



FIRE STREET LOFTS 220 W. JACKSON AVENUE KNOXVILLE, TENNESSEE 37902

RESIDENT RULES FOR FIRE STREET LOFTS CONDOMINIUM

Approved July 6, 2023

The residents of Fire Street Lofts are required to conduct themselves in accordance with the requirements of the governing documents of Fire Street Lofts Condominium, including the Master Deed and By-Laws. Pursuant to the Article IV, Section K of the By-Laws, the Association Board of Directors is authorized to make and amend Rules and Regulations governing the use of the property. Accordingly, the Board of Directors has approved and implemented the Rules and Regulations set forth herein below. In enforcing these Rules and Regulations, the Board of Directors asks that all residents be mindful that we live in a community and act in a way that respects our neighbors. If an issue between residents occurs, try to solve it in a neighborly fashion. If this is unsuccessful, please notify HOA Management to seek a resolution. If these steps are unsuccessful, the resident and HOA Management may bring the issue to the Board of Directors for review.

Rules of Conduct:

1. Move-In Procedures must be followed by all residents of FSL. See 'Fire Street Lofts Moving Procedures' dated 1/21/2016 for the complete list of Move-In Rules and Regulations.
2. All leases for units in the Condominium must be in writing and must expressly provide that the tenant(s) will comply with all terms of the Master Deed or By-Laws for the Association. Copies of all unit leases must be provided to the Board of Directors promptly upon execution.
3. Building "quiet time" extends from 11:00pm – 7:00am. All sounds that are above a normal speaking voice are heard by your neighbors. Fire Street Lofts is a building of professional persons who work long hours around the clock.
4. All parking spaces are reserved for the assigned unit only – 24 hours a day. Do not park in another unit's space unless you have specific advance permission to do so from the unit owner. Only three units are deeded double parking spaces; 407, 501, and 505. Parking is not allowed in the area in front of the elevator as this obstructs normal ingress and egress in the parking lot. This area may be used for loading/unloading; however, this time should not exceed 15 minutes and should not obstruct parking spaces. Any vehicle in violation of this will be towed at the owner's expense.
5. Exterior doors to the fire escape and alley door should never be propped open. Leaving an exterior door open and unlocked compromises building security and safety of the community.

**FIRE STREET LOFTS 220 W. JACKSON AVENUE KNOXVILLE, TENNESSEE 37902**

6. Return carts and ladders to the hallway closets promptly after use. DO NOT store them in your unit. Take care that carts and ladders don't bang walls and corners causing damage to the dry wall and paint.
7. Your pet's mess is your responsibility – please clean up after them inside and outside the building.
8. The building and parking lot are NO SMOKING pursuant to the Master Deed; this includes the elevator, stairwells (both interior and exterior), and private interior space. Smoking is permitted on private balconies as long as the balcony door to the unit is closed. Please don't flip cigarette butts off of private balconies or leave cigarette butts at the elevator pad – there is a cigarette box mounted on the wall for your convenience.
9. All personal items must be stored in your storage locker in the basement. Do not leave items in the common hallways/stairways or common areas of the basement. Items left in the common areas will be discarded after one week by Junk Be Gone and any fees incurred will be allocated to the owner, which fees shall constitute a lien against the owner's unit until paid in full.
10. There is no roof access for tenants. Contact the HOA Management company if a contractor needs to access your HVAC unit and remind the workers to use care when on the roof. ANY damage to the roof or equipment therein caused by a contractor will be billed to the unit owner, and such charges shall constitute a lien against the owner's unit until paid in full.
11. No exterior door, hardware, or lock, may be removed or altered without written prior approval by the HOA board. This action will result in HOA Management restoring the door to its original form at the expense of the owner.
12. Any unit owner planning to undergo construction, repairs, or improvements must give notice to the Board of Directors including all proposed plans and specifications on an Architectural Change Request Form (ACR) submitted to HOA Management 30 days prior to the anticipated start of construction. The HOA board will respond within 10 days to your request. Permits must be attached to the ACR. If permits are not required by the City of Knoxville, a letter from DeAnn Bogus, Deputy Director of Building Inspections stating your unit number and that no permits are required must be included with the ACR. A valid Certificate of Insurance (COI), certificate of Worker's Compensation coverage (as applicable), and verification of contractor's license (as applicable) must be attached to the ACR as well. Additionally:
 - a. Owner must post all applicable permit(s) near the front door beginning the first day of construction and during the construction period.
 - b. Owner must move their vehicle outside Fire Street Lofts lot to provide their contractor with parking in their space.

**FIRE STREET LOFTS 220 W. JACKSON AVENUE KNOXVILLE, TENNESSEE 37902**

- c. Owner provides their parking space or the interior of their unit for saws/equipment to make cuts. Our common spaces are not workshops for contractors. Absolutely no work stations are to be set up in the hallway, stair landings, or the parking lot.
 - d. Owners must provide private electricity and water for contractors, do not use the HOA utilities. This means that extension cords running out of the basement will not be permitted for private contractors. This is a safety hazard for our residents.
 - e. All construction debris must be removed by the homeowner, not piled in the trash pickup area, and all common areas must be cleaned on a daily basis. Leave the common areas (our neighborhood) cleaner than you found them!
13. Owners must have a valid Certificate of Insurance (COI), certificate of Worker's Compensation Coverage (as applicable), and verification of contractor's license (as applicable) working on your unit.
14. Unit owners to obtain insurance on any personal property at their own expense. This insurance must also include \$500,000 minimum Personal General Liability. You will make a claim on your insurance for any personal injury or property damage to the building resulting from a contractor you hire to work in your unit. If your insurance limit is inadequate to cover the claim you are personally responsible for any uninsured claims.
15. Nothing may be affixed to any railings or any part of the building without HOA board approval. Realtor lockboxes are not to be hung on the outside staircase but placed on the fence at Unit 502 parking space outside the building and inside staircase and registered with HOA Management. Each unit for sale may only have one lockbox labeled by the realtor in place through the sale of the unit. Any lockbox placed without permission will be removed and any costs associated allocated to the unit owner.
16. All residents are responsible for the repair of any damages to the building, its contents, or parking lot caused by themselves or their guests and the costs of any such repair shall constitute a lien against the owner's unit until paid in full.
17. Any fifth-floor owner that wishes to construct a structure on the roof must complete the Rooftop Construction Application and submit it to the Board of Directors for approval.
18. Calls to HOA Management to be on site for any service requested or pertaining to your unit will be charged at \$60.00 per hour billed to the unit owner. This is HOA Management's fee that is being passed through to owners. The preferred HVAC contractor, Chancey & Reynolds, (handled the original installation in the building) will have a job for entry to the roof and owners who use this contractor will not be charged the additional hourly fee. Service by any other contractor/vendor will require coordination with HOA Management and owners will be billed for HOA Management's time.



FIRE STREET LOFTS 220 W. JACKSON AVENUE KNOXVILLE, TENNESSEE 37902

19. Emergencies are very expensive to the ownership. In the event of a water emergency call Best-Valu Plumbing at 865-689-1150 immediately. Also, call a board member after calling Best-Valu Plumbing and begin cleanup – put a bucket in place and dry any standing water.

20. Electric grills are the only grill type allowed inside and on outdoor balconies and the roof by order of the Fire Marshall of the City of Knoxville.

21. Please do not use the outdoor staircase in freezing temperatures. Use the elevator or the indoor protected staircase. The HOA will not be using salt on this surface due to the increased corrosion of the metal.



FIRE STREET LOFTS 220 W. JACKSON AVENUE KNOXVILLE, TENNESSEE 37902

FIRE STREET LOFTS HOA VIOLATION/NON-COMPLIANCE POLICY

Approved: July 6, 2023

All unit owners agreed to abide by the association Master Deed when they purchased their condominium in Fire Street Lofts. The purpose of the Master Deed is to keep continuity and help maintain property values in our community. The following is the Compliance Policy in the event the Master Deed needs to be enforced by representatives of the Association.

The Bylaws of Fire Street Lofts Condominiums, Article IV, Section K, states:

Powers and Duties. *The Board of Directors may act in all instances on behalf of the Association, except as provided by the Master Deed, these By-Laws, the Act or other applicable law. The Board of Directors shall have, subject to the aforementioned limitations, the powers and duties necessary for the administration of the affairs of the Association which shall include, but not be limited to, the following:*

(3) To make and amend Rules and Regulations governing the use of the Property, for the use and benefit of the Members, so long as such Rules and Regulations ad limitations upon the use of such Property do not conflict with the terms of the Charter and/or the Master Deed.

(13) To exercise any other power necessary and proper for the governance of the Association.

As such, the following **Fine Structure** was voted on and approved by the Fire Street Lofts Board of Directors on July 11, 2019.

1. **Initial Violation** – Homeowner will be contacted by HOA Management via email and provided 7 days to correct the issue.
2. **Continued Violation** – After 7 days - Homeowner will be contacted by HOA Management via email to correct the issue. Homeowner will be notified that they have been assessed a \$500 fine.
3. **Continued Violation** – After 7 days – Homeowner will be contacted by HOA Management via email to correct the issue. Homeowner will be notified that they have been assessed a \$750 fine and further fines will be placed with no notice, if the violation continues.
4. **Continued Violation** – An additional \$1000 fine will be assessed and a lien will be placed on the owner's property in the amount of all fines plus all reasonable attorney's fees incurred by the association in the enforcement of the governing documents.

All homeowners will have the opportunity to appeal any fines. All appeals to be submitted in writing within 30 days of the fine notification and sent to Fire Street Lofts, C/O HOA Management, 120 Suburban Road, Suite 103, Knoxville, TN 37923

Page 5 of 5