case of a health care emergency or in case of an issue with your home and you are not available.

Resident Name (s): _____

Second Home Address?: _____

Second Home Phone Number?: _____

Cell Phone Number (s): _____

Emergency Contact Person Name: _____

Emergency Contact Person Phone: _____

Emergency Contact Person Address: _____

Medical POA: _____

Financial POA: _____

PLEASE PRINT

HG Home Address: _____

Home Phone Number: _____

Email Address (s): _____

Resident Signature: _____ Date: _____

RESIDENT CONTACT INFORMATION



Permission to Enter

I grant permission for the Highland Green Operations and Maintenance workers to enter my home for maintenance issues occurring when I am not at home.

Resident Name: _____
PLEASE PRINT

Resident Signature: _____ Date: _____

I choose NOT to grant permission for the Highland Green Operations and maintenance works to enter my home if I am not at home, except for emergency situations.

Resident Name: _____
PLEASE PRINT

Resident Signature: _____ Date: _____

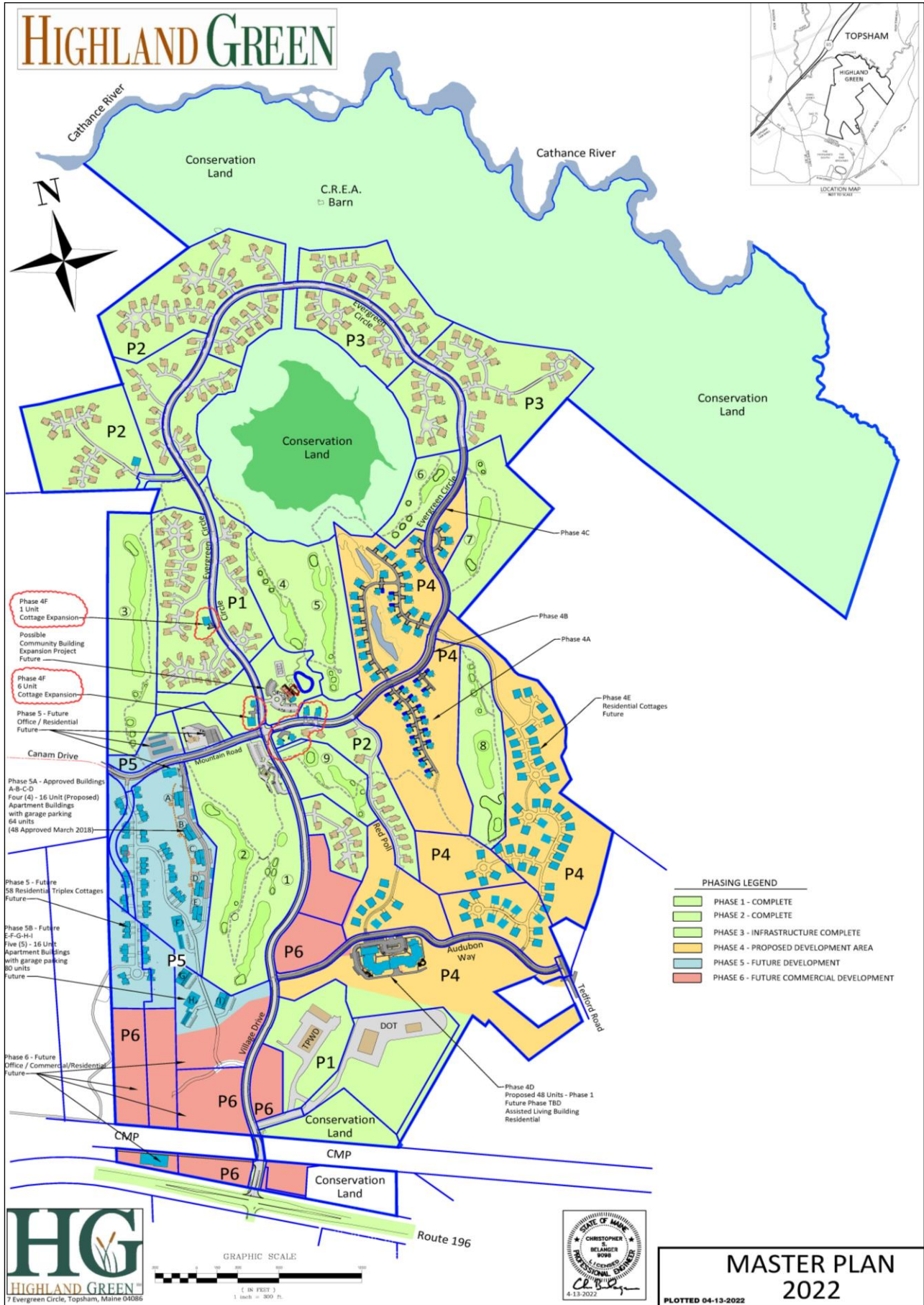
12. Lightning Study

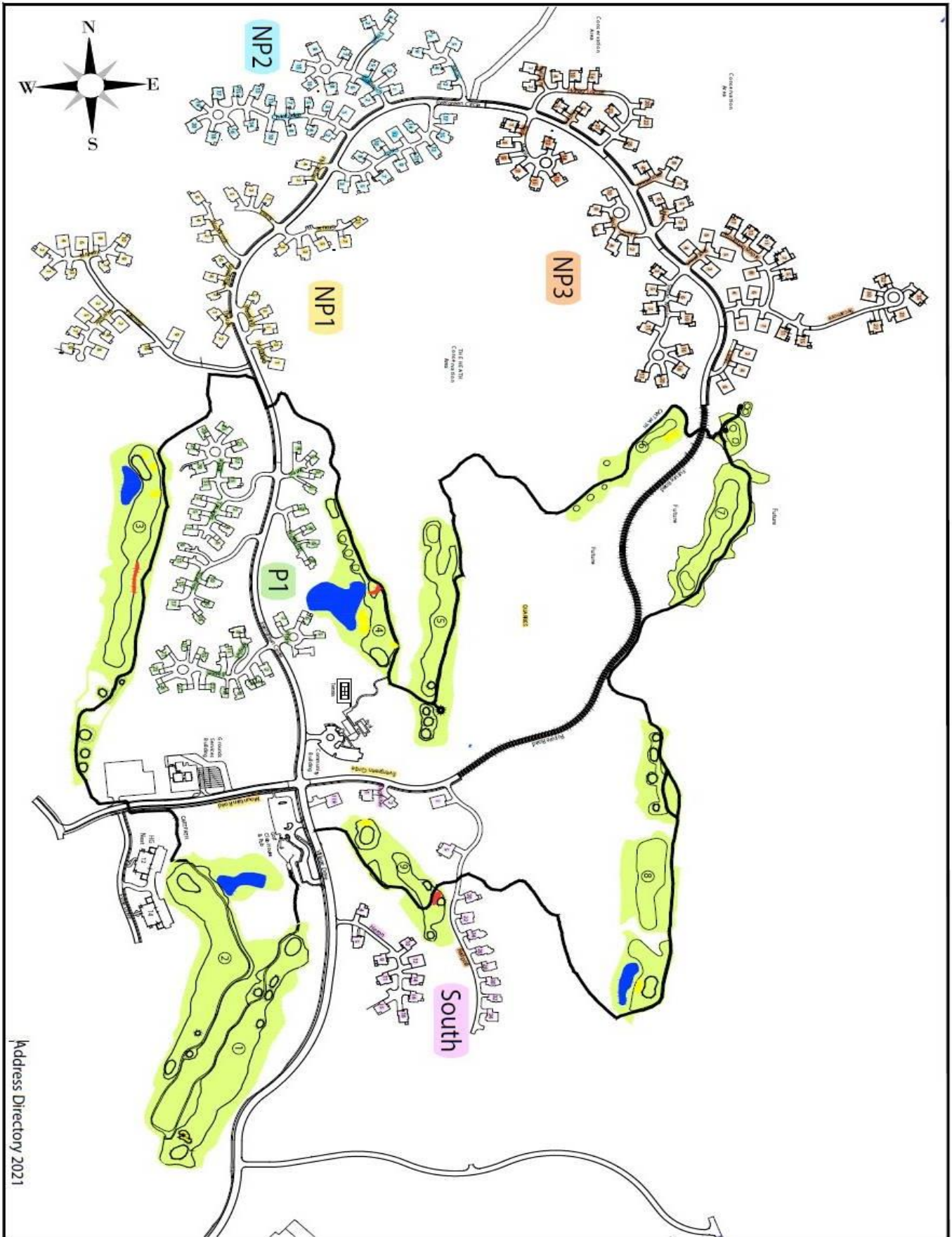
A lightning study was conducted in 2015 by a ten person “study” group with appropriate education and experience. Since the prevention of a lightning strike is impossible, the focus was on its mitigation and reducing the severity of lightning’s impact on property and persons. If you would like to view this report it can be obtained by request from the Director of Operations.

13. MAPS

We are including various community maps that may be of use to our residents (see next page).

Highland Green Concept Map





Address Directory 2021

CATHANCE RIVER TRAILS

Cathance River Nature Preserve & Head of Tide Park

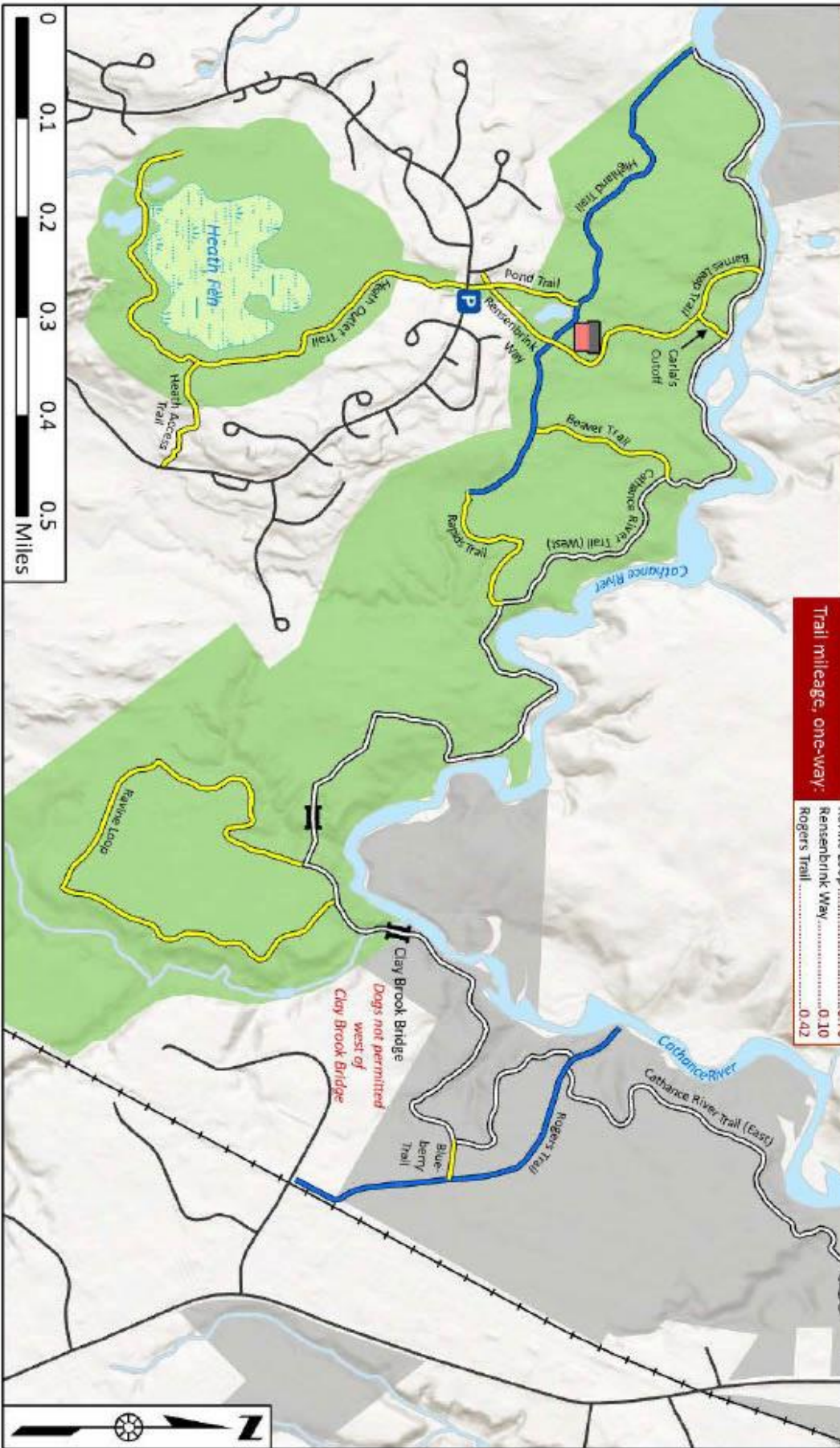
Please stay on trails and respect privately-owned land to ensure continued access.
 No bikes or motorized vehicles.
 No dogs permitted in Cathance River Nature Preserve.



- Cathance River Nature Preserve (No Dogs)
- Head of Tide Park
- Other Conserved Lands
- Cathance River Trail
- Other Trails
- CREA Ecology Center
- Parking
- Roads

Trail mileages, one-way:

Barnes Leap Trail	0.27
Beaver Trail	0.16
Blueberry Trail	0.04
Carla's Cutoff	0.04
Cathance River Trail	
West of Clay Brook Bridge	1.56
East of Clay Brook Bridge	1.35
Heath Access Trail	0.13
Heath Outlet Trail	0.63
Highland Trail	0.58
Pond Trail	0.12
Rapids Trail	0.18
Ravine Loop	0.76
Renseन्द्रink Way	0.10
Rogers Trail	0.42



Dogs not permitted west of Clay Brook Bridge