



FREQUENTLY ASKED QUESTIONS



**BUILDING A BETTER COMMUNITY
ONE HOME AT A TIME**

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Keystone Pacific genuinely cares about exceeding your expectations. This caring philosophy is the reason behind everything we do. Our team cares about providing an enjoyable community living experience for you, your family, and your neighbors. Our approach to managing communities will ensure that the job is done right because we care about your community. We hope that in providing these frequently asked questions you will find answers and peace of mind. If you still have any questions, please contact us at (949) 833-2600.

WHAT IS A HOMEOWNERS ASSOCIATION/ COMMUNITY ASSOCIATION?

A homeowners association, also known as a Common Interest Development (CID) or a community association, is a non-profit entity under which a community governance structure is established and operated. Homeowners associations are established with the intent of protecting the community assets and instituting prudent physical maintenance and financial management practices. Decisions concerning homeowner association operations are made by a volunteer Board of Directors elected by the community residents during the annual meeting of the membership.

WHAT IS THE ROLE OF THE BOARD OF DIRECTORS?

The Board of Directors is a group of homeowner volunteers who have been elected by the membership at an annual membership meeting. By virtue of their selection, they are given the authority to make decisions on behalf of the membership affecting all aspects of community association assets.

The Board of Directors' decisions may include creation of restrictions governing the use of common area facilities, collection of reserve funds for future repair and maintenance of assets, enforcement of use restrictions, and collection of assessments, just to name a few.

WHAT IS THE ROLE OF THE MANAGEMENT COMPANY?

Since the Board of Directors is comprised of volunteers, it is a good idea to hire a professional managing agent specializing in community association operations. Professional management companies possess knowledge of changing legislation affecting common interest developments and they understand fiscal as well as physical management requirements of these entities. The scope of services provided by a management company will vary based on the needs of each community association. Contractual management duties may include customer service, preparation of financial statements, collection of assessments, coordination and oversight of vendors to address maintenance issues.

WHAT IS THE ROLE OF THE COMMUNITY ASSOCIATION MANAGER?

The role of the community association manager is to implement the decisions of the Board of Directors, administer the services, programs, and the operation of the Common Interest Development (CID) within the policies and guidelines set by the Board, and, in the case of a professional manager, provide information, training, and often, leadership to an inexperienced board member as he/she sets policies and makes decisions.

WHAT IS MY ROLE AS A HOMEOWNER?

All homeowners should assume responsibility to protect property values and secure a lifestyle that all residents can enjoy. As a member of your community association, your legal responsibilities to the community association include: complying with the governing documents, rules and regulations, architectural guidelines, policies and procedures, and paying the monthly assessment necessary to operate the community association.

DO I HAVE TO BELONG TO THE COMMUNITY ASSOCIATION AND PAY THE MONTHLY ASSESSMENT?

All homeowners owning a unit or lot within a community association automatically become a member of the community association and are required to pay the monthly assessment, which covers the costs associated with operating a community association. Failure to make your payments could result in a lien against your home.

WHAT DOES THE MONTHLY ASSESSMENT PAY FOR?

The assessment covers the operating and reserve expenses that the community association is legally obligated to take care of, per the Covenants, Conditions and Restrictions (CC&R's). Items such as insurance, taxes, water, electricity, landscaping services, street sweeping, janitorial, and even pest control are just a few of the items that may be covered by assessments. Assessments also cover the funding of reserves, which are funds accumulated to pay for future repair or replacement of major components for which the community association is responsible, such as roofing and painting in a condominium project, street repairs, and pool/spa and clubhouse refurbishment in a planned unit development. Assessments also cover the costs associated with operating a non-profit corporation, including preparation of an annual budget, audit, reserve study, and distribution of election materials, etc.

WHAT ARE SPECIAL ASSESSMENTS?

Special assessments are a method in which the community association can continue to operate when faced with an unexpected expense from an event or common area component failure, which was not previously anticipated within the community association's operating/reserve budget.

CAN I PAY MY COMMUNITY ASSOCIATION ASSESSMENTS ELECTRONICALLY?

Yes! Keystone Pacific has an ACH program where we debit your checking or savings account the second business day of each month. If you are interested, please [click here](#) to request an application.

For added-convenience, payments can also be made online. We offer two options to pay your assessments online. You can use a bank routing number in addition to a checking, savings or money market account number. Credit card payments are also accepted through this online service for a nominal processing fee. Keystone Pacific does not receive any portion of the processing fee. Please [click here](#) to be redirected to The KPPM Connection website.

If you have questions regarding your account number and password, please contact Customer Care at customer care@keystonepacific.com or at (949) 833-2600 (Orange County) or (951) 491-6866 (Inland Empire).

I WOULD LIKE TO MAIL IN MY PAYMENT. WHERE DO I SEND MY CHECK?

Please make all checks payable to the community association(s) in which you reside. Please mail your check to the appropriate address. If your account begins with:

- P2 - mail to Keystone Pacific Property Management at P.O. Box 15345, Santa Ana, CA 92735
- P3 - mail to Keystone Pacific Property Management at P.O. Box 15325, Santa Ana, CA 92735
- P4 - mail to Keystone Pacific Property Management at P.O. Box 15305, Santa Ana, CA 92735

WHAT IF I DON'T PAY MY HOA ASSESSMENTS?

HOA assessments are a legal requirement of each and every homeowner purchasing a home or lot within a community association. Board members have a fiduciary duty to collect delinquent assessments for the benefit of the entire community association. A delinquency policy has been established by your Board of Directors for non-payment of assessments. This policy outlines what could happen if a homeowner fails to pay their assessments. The policy is mailed to all association members with their annual budget package.

WHAT ARE GOVERNING DOCUMENTS (I.E. CC&R'S, RULES & REGULATIONS)?

Several documents govern community association operations. These documents include Covenants, Conditions, and Restrictions (CC&R's), Bylaws, Rules and Regulations, Architectural Guidelines, Election Rules, Corporate and Civil Codes.

COVENANTS, CONDITIONS, AND RESTRICTIONS (CC&R'S)

CC&R's are County recorded documents and contain information regarding membership, assessments, architectural control, use restrictions, duties and powers of the community association, repair and maintenance responsibilities, insurance, easements, annexations, just to name a few.

BYLAWS

Bylaws outline organizational details such as frequency of board meetings, number of board members, etc.

RULES AND REGULATIONS

Rules and Regulations are an unrecorded set of guidelines summarizing the use restrictions in the CC&R's. The Board of Directors establishes the content of this document and may change them as necessary. Rules and Regulations may be modified through resolutions approved by the Board after the proposed rules are sent to the membership for a thirty day comment period.

CIVIL AND CORPORATION CODES

Civil and Corporation Codes are laws governing non-profit corporation operations. These laws protect community associations mandating important matters regarding a community association's financial condition, minimal frequency of membership meetings, requirement for reserve studies, among other important regulations. All California community associations must adhere to these laws and operate under the umbrella of non-profit corporation statutes.

HOW CAN I REPORT A NON-COMPLIANCE OR VIOLATION?

Please report a violation by completing [this form](#).

WHY WAS I FINED FOR VIOLATING A RULE/POLICY?

Homeowners or residents who are not in compliance with the restrictions outlined within the community association's policies and governing documents are considered to be in violation.

Standard procedure typically involves sending written notice of the violation in order to gain compliance. We understand situations may arise that caused the violation so the first notice is typically a "courtesy notice"; followed by a first violation notice, and a hearing notice where the member addresses the Board regarding his/her continuous violation at the hearing. A fine may be assessed and depending on the nature of the matter, legal action may be taken.

Purchasing a home within a community association is an agreement to adhere to the governing documents established for the community association. Prospective homeowners should review and consider these restrictions thoroughly prior to purchasing a home within a community association.

Homeowners renting or leasing their properties are responsible for the actions of their tenants, including violations.

WHY DO I NEED TO SUBMIT AN ARCHITECTURAL APPLICATION FOR SOMETHING AS MINOR AS PAINTING THE WINDOW PANELS ON THE EXTERIOR OF MY HOME?

It is important to maintain the consistency of aesthetic appeal in the community association, since this can impact your property value. Architectural guidelines are designed to ensure that this consistency is maintained. Before you begin work on your home, your community association may require that you submit an architectural application. Please [click here](#) for frequently asked questions relating to the architectural application processing process. To request an application, please [click here](#).

WHY CAN'T I GET THE BOARD'S CONTACT INFORMATION TO CONTACT THEM DIRECTLY?

Homeowner board members are volunteers. Therefore, their personal information cannot be provided. All inquiries submitted to management must be in writing and that information is then provided to the Board.



WHY ARE THERE BOARD MEETINGS? CAN I ATTEND A BOARD MEETING?

Board meetings are to provide a forum permitting board members to make community association business decisions.

The executive session portion of the board meeting is closed to homeowners. It provides a confidential forum in which to discuss matters of sensitive nature which may include contract issues, personnel issues or legal matters.

The general session portion of the board meeting is open to homeowners. Homeowners may address the Board in the homeowner forum portion of the meeting. The remainder of the meeting requires no homeowner involvement. However homeowners are welcome to remain and observe the meeting activities.

Homeowners may [contact management](#) to obtain copies of the general session minutes within 30 days of each board meeting. The board meeting agenda is available 4 days prior to the scheduled board meeting and can be obtained from your community association manager as well.

Homeowners are encouraged to contact their community association manager with concerns, questions or any matter they wish to discuss.

I WOULD LIKE TO BE MORE INVOLVED IN MY COMMUNITY ASSOCIATION. HOW DO I GET INVOLVED?

All homeowners are encouraged to participate as non-profit entities rely on volunteer support. There are many opportunities within community associations to become involved. Community associations often have a social committee, landscape committee, rules and regulations committee, architectural review committee and many others. Involvement ensures that each individual's voice is heard and each homeowner's ideas are considered and applied to the extent permitted. Homeowners find volunteerism affords them the opportunity to make a difference and is a great resource in forming relationships with neighbors. To get started, please [click here](#) to complete the volunteer interest form. The appropriate team member will contact you shortly.

I WOULD LIKE TO RUN FOR THE BOARD. WHO DO I NEED TO CONTACT?

To get started, please [click here](#) to complete the board candidacy form. The appropriate team member will contact you upon receipt of your candidacy form.

WHERE CAN I GET MORE INFORMATION ON LIVING IN A COMMUNITY ASSOCIATION?

You can obtain more information on common interest developments from California's Department of Real Estate's website. The California Department of Real Estate published an article on living in a California Common Interest Development and you can [click here](#) to be redirected to the article.

DOES MY COMMUNITY HAVE A COMMUNITY WEBSITE?

Please [click here](#) to find out if your community has a community website.

HOW CAN I GET MORE INFORMATION ON KEYSTONE PACIFIC PROPERTY MANAGEMENT?

You may contact us via e-mail at customercare@keystonepacific.com or by phone at (949) 833-2600 or (951) 491-6866.

