

Beaverdam Run Buyer Information Packet

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Smart Home Issues & Smart Home Checklist

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Gates Information for New Residents & BRCA Gates Usage

Owners' Maintenance Responsibilities

Quick Guide To Beaverdam Run's Condo Control Central Website

(URGENT) Please Fill Out and Return The Following Forms:

ACH Debit (Withdrawal) Authorization

Owner / Resident Information Sheet

Voting Certificate

Winter Months Contact Information (Optional)

Welcome to Our Community !

On behalf of the Board and our residents, we're glad you chose **Beaverdam Run**.

Please **keep the Corporate Secretary (CorpSecBRCA@gmail.com) apprised of your arrival date** so that a member of the Welcoming Committee can contact you to arrange a visit soon after you move in. During that visit, a Committee member will share information about our Association and community activities to help orient you to life at Beaverdam Run and answer any questions you may have.

After closing, and with this letter, you should have in your possession most of the following:

1. Your unit key(s)
2. An entry gate “clicker” and a Temporary Gate Code (see **Gates Information for New Residents** later in this packet).
3. To open Beaverdam Run’s **main** gate, press the button on the entry gate “clicker”; or enter the Temporary Gate Code **from the closing** using the touch-screen.
4. Moving-In document – What you need to know **NOW**.
5. Key Contacts (Board members and key committees)
6. **Four forms to be completed and returned to the Corporate Secretary ASAP** (Gazebo mail slot “1SR”, the address above, or via email: BRCA.CorpSec@gmail.com)
 - ACH Debit Authorization form (for automatic payment of monthly assessment)
 - Beaverdam Run Information Sheet
 - Voting Certificate
 - Winter Months contact form (optional)
7. A **Buyer’s Checklist** that will assist you in tracking a number of items and tasks.
8. The closing documents from the attorney.
9. Items that may be found in the Unit (see the attached Buyer’s Checklist):
 - The **Official Association Handbook**, if present, contains the Declaration, Bylaws, Rules & Regulations, Building Maintenance Policies and other information relevant to living here. We urge you to familiarize yourself with these documents, as they are the basis for understanding condominium living at Beaverdam Run. (Access to a few areas requires a password — contact the Corporate Secretary for the current password.)
 - Entry gate opener device (1; another should have been received at the closing)
 - Garage door openers (2)
 - Instructions for changing the code to the garage door keypad, if present
 - Keys: Mailbox (2), Clubhouse/Log Cabin (2; each key opens both buildings)
 - Appliance manuals/information, if present



If you have not already done so, contact the Treasurer to make arrangements to automatically pay your monthly assessment.

Contact the Gates Committee (BRCA.Gates@gmail.com) to help you add your phone number(s) and name(s) into the Entry Gate system (only the names are listed in the directory at the Entry Kiosk). You will then be given a unique **Unit Access Code** to raise the Entry Gate in the future.

Once setup, visitors may contact you from the Entry Kiosk and you can then open the gate by pressing “Open” (for a video call) or pressing **1*** for an audio-only call. Each Unit must have one or more phone numbers registered at the Entry Kiosk – when someone at the entry gate scrolls through the names and taps yours, **all** of your registered phones will ring.

Calls you receive **from the Entry Kiosk** will display **972-231-1999**.

When you have finalized your moving date, provide that information to the Gates Committee (BRCA.Gates@gmail.com) so that the **service gate** will be open when your household goods arrive.

Provide your new local or cell-phone number(s) to the Corporate Secretary to ensure that you are included in the telephone directory.

We look forward to you becoming an active member of our community.

Don't forget to complete the four enclosed forms and return them to the Corporate Secretary using one of the options from item 6, above.

If you have any questions, please feel free to contact any member of the Board of Directors.

Sincerely,

BRCA Corporate Secretary

Buyer's Checklist

- _____ **Prior to closing** review **Smart Home Issues** and **Smart Home Checklist** with the sellers, if possible.
- _____ **Prior to closing** notify utility providers to start services on the closing date.
- _____ Pickup the Entry Gate “clicker” from the closing attorney and/or the “**Temporary Gate Code**” from the **Gates Information for New Residents** page (later in this packet) so you can open the gate.
- _____ **Send completed forms from the closing** to the Corporate Secretary:
 - _____ ACH Deposit Authorization (monthly assessment)
 - _____ Voting Certificate
 - _____ Owner Information
 - _____ Winter Months Contact Information, if applicable
- _____ **Notify the Gates Committee** (BRCA.Gates@gmail.com) of your move-in date so the **service** gate will be open when your moving van arrives.
- _____ If you have re-keyed/replaced the lock(s) or added/changed alarm systems, provide the key(s) and instructions (to turn off the alarm) to the Corporate Secretary.
- _____ If an **exterior garage keypad** is present, change the code using the instructions provided by the seller. You may want to change the **garage door openers'** code as well.
- _____ Review your options for accessing the Handbook by reading the **Handbook: New Owner Handbook Options** flyer.

Ensure the following are provided at closing or present in the Unit:

- _____ Beaverdam Run Official Handbook (not present if seller used website)
- _____ Mailbox keys# (2) and at least one extra house key
- _____ Key to Clubhouse/Log Cabin* (2; same key **opens both** buildings)
- _____ Garage door openers^ (2) & exterior combination (if any) with manuals
- _____ Entry Gate “clicker”* (2)
- _____ Location of the following information about the Unit:
 - _____ Documents about alterations, receipts, etc.
 - _____ Screen/storm door inserts and operating information (if present)
 - _____ Light switch(es) in crawl space (if present)
 - _____ Shut-off valve(s), if present, for hose bib(s)
 - _____ **Interior** water main turn-off
 - _____ Operating information (appliances, gas logs, etc.)

* Notify Corporate Secretary if these items are missing or more are needed.

Mailbox lock/keys may be purchased from Lowe's or the Post Office.

^ Garage door openers may be purchased at Home Depot or Lowe's.

CONNECTED HOMES COULD POSE THREAT TO NEW OWNERS

Realtor aims to make transferring of smart devices run smoothly

USA TODAY Weekend Extra 19Feb 2017 Elizabeth Weise

SAN FRANCISCO Realtor Chad Curry recently talked to a homebuyer who worried there was something wrong with the furnace in her new house. Every time she set the thermostat to 70 degrees, it reset itself to 80.

Some sleuthing finally revealed the problem: The former owner's new house was cold, and he kept trying to get the heat to go on by turning up the temperature using the app on his phone. Unfortunately, **his phone was still connected to the thermostat in his old house.**

As the Internet of Things finds itself in houses via connected devices, more and more homes contain hot new tech gadgets that can all too easily become unlocked digital backdoors.

From thermostats to garage door openers to keyless locks, **"people can be vulnerable if they don't reset these,"** said Curry, managing director at the National Association of Realtors.

"It could be something as simple as turning lights on and off and make them think their house is haunted. Or it could be something creepier, like watching through their cameras or locking or unlocking doors," said Charles Henderson, global head of IBM X-Force Red. He spoke on the topic at the RSA computer security conference Friday in San Francisco.

As with many new technologies, companies have focused on getting their connected devices into stores and into customers' homes without thinking through the downstream consequences.

"There hasn't been much discussion of what happens when they sell that device or the house that contains that device," Henderson said.

That's how Curry came to work on a project with the Online Trust Alliance to create a Smart Home Checklist for real estate agents — not that the list is any more user-friendly than the items themselves. One suggestion is that homebuyers "review the configuration settings for remote access, encryption and update cycles and adjust where needed."

NOT JUST A BULB

It isn't always obvious what items within a home might have digital interfaces.

For example, **a house could be equipped with state-of-the-art light bulbs that link to a hub that allows the owner to use a phone app to control the lighting.**

But there's no way for a new homeowner to know that automatically. They might not realize the small box tucked away in a corner allows someone with the right app to control their lights — so they might not know to ask for information about how to disable it or take it over.

"As smart as the light switch is, it's not smart enough to know it's been sold," Henderson said. The issue hasn't really become part of the home-buying process. So far only **15% of clients ask their Realtor about smart home technology in a house they're considering** (2016 National Association of Realtors survey). While today even the most wired home seldom has more than a connected thermostat, lock and perhaps webcam, "at some point soon we'll have 30 to 40 devices in our homes," Curry said, "all of which will be vulnerable if people don't reset them."

If the new owner doesn't get the original documentation, they must find the name and version of each device and look online to find the relevant documentation so they can know what's necessary to reset the devices.

CONNECTED HOMES COULD POSE THREAT TO NEW OWNERS

SEEKING SIMPLICITY

Realtors want to work with the burgeoning Internet of Things world to streamline and simplify this for customers.

“We would like to help the industry understand how to make it simpler to transfer ownership of these devices,” Curry said.

State laws differ on what is considered a part of the home and therefore what must stay in a house when it is sold.

In most jurisdictions, fixtures stay with the home, while nonfixtures don't. A fixture is by definition anything that's affixed to the house. So a Nest thermometer that's installed in the wall is a fixture and stays put, while a webcam on a shelf is not.

To be certain, **ownership of connected devices should be added to the contract** so that “what stays and what goes” is clearly laid out, Curry said.

Another issue is that **many connected home devices require WiFi**, which is **often one of the first things the original homeowner removes when a house is readied to be shown** and sold. So the new owner can't actually get access to the devices until they move in and install their own WiFi network.

As smartphones became popular, cellphone manufacturers eventually adopted the idea of an easy-to-do “factory reset” because so many users sold or passed on their phones, making it crucial for phone owners to be able to start fresh and protect their privacy.

The connected home device world hasn't yet gotten to that point, Henderson said.

Curry said his dream would be for each home device to come with a simple user interface and an easy-to-access method for resetting the user login ID and password that also completely wipes the device of all previously stored data.

Unfortunately, he said, “We're not there yet.”



THE SMART HOME CHECKLIST

Maximizing security & privacy in your connected home

PRIOR TO OCCUPANCY / CLOSING											
<input type="checkbox"/>	Obtain inventory and documentation of all connected devices including but not limited to manuals, vendor / manufacturer contacts and websites. Examples of connected devices include: <table border="0" style="width: 100%;"> <tr> <td><input type="checkbox"/> Modems, gateways, hubs, access points</td> <td><input type="checkbox"/> Smoke, carbon monoxide, etc. detectors</td> </tr> <tr> <td><input type="checkbox"/> Connected access for garage, locks, gates</td> <td><input type="checkbox"/> Sprinkler / irrigation systems</td> </tr> <tr> <td><input type="checkbox"/> External keypads for garage, locks, gates</td> <td><input type="checkbox"/> Appliances (TV, refrigerator, washer/dryer, etc.)</td> </tr> <tr> <td><input type="checkbox"/> Thermostats, HVAC, energy systems</td> <td><input type="checkbox"/> Auto controls linked to home systems</td> </tr> <tr> <td><input type="checkbox"/> Smart lighting systems</td> <td><input type="checkbox"/> Security alarms, video monitoring systems</td> </tr> </table>	<input type="checkbox"/> Modems, gateways, hubs, access points	<input type="checkbox"/> Smoke, carbon monoxide, etc. detectors	<input type="checkbox"/> Connected access for garage, locks, gates	<input type="checkbox"/> Sprinkler / irrigation systems	<input type="checkbox"/> External keypads for garage, locks, gates	<input type="checkbox"/> Appliances (TV, refrigerator, washer/dryer, etc.)	<input type="checkbox"/> Thermostats, HVAC, energy systems	<input type="checkbox"/> Auto controls linked to home systems	<input type="checkbox"/> Smart lighting systems	<input type="checkbox"/> Security alarms, video monitoring systems
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<input type="checkbox"/> Thermostats, HVAC, energy systems	<input type="checkbox"/> Auto controls linked to home systems										
<input type="checkbox"/> Smart lighting systems	<input type="checkbox"/> Security alarms, video monitoring systems										
<input type="checkbox"/>	Review privacy and data sharing policies of all devices and services.										
<input type="checkbox"/>	Obtain confirmation from previous occupants and vendors they no longer have administrative or user access.										
ALL SMART HOME DEVICES & APPLICATIONS											
<input type="checkbox"/>	Submit change of ownership and contact information to device manufacturers and service providers (email addresses, cell phone numbers, etc.) to ensure you receive security updates and related notifications to maximize your security and privacy.										
<input type="checkbox"/>	Review devices' warranty and support policies. Occupants should consider disabling devices or specific features that are no longer supported by a vendor.										
<input type="checkbox"/>	Review the configuration settings for remote access, encryption and update cycles and adjust where needed.										
<input type="checkbox"/>	Reset privacy and data sharing settings to reflect your preferences. For example – data collection and sharing, camera and microphone settings and other device functions.										
MODEMS, GATEWAYS & HUBS											
<input type="checkbox"/>	Review home Internet routers and devices to ensure they support the latest security protocols and standards and disable older insecure protocols.										
<input type="checkbox"/>	Update and modify all system passwords and user names upon taking possession of your new home or rental unit. Where possible create unique passwords and usernames for administrative accounts.										
<input type="checkbox"/>	Run updates and contact manufacturers to confirm devices are patched with the latest software and firmware.										
SECURITY ALARMS, KEYLESS ENTRY, GATE SYSTEMS, ETC.											
<input type="checkbox"/>	Reset access and guest codes for gates and garage door openers.										
HOME THERMOSTATS, HVAC SYSTEMS, SMART TVS, LIGHTING & OTHER DEVICES											
<input type="checkbox"/>	Disable connectivity for devices no longer supported by the manufacturer or replace these devices.										
<input type="checkbox"/>	Review the privacy practices of the connected devices including data collection and sharing with third parties and reset permissions as appropriate.										



Moving-In — What You Need to Know NOW

Prior to Your Move

1. **Large tractor-trailer moving trucks are prohibited** on Condominium Property due to the sharp turns, low hanging trees and parking limitations. If your belongings are being moved in a tractor-trailer, they will need to be off-loaded onto smaller vehicles. Many people use the large, paved shoulder in the road across from Lewis Memorial Park (**415 Beaverdam Road**) to transfer their belongings to a smaller truck. There are numerous moving companies in Asheville that are familiar with the terrain in our community as well as the truck sizes that can easily maneuver the roads.
2. All permissible **moving vehicles must use the Service Gate**. When you have a moving date, contact the Gates Committee (BRCA.Gates@gmail.com) to arrange for the Service Gate to be opened for your moving vehicles. Please provide the timing for both move-in arrivals and departures.

Settling Into Your New Home

3. **Moving boxes:** If you don't save your boxes, they must be flattened and put out, a few at a time, on recycling day, or taken to a recycling location. Anything you wish to know about recycling can be found by selecting the Asheville location under Residential Services on the website <http://www.curbie.com>.
4. **Locks:** If you change the locks on your unit's exterior doors, you must provide a copy of the key(s) or door code to the Corporate Secretary. Keys/codes for all units are kept in the office safe and are used in cases of emergency or, with permission, for maintenance requiring interior access.
5. **Telephones:** If you have not done so already, please provide your landline telephone (if any) and your cell phone number(s) to the Corporate Secretary for our files and the phone directory. The Gates Committee will contact you to setup the phone number(s) to be called when a visitor is at the gate and would like you to open it.
6. **Opening the gate:** The entrance gate opens automatically when triggered by a "clicker", two of which are furnished to each unit. When a visitor without a "clicker" wishes to enter, they will scroll through the names on the touchscreen and select your name. That rings the phone(s) provided in item 5, above. When you answer and the driver is identified, you raise the entry gate by pressing **1*** for an audio-only call or pressing "Open" (for a video call).
7. **Mail:** The Gazebo is located in the parking area across from the Log Cabin. It houses the USPS mailboxes by address and an open "mail slot" for each address. Don't forget to notify the Merrimon Ave. Post Office of your new address. The mail slots are used for communications **within** Beaverdam Run. Please check your mail slot regularly. We ask that you place one of the colorful plastic blocks (located above the mailboxes) in your slot when you are travelling for any length of time and remove it when you return.

Utilities Servicing Beaverdam Run — Asheville, NC 28804

Use the information listed below to establish or transfer the utilities you require.
 (At least **electricity** and **gas** should be transferred as soon as possible after the closing.)

Service Type	Provider	New Service Phone Number	Website
Electricity	Duke Energy Progress	800-452-2777	www.duke-energy.com
Natural Gas	Dominion Energy (was PSNC Energy)	877-776-2427	DominionEnergyNC.com
Internet	AT&T	866-861-6075	www.att.com
	Charter Spectrum*	844-712-3301	www.spectrum.com
Phone (land line)	AT&T	866-861-6075	www.att.com
	Charter Spectrum*	844-712-3301	www.spectrum.com
Phone (mobile)	AT&T	866-861-6075	www.att.com
	T-Mobile	800-866-2453	www.tmobile.com
	US Cellular	888-289-8722	www.uscellular.com
	Verizon (best coverage <i>within</i> community)	828-251-2335 828-299-8889	www.verizon.com
TV (cable)	AT&T U-verse	866-861-6075	www.att.com
	Charter Spectrum*	844-712-3301	www.spectrum.com
TV (satellite)**	AT&T DIRECTV	866-861-6075	www.att.com
	Dish	855-531-3493	www.dish.com

* Charter Spectrum has already wired each home for cable services (TV, phone & Internet)

** Satellite dish location must be approved by the Architectural Standards Committee prior to installation

Beaverdam Run

A self-managed condo community

1 Stony Ridge . Asheville, NC 28804

www.beaverdamrun.org



The most up-to-date Beaverdam Run Handbook is available on all of our community websites: BeaverdamRun.org, and, after you've been registered and have logged into CondoControlCentral.com [the Handbook is found in the Library under "Governing Documents and Records"].

Discover other options for accessing the Handbook by reviewing the **Beaverdam Run Handbook: New Owner Access Options** following this page.

Contents of Beaverdam Run's Official Handbook:

- 1 Introduction and Guide
- 2 First Things First
 - Amenities
 - Garbage & Recycling
 - Gates
 - Gazebo (Mailboxes)
 - Insurance
 - Snow Plan
 - Water System
 - Visitor Map
 - Property Map & Walking Paths
- 3 Declaration & Bylaws
- 4 Rules & Regulations
- 5 Money Matters
 - The Basics and Monthly Assessment
 - Financial Policies & Procedures
 - Long-Range Capital Plan
 - Capital Plan Supplements
- 6 Building Maintenance Policy and Guidelines
- 7 Landscape Policy and Guidelines
- 8 Association Organization
 - How Beaverdam Run is Organized & Governed
 - Current Board, Officers & Key Contacts
 - Committee Descriptions
 - Committee Chairs & Members (Protected)
- 9 Emergencies & Home Safety
 - Emergency Phone Numbers
 - Where To Locate Carbon Monoxide Detectors
 - Emergency Call Notification System (One Call Now)
 - Individual Shelter-in-Place Preparedness
 - Emergency Evacuation Preparedness
 - Alternative Driving Routes From & To Beaverdam Run
- 10 Helpful Hints

Beaverdam Run Handbook: New Owner Access Options

Online Handbook

The Handbook is a resource that includes the Declaration, Bylaws, Rules and Regulations, information about our community, amenities, governance, financial plans, emergencies, and even a few helpful hints.

Handbook revisions will be posted to the Beaverdam Run website and to our Resident portal, Condo Control Central. When a significant change is made, you'll be notified by email, a notice at the Gazebo (where you pick up your mail), and an article in *News and Views* (our community newsletter).

Our website provides up-to-date Handbook information, eliminating the need to wait for paper revisions to replace out-of-date pages. Use your browser to visit:

BeaverdamRun.org → select the **Buying & Selling** menu → **Shortcuts** → **Handbook**.

On the resident portal, the Handbook is available in the Library and may be downloaded to your own device to review. Log into Condo Control Central at <https://condocontrolcentral.com/login>, select 'Library' from the menu on the far left, select **Governing** and then select **BRCA Handbook** to view the contents of the Handbook. (If you need assistance or have not received your welcome email, contact the Technology Committee at brca.technology@yahoo.com)

Access Options

Because not all owners have the required equipment or the ability to access the website, the following options are available:

A. View Handbook content from the Beaverdam Run website.

If you choose this option, please return your current Handbook binder and contents so both **can be recycled**. Please write your address on the first Handbook page if it's not already there. Place the Handbook on the Clubroom table nearest the pool for recycling.

B. Download and print Handbook revision(s) from the Beaverdam Run website or from Condo Control Central

Follow the **Paper Handbook** directions (below) to update your paper Handbook. You'll need 3-hole paper or a 3-hole punch. The Corporate Secretary or Recording Secretary **can provide 3-hole paper or lend a 3-hole punch at no cost**. The punch must be returned within 2 days.

C. Write or email the Corporate Secretary or Recording Secretary for help.

Note your current revision information (see **Paper Handbook**, below, for its location). You'll receive the revised pages (3-hole-punched) and the information necessary to update your paper Handbook. (Your Handbook **cannot** be more than two revisions behind.)

Note: You may switch to a different option at any time.

Paper Handbook

If you prefer a paper Handbook, the website includes the **most-recent** revision and at least **two prior** revisions (in case you've fallen behind with updating). Revisions may be downloaded and printed to update your paper version of the Handbook. The current revision number and date of *your* paper Handbook should be on the **Table of Contents** page or the most recent cover letter.

You'll need to **print each revision one-at-a-time**, starting with the revision *after* yours and ending when you've printed the most recent revision. Follow the instructions on the cover letter of **each** revision you download before downloading the next (more recent) revision.

To access the Handbook revisions from BeaverdamRun.org select:

Community → **Governance** → **Governing Docs-Handbook**

Then click on the **Handbook Updates/Revisions** link at the bottom of the page.

Beaverdam Run

A self-managed condo community



Services and Amenities Covered by the Monthly Assessment

Beaverdam Run Condominiums is a beautiful, self-managed community of 136 mountainside homes set on 115 spectacular landscaped and wooded acres in North Asheville. Living in Beaverdam Run offers a wide variety of community social activities and a location that is convenient to shops, restaurants, grocery stores, banks, the library, and the charming, vibrant center of downtown Asheville.

A monthly assessment ensures the preservation of assets, an operating fund, a capital reserve fund, as well as the following facilities, amenities and services.

Association Facilities and Amenities

- Entrance, exit, and service gates
- Clubhouse with furnished social room, full kitchen, large-screen television, wi-fi, card tables
- Heated indoor swimming pool with retractable roof
- Fitness room with a wide variety of equipment
- Locker rooms and saunas
- Outdoor patios with gas grills and furniture
- Japanese Garden and five ponds
- Historic log cabin with pool and ping pong tables, lending library, and meeting rooms
- Pickleball courts and a tennis court
- Fenced pet exercise area
- Community garden plots
- Hiking and walking trails
- Monthly cocktail parties and seasonal gatherings
- Water aerobics, mah jongg, tai chi, creative club, hiking group and more

Services Provided

- Landscaping, lawn, tree, and property maintenance
- Exterior maintenance of all residences
- Exterior and interior maintenance of all common buildings
- Roof repair and replacement, gutter cleaning
- Deck, exterior repair and staining
- City water, sewer, trash and recycling pick up
- Road maintenance and street lighting
- Snow removal as necessary
- Pest control and extermination
- Community newsletter
- Password-protected portal

Additional information and assistance for buyers and Realtors during the sales process, can be found on our website: www.beaverdamrun.org

Beaverdam Run

A self-managed condo community



Information Available for Buyers

The Beaverdam Run website [www.beaverdamrun.org] includes information to assist buyers and Realtors during the buying/sales process by providing documents, forms, and other critical information for a simplified purchase of a Beaverdam Run home. Information necessary to help in planning prior to moving in is also available.

About Beaverdam Run

- Video about the Beaverdam Run community
- Community maps
- Helpful information: homes, governance, amenities, lifestyle, etc.
- Monthly assessment information
- Beaverdam Run's governing documents
- Beaverdam Run Official Handbook

About Homes for Sale

- List of homes currently for sale
- Property locator for homes and common buildings
- Floor plans with locations noted on the community map
- How to request a tour of the Clubhouse and Log Cabin

Buyer Info Packet

- Detailed buying process
- Items sellers should make available for prospective buyers
- How home inspections are handled
- Buyers Checklist
- What to expect at closing
- Utilities serving Beaverdam Run
- Preparing for move-in day: forms, planning, contact information

Additional information and assistance for buyers and Realtors during the sales process, can be found on our website: www.beaverdamrun.org

(revised 1/2021)



Key Contacts

Board of Directors and Officers

President

Jane Bramham

(828) 255-4629

BRCAPresident2021@gmail.com

Vice President

Tom Cannon

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TomCannon77@gmail.com

Corporate Secretary

Scott Druhot

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CorpSecBRCA@gmail.com

Assistant Corporate Secretary

Amy Campbell

Amy.VanBrunt@gmail.com

Director

Paula Goldman

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Director

David Greiner

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DavidGreiner@gmail.com

Treasurer

Jacque Waxenberg

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BRCA.Finance@gmail.com

JacquelynWaxenberg24@gmail.com

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Sarah Bevington

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SarahBevington@gmail.com

Recording Secretary

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Janet01803@gmail.com

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Architectural Standards

Bruce Gardner

740-602-1670

BRCAhomeInspections@gmail.com

Building Maintenance

Robert Milnes

408-772-4654

BRCA.BMC.Chair@gmail.com

Buyer, Seller & Realtor Assistance

Jan Getz

(828) 424-7145

BRCA.Marketing.Chair@gmail.com

Gates

BRCA.Gates@gmail.com

Technology

BRCA.Technology@yahoo.com

Correspondence/forms may be mailed to the street address at the top of this page.

BRCA Association and Unit Owner Condo Insurance Coverages

Effective June 4, 2021, “Each Unit Owner shall obtain and maintain in full force and effect at all times property and casualty insurance on such Owner’s Unit, including betterments and improvements thereto. The Owner shall provide the Association with a certificate of insurance or other proof of insurance reasonably satisfactory to the Board of Directors evidencing coverage as required hereunder.”

As of May 10, 2021 the Association’s Property Insurance coverage is carried by West Bend, with Mountcastle Insurance as our Agency. The BRCA policy covers the Common and Limited Common Elements, is blanketed coverage, and has \$25,000 deductible per covered loss except Wind and Hail where the deductible is \$25,000 per building up to \$50,000, or two buildings. *Effective June 4, 2021, when the Amended Declaration was recorded in Buncombe county, the Association Policy will no longer cover the Units.*

Covered by the BRCA property insurance policy:

Common Elements include the Clubhouse and Pool, Log Cabin, gazebo and mailboxes, entrance gate and kiosk, service gate, maintenance building, sports courts and fences, pressure reducing vault and the water tank.

Limited Common Elements are part of the Common Elements, and are those parts of the residential buildings **not** within the Unit boundary such as: Roof, trusses, beams and insulation; exterior walls and studs; floor joists and subfloor; plumbing and electrical up to entry into the Unit including the 3 exterior lights above the garage door; firewalls and load bearing walls; decks, patios, driveways, walkways and front porches. [Foundations are Limited Common Elements but are excluded from insurance coverage.]

Covered by Unit Owner Condo policy; Not covered by BRCA property insurance: Units

Unit boundaries are defined by the Declaration, and have not changed. Those boundaries, fully described in the Declaration excerpt below, are the finished flooring; wallboard; windows, doors and skylights; and ceiling. All cabinets, electrical and plumbing fixtures, built-in appliances, interior partitions and other improvements to the spaces within the Unit are part of the Unit.

Ask your agent to send a Certificate of Insurance or other proof of coverage to the BRCA Corporate Secretary at corpsecbrca@gmail.com.

BRCA Association and Unit Owner Condo Insurance Coverages

Condominium insurance coverage, typically an HO-06 policy, has many components. The BRCA Insurance Committee strongly recommends discussing coverage options, including those listed below, with your personal insurance agent. Provide the agent with a copy of the Unit Boundary definition and Insurance-related excerpts from the Declaration found at the end of this document. You or your agent can request a copy of BRCA's Certificate of Insurance or the West Bend Property Insurance policy.

Condominium and Personal Coverages

1. Building Property: Owners are required to carry property and casualty insurance on their respective Units, inclusive of the betterments and improvements. Discuss the amount of coverage you need with your agent, who will be familiar with methods to estimate your replacement costs based on the square footage of your Unit and the value of upgrades made to the Unit. The number of windows and how many are bay windows; how many skylights or sun tunnels; a count and type of exterior doors (front, deck/patio, garage) are all included in the valuation. The Unit Boundary definition will be helpful to your agent, and the floor plan with original square footage can be found at this link:
http://beaverdamrun.org/buyer-seller-floor_plan_locator/
2. Loss Assessment:
 - The deductible for a claim for damage involving your Unit will be determined by your Unit coverage; there will not be an assessment by the Association for Unit damage.
 - The Association's property insurance deductible is \$25,000 for all causes except for Wind and Hail, where it is \$25,000 per building for up to two buildings. Deductibles for damage to Common Element structures could result in an assessment, which would be shared by all Owners.
Refer to Endorsement HO 04 35 05 11.
3. Perils: You may want to add Endorsement HO 17 32 which broadens coverage from "named perils" to "open perils" meaning the cause of damage does not have to be included in the insurance company's "named" list of causes.
4. Earthquake: The Association has added earthquake coverage for Common Elements; consider adding earthquake coverage to your Unit policy.
5. Water and Sewer Backup: Consider \$25,000 coverage limit for water damage to your home secondary to backup of water or sewer lines, which is often not otherwise covered.

BRCA Association and Unit Owner Condo Insurance Coverages

6. Loss of Use: Also called ALE (additional living expenses), it helps cover housing and living costs if a covered event makes your Unit temporarily uninhabitable.
7. Unit Owners Rental to Others: If your Unit is rented, you should add endorsement HO 17 33 to have liability coverage for the Unit location.
8. Personal Property: Insure for Unit Owner's personal property — that which is not permanently attached to the Unit, including appliances such as a washer and dryer, which are not built-in.
 - Add an endorsement to cover Personal Property at Replacement Cost
 - Consider scheduling valuable items such as jewelry, fine art, silverware, antiques, musical instruments, cameras, golf clubs, etc.
9. Personal Liability and Umbrella Coverages

The following sections are from the BRCA Declaration:

Section 4.2 Unit Boundaries

The boundaries of each Unit both as to vertical and horizontal planes are the walls, floors and ceilings of the Units, and in accordance with Section 47C-2-102 of the Condominium Act:

1. All lath, furring, wallboard, plasterboard, plaster, paneling, tiles, wallpaper, paint, finished flooring and any other materials constituting any part of the finished flooring, and any other materials constituting any part of the finished surfaces thereof are a part of the Unit; and all other portions of such walls, floors, or ceilings are a part of the Common Elements.
2. If any chute, flue, duct, wire, conduit, bearing wall, bearing column, or any other fixture lies partially within and partially outside the boundaries of a Unit, any portion thereof serving more than one Unit or any portion of the Common Elements is a part of the Common Elements.
3. Subject to the provisions of (2) above, all spaces, interior partitions, and other fixtures and improvements within the boundaries of a Unit are part of the Unit.

The Unit also includes the space within the walls, floors and ceilings of any accessory areas, including enclosed garages, basements and storage spaces. The Unit also includes all exterior doors, window frames, window panes and screens, provided however that the exterior decoration and painting of the exterior surfaces of such doors and window frames shall be the exclusive responsibility of the Association.

Any portion of a chute, flue, duct, wire, conduit, pipe, drain or other facility for the furnishing of utilities and other services to the Unit lying within the boundaries of a Unit is a part of the Unit up to and including the point of entry of that facility

BRCA Association and Unit Owner Condo Insurance Coverages

through the interior surfacing material for the wall or ceiling or the subflooring material for the floor.

In interpreting this Declaration and its plans, the actual physical boundaries of a Unit as originally constructed, or of a Unit reconstructed in substantial compliance with the original plans thereof, shall be conclusively presumed to be its boundaries rather than the metes and bounds expressed in this Declaration, or its Plan, regardless of settling, or lateral movement of the building, and regardless of minor variances between boundaries shown on the Plans, and those of the Unit.

Section 8.2 Property and Casualty Insurance

The Association shall procure and maintain property and casualty insurance on the Common Elements, but not the Units, insuring against all risks of direct physical loss commonly insured against, including fire and extended coverage perils. The total amount of insurance after application of any deductibles shall be in an amount not less than that required by Section 47C-3-113 of the Condominium Act.

Section 8.7 Unit Owner's Insurance

Each Unit Owner shall obtain and maintain in full force and effect at all times property and casualty insurance on such Owner's Unit, including betterments and improvements thereto. The Owner shall provide the Association with a certificate of insurance or other proof of insurance reasonably satisfactory to the Board of Directors evidencing coverage as required hereunder.

Each Unit Owner may obtain insurance at his or her own expense for contents and personal property coverage or any other coverage obtainable and to the extent and in an amount such Owner deems necessary to protect his or her interest; provided, however, that any such insurance shall provide that it is without contribution as against the insurance purchased by the Association. If a casualty loss is sustained and there is a reduction in the amount of the proceeds that would otherwise be payable on the insurance purchased by the Association due to the proration of insurance purchased by a Unit Owner under this Section, such Unit Owner shall be liable to the Association to the extent of such reduction and shall pay the amount of such reduction upon demand and shall assign the proceeds of that Unit Owner's insurance to the extent of such reduction to the Association.

Section 9.3 Repair and Reconstruction by Unit Owners.

Following any casualty to a Unit, the Unit Owner shall promptly repair and restore such Owner's Unit in accordance with the original plats and plans, or shall reconstruct such Unit in a manner compatible with such plats and plans. The Unit Owner shall use reasonable efforts to coordinate such repair and restoration with any concurrent repair and restoration of the Condominium Property being undertaken by the Association.



Gates Information for New Residents

Beaverdam Run has two access gates off of Beaverdam Road: the main entry gate with service kiosk and barrier arm, and a large, side-opening iron service gate.

Service Gate

Large trucks and vehicles with more than two axles (including trailers) should use the service gate. Please contact the Gates Committee by phone or through brca.gates@gmail.com to schedule an opening of the service gate. Allow as much advance notice as possible to ensure the service gate is open when you need it.

Main Entry Gate

The main entry gate uses a software system with a range of options you will want to become familiar with. But for now:

You should have received two remote operators (clickers) at closing. These open the gate directly for one vehicle at a time. If you wish to purchase additional clickers, contact the Gates Committee.

The **temporary** numeric access code for your unit is **0247**, which is intended for family, service providers, etc. Unless there are special arrangements, the old code used by the previous owner is invalid after closing and **your temporary code is only valid for the two weeks after closing.**

Within two weeks of closing, please **contact the Gates Committee** either through email (brca.gates@gmail.com) or by phone using the contact information provided in this packet. You will need to give your name, Beaverdam Run address, and an e-mail address for each display name you wish shown on our entry gate's software system. After that contact, you will receive the permanent access code specific to your unit, an e-mail invitation from our software vendor (alerts@cell-gate.com) and a document from the Gates Committee describing how to set up a personal user profile. If you'd like help in getting set up, any Gates Committee member will be happy to help.

Because it's a common problem, we ask that if you witness someone breaking/damaging the barrier arm that you contact the Gates Committee.

For more information, read the Gates section of your Handbook or contact any Gates Committee member by phone or through brca.gates@gmail.com.

BRCA GATES USAGE

PURPOSE

The gates at Beaverdam Run enhance our privacy and restrict vehicular traffic.

CONTACTS

The Gates Committee's email address, brca.gates@gmail.com is the preferred method of contact, but committee members' names and phone numbers are also available on the BRCA residents' directory.

GETTING IN THE ENTRY GATE

Use the remote that the previous owner should have given you. You can keep this remote in your car or, if available, you can program the code into your car for easy access. Additionally, you can use the 4-digit access code that you should have received during closing (or from your landlord) by entering the code on the entry gate touchscreen. The permanent code is unique to each unit and **should only be shared with family, friends, and others that may need access to your unit for services you request**. Please, notify the Gates Committee if you suspect unauthorized use of your access code.

If you did not receive either a remote or access code prior to moving in, then contact the Gates Committee for assistance. You can purchase a new remote already programmed to open the gate.

ADMITTING GUESTS AND TRADES PEOPLE

Resident names are listed alphabetically on the directory at the entry gate touchscreen. New residents should receive information about how to add their names on the directory, but if there are any issues about this, please contact the Gates Committee.

When a visitor selects your name on the entry gate touchscreen directory your designated phone(s) will ring. You will receive a video call and/or an audio call, depending on the phone setup that you selected. After you answer the phone, you can then open the gate by pressing "Open" (for a video call) or pressing **1*** for an audio-only call.

OPENING THE ENTRY GATE FOR A PARTY

If you are expecting a large number of guests, you may arrange with a Gates Committee member to open the gate for your visitors. Please schedule this service at least 2 days in advance if at all possible. Don't assume that a request by voice mail or email has been received unless you receive a response from one of the Gates Committee members.

DELIVERY OF PACKAGES TO YOUR UNIT

All three major delivery services (FedEx, UPS and USPS) have access codes to our community. However, other delivery companies will not have an access code. You should include your unit's access code with your delivery instructions when purchasing items on-line and for deliveries from local businesses.

ADMITTING EMERGENCY VEHICLES

Emergency vehicles have access to our community by activating their emergency siren as they approach the entry gate. The gate system has a sound sensor that will open the gate when activated and keep it open for 15 minutes. The emergency vehicles have their own access code to use if the siren is not desired.

EXIT GATE

Approach the exit gate slowly and it will open automatically. Be patient.

SERVICE GATE

The service gate is at the western end of Clubside Drive. It is locked and may be opened only by appointment with a Gates Committee member. If you are expecting a delivery or pickup in a large truck or trailer, contact the committee.

Please **schedule this service in advance** to ensure that a committee member will be on the property to unlock the service gate and re-lock it after your delivery is completed. Don't assume that a request by voice mail or email has been received unless you receive a response from one of the Gates Committee.

TRUCKS AND MOVING VANS

Large tractor-trailer trucks and moving vans are prohibited on condominium property. These trucks must be on- or off-loaded from/to a smaller vehicle at another site, so the smaller vehicle can negotiate the winding roads of Beaverdam Run.

ENTRY GATE BREAKAGE

This is a vexing problem, especially for the Gates Committee members who must remove the broken gate and put a new one in place. **Be mindful that the gate closes after each vehicle, so that only one vehicle at a time may go through the gate.** Do not tailgate thinking you can get through. The gate will come down on your vehicle, likely damaging your vehicle and breaking the gate.

Do not pass someone who is at the touchscreen trying to get in. Be considerate, patient and wait your turn. If someone in front of you continues to have difficulty reaching an owner on the keypad, get out of your car, and ask whom he or she is trying to reach. If they provide a resident's name and address, and if their business seems legitimate, let them in. Then wait and let yourself in. Don't try to let two cars in with one push on the remote. Don't give out access codes.

Don't try to bring a car with a trailer through the entry gate. The gate sensors will interpret the second axle of the towing vehicle as the end, and the gate will start closing on the trailer, resulting in damage to the gate and vehicle. Residents are

responsible for the fine for damage to the entry or exit gate whether caused by the Resident or their guest. Commercial Vehicles on the property whether doing business for the Association or for Residents will be fined directly for damage to any entry or exit gate. The fine is set at \$100 per occurrence. (See Rules and Regulations). If you are involved in a breakage of the gate, whether done directly by you, by a guest of yours, or by a trades person who enters the property on your behalf, please call a Gates Committee member so that the gate can be repaired or replaced. Similarly if you witness a breakage, contact the committee.

Owners' Maintenance Responsibilities

Beaverdam Run's **Declaration (Section 4.2)** identifies a Unit's boundaries in a technical manner that is typically shortened to: "the interior portions of the home, including the attic, garage and crawlspace (if present)". However, other areas of the Declaration and various other documents identify additional maintenance responsibilities. This memo is an attempt to provide owners with document names and section references that may be easily overlooked or have been interpreted by the BRCA Board.

It's important to note that this is **not** a complete listing, but covers a majority of the areas for which an owner is responsible, including any alteration to the Limited Common area around a Unit that is **not** provided to all units.

The **Declaration (Sections 11.3 and 12.5)** makes clear that Owners are responsible for the maintenance of internal transmission lines (electric, telephone, cable, water, sewerage and other utilities) and systems exclusive to the Unit (heating and air conditioning, all parts of windows and doors, glass, and other components/accessories) or not provided to all Units. **Section 12.5** includes many **exterior fixtures** (lighting, water faucets, electrical outlets, intercom equipment, satellite dishes, sump pump or furnace discharge lines, etc.) and their wiring. However, the Association is responsible for the three light fixtures (and bulbs) above the garage door.

Lastly, the **Declaration (Article 15)** provides that an owner assumes all responsibilities for maintenance, repair, or replacement for any changes/additions to the Unit or the Limited Common Elements (the area immediately around the Unit) made by the current (or any previous) owner. Some of these changes required an approved Alteration Request or an approved Landscape Alteration Request. The Board at the owner's expense may remove unapproved alterations.

Upon sale, all alterations (approved or otherwise) **become the responsibility of the new owner.**

The **Beaverdam Run Handbook** contains other Unit owner responsibilities:

Rules and Regulations

Section 2: Alterations

Building Maintenance Policy & Guidelines

Section 8.8.5: Crawlspace Insulation

Section 8.10.5: Attic Insulation

Section 9.1: Common Alteration Items

Section 9.2: Other Alterations

Section 9.3: Stains and Paints

Landscape Policy and Guidelines

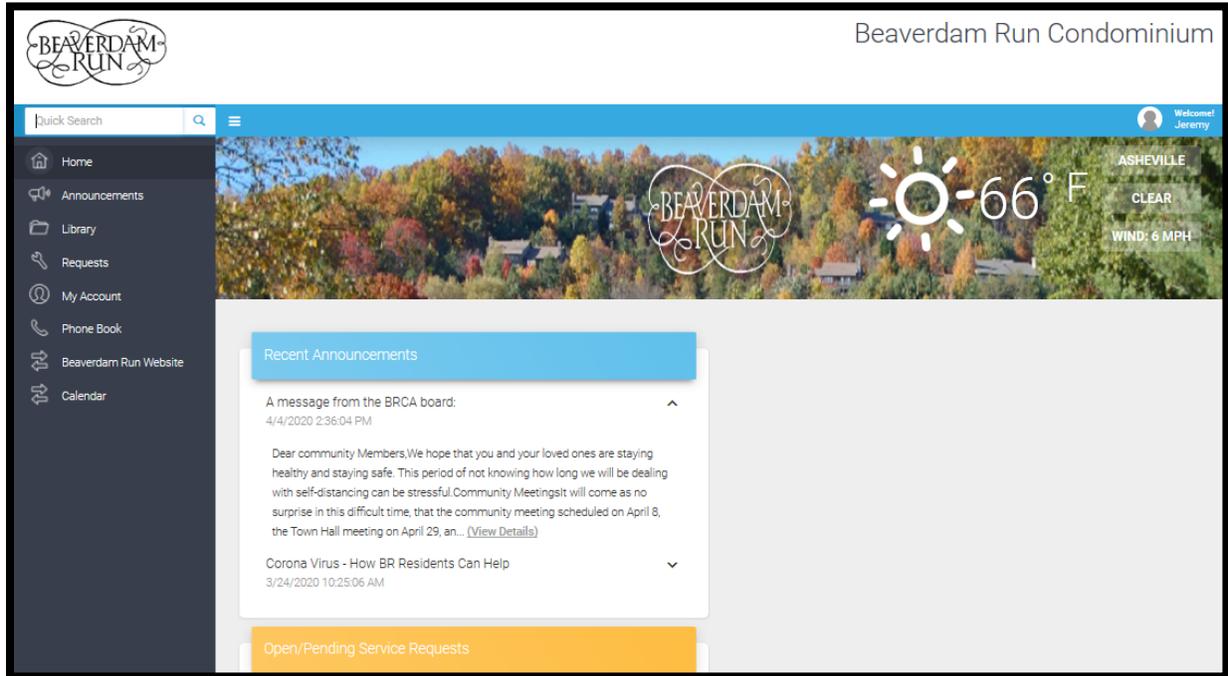
Sections 11 & 12: Ponds, Water Features, Underground Irrigation Systems

Section 18: Steps, stepping stones and/or walkways to rear or lower level of Unit

Section 19: Sidewalk edging

BEAVERDAM RUN CONDO CONTROL CENTRAL WEBSITE

Condo Control Central is the website for residents of Beaverdam Run. When your contact information is entered in our system, you will receive a “Welcome to the Beaverdam Run Condominium website” email. The email will include a link that will allow you to register for access.



Below are some of the areas you will have access to once your account is registered:

Announcements: View current and past announcements from Beaverdam Run

Library: A library of BRCA documents, including the Handbook, Help guides, a Resident Directory, etc.

Requests: Create a request such as reporting a broken streetlight or requesting space for a meeting, and view the status of your current requests. *Note:* Landscape and Maintenance requests will be added in the future.

My Account: Update email preferences, change your password, update phone numbers, add emergency contacts, and other optional information such as vacations.

Phone Book: A listing of residents by address. Note that a directory **by name** is available in the Library under ‘**Resident Quick Reference**’

Calendar: Beaverdam Run event calendar

BEAVERDAM RUN Owner / Resident Information Sheet

I. All: Owner? ___ Part-time resident? ___ Full-time resident? ___ Renter? ___

Name(s): _____

Unit Address: _____ Phone(s): _____

E-mail address(es): _____

Additional residents: _____

II. Residents: Whom should we contact in case of EMERGENCY:

(use back of sheet for additional space)

Name: _____ Relationship: _____

Address: _____

Phone(s): _____

III. If you have another mailing address check and provide below:

___ Preferred local mailing address ___ Seasonal or Other part-time address/phones:

Note: if your mailing address is different from your Beaverdam Unit address, please indicate above.

IV. Non-resident Owners:

Mailing address: _____

Phone(s): _____

EMERGENCY, local contact or neighbor checking on your Beaverdam unit (if any):

Name: _____ Phone: _____

Additional information/comments: _____

If your unit is tenant-occupied, **provide names of all tenants, along with** phone number, email address :

- **Financial information and Board election materials will be mailed to owners at the address in this section.**
- The Newsletters, resident phone numbers, committee information, and more, are available on our website: www.beaverdamrun.org. If you don't have access to email, and you are away at the time of distribution, the following can be mailed to you (check here ___ to receive mail): *News & Views* monthly newsletter, Phone Directory update, Committee list update

Date completed: _____

Please complete and return immediately to CORPORATE SECRETARY, 1 STONY RIDGE

Revised: 01Jul2018

Unit Address _____

Beaverdam Run

Condominium Association

1 Stony Ridge . Asheville, NC 28804

www.beaverdamrun.org



VOTING CERTIFICATE

This certifies that the Unit located at

Address

within the Beaverdam Run Condominium Association is owned by

Owner(s)

The person(s) entitled to cast the vote for the above Unit is (are)

Name

OR

Name

Sincerely,

Owner Signature

Owner Signature

Date: _____

Instructions: Please complete and return to the Corporate Secretary at the above address. All owners must sign this form even if only one person is allowed to cast the vote.

BEAVERDAM RUN CONDOMINIUM ASSOCIATION
One Stony Ridge
Asheville, NC 28804

Winter Months Contact Information (Optional)

If you are a part-time resident spending part of the year at another location, please provide the following information so that we can contact and provide you with important association information:

Mailing address at your other home:

Phone number(s) at your other home:

Cell phone(s): _____
OK _____ to share cell #s with the BR community Not OK _____

Email(s): _____
OK _____ to share email(s) with the BR community Not OK _____

Note: If you leave for the season please complete and submit a snowbird information sheet, available at the gazebo.

Please complete and return to: CORPORATE SECRETARY, 1 STONY RIDGE