



Welcome To *LAKE FOREST LEGACY*

The Lake Forest Legacy website was launched in January 2017. The website is designed to be a fast & easy reference tool for accessing our community's documents, and forms and assist in keeping homeowners/residents informed.

Information on the website includes

- New resident's information packet
- Latest news
- Ladies Events
- Newsletters
- Community Info: "Did you Know" & "FAQ"
- Minutes (recent & previous years)
- Documents & forms
- Separation agreement
- Instructions for Architectural change & Work-order request
- Resident's contact info form
- Master Deed & Amendments to Master Deed
- Articles and By-Laws
- Lake Forest Community Association/Master Association Amendments

LINK: <http://lflegacy.com/> For the current password email board@lflegacy.com.

Password changes in January and July

The Board members do not take their responsibilities lightly nor do they make decisions without a full discussion and careful consideration. If you have a concern or wish to make changes, you must follow the established communication options. The use of these options will assure that your request has been forwarded to the appropriate person and will result in a timely conclusion. The established communication options are as follows:

1. When a resident has a concern or question regarding the community, send an email to the LF Legacy Board of Administration email account at board@lflegacy.com.
2. When a resident wants to meet with the board, come to a board meeting, and present your concerns. This requires pre-notification so your name can be added to the agenda. Please email board@lflegacy.com

3. When a resident has a problem requiring immediate assistance (e.g., roofing, leaks, etc.) contact Ben Adams, LF Legacy Site manager at Kentucky Realty. Ben's email address is ben@kentuckyrealty.net and the phone number is 502.473.0003.
4. Residents that want to report an incident, submit a work order or make changes to the residence exterior (including the yard) must download the TownSq mobile app or set up access on their desktop at WWW.TOWNSQ.IO

TownSq is used to address and communicate the following categories with Kentucky Realty Corporation. To access go to the **menu button** (displayed as ) > **Communication** > **Request** > **Open**. Choose from one of the following categories:

- (1) Architectural Application
- (2) Architectural Review
- (3) General
- (4) Incidents
- (5) Maintenance
- (6) Security
- (7) Suggestions
- (8) Work Order

TOWNSQUARE <http://WWW.TOWNSQ.IO>

ACCESS THE MENU BUTTON>COMMUNICATION >REQUESTS >ARCHITECTURAL (or choose another menu item) >OPEN REQUEST>

FILL OUT: TITLE>SELECT CATEGORY>DESCRIPTION>ATTACHMENTS. ONCE SUBMITTED A NOTIFICATION EMAIL WILL BE SENT ACKNOWLEDGING RECEIPT OF APPLICATION REQUEST.

Next click > **Done** (located in the upper right-hand corner), next click > **plus sign +** (located in the upper right-hand corner).

Fill in the following:

- Title
- Category
- Description
- Attachments

To add an attachment, click on the paper clip emblem. A menu pops up asking "*Where do you want to get the attachment?*" Then choose:

- Take a picture
- Select from gallery
- Add document

You will receive an email & text message showing your request has been submitted & another message will be sent when the request is completed.

5. LF Legacy's website is <https://lflegacy.com>. For the current password email board@lflegacy.com (please note the password changes in January and July).



KENTUCKY REALTY CORPORATION AND TOWNSQUARE



TOWNSQUARE the ALL-IN-ONE MOBILE APP can be downloaded to your mobile devices & assessed on your desktop at WWW.TOWNSQ.IO

It is designed to help you connect, collaborate, and stay up to date with your association – any time on any device.

Download the mobile app TownSq now to:

- Easily communicate with your management team
- See your account, and association documents and pay online
- Get up-to-date news and alerts
- Request and review the status of maintenance requests and more

Your account is already set up and ready to use. Register by going to <http://www.kentuckyrealty.net> clicking on the make a payment or make a request tab to register and entering your account ID number.



TownSquare App Download for iPhone:

<https://apps.apple.com/us/app/townsq/id945419466>

Additional ways to pay to make it convenient for everyone on the website:

1. On TownSq: You can pay by credit card or E-check with a TownSq convenience fee.
2. On our website at <http://www.kentuckyrealty.net> Click the Recurring Western Alliance to pay directly to the bank. You can pay with one-time or recurring payment by credit or debit card for a bank charge convenience fee, or Free by E-check.

You will need the following:

Management ID – 0113

Association ID – 677

Your Account#: (contact Kentucky Realty Corporation for the account number).

3. Bill-Pay through your bank, set up by you and sent to the AAFIN address below with your account number and address.
4. The coupon booklet was ordered (sent at the beginning of each year) by Kentucky Realty and mailed to the Lockbox address below: **AAFIN PO Box 93117 Las Vegas, Nevada 89193-3117**
5. You may drop a check or money order off at our office with your account number and property address made payable to your property association. Kentucky Realty Corporation 3330 Pinecroft Drive 40219.
6. ACH through Kentucky Realty using our auto deduction form with a checking or savings account. ACH form is available by emailing the association bookkeeper online at <http://www.kentuckyrealty.net>

Please be sure to visit our new and improved website at <http://www.kentuckyrealty.net> We have links to all of our new ways to pay and information for Kentucky Realty Corporation. Any questions or concerns? Please contact our office at 502-473-0003 and our receptionist will guide you.

Any questions please call Kentucky Realty Corporation at (502) 473-0003 or Email LF Legacy Site Manager: Ben Adams CMCA ben@kentuckyrealty.net



ADDITIONAL COMMUNICATION TOOLS

It is of **utmost** importance, Kentucky Realty Corporation, property management, and the LF Legacy HOA Board can promptly communicate with the property owners regarding various issues about our community by email or text.

It is especially important to have current contact information for residents out of town.



REACH ALERT

Kentucky Realty Corporation property management provides residents with an additional communication tool. This valuable information tool is used to keep LF Legacy residents informed by the site manager of scheduled work

or emergencies. Residents can sign up at www.reachalert.com or call 877.307.9313 and specify that they want to join the Lake Forest Legacy network.

To sign up for REACH Alerts:

1. Go to www.reachalert.com and click on **Sign Up**.
2. You can now sign up to receive REACH alerts **for all the following:** *Lake Forest Legacy, Lake Forest HOA & Lake Forest Legacy HOA 4.*
3. It will ask you to type the Network Name: type **Lake**. *Several organization names containing the word lake will appear in the drop-down box. Choose Lake Forest HOA.*
4. Follow the prompts and enter your preferred contact information.

One of the great things about REACH Alert is that you decide if you want a text message, voice call, or email. Each household can register up to 4 phone numbers and 4 email addresses. Upon successful completion of the registration process, REACH Alert will send you a confirmation message. If you do not receive this message or have any difficulty registering, please call REACH Alert at **(877) 307-9313**



NEXTDOOR

A neighborhood communication tool. It keeps the Lake Forest residents and surrounding neighborhoods informed of activity within the nearby areas. Both LMPD and local Fire Departments have joined Nextdoor to provide safety tips and address issues of concern. On registering, Nextdoor will connect **LF Legacy** addresses to the Lake Forest community. Then locate the “group link” and request membership to LF Legacy Condominiums. Once the request is received the resident will be added. Only Legacy residents can access, communicate, or post within our private group. It's free <https://nextdoor.com/>
<https://apps.apple.com/us/app/nextdoor-local-neighborhood/id640360962>



LAKE FOREST COMMUNITY ASSOCIATION FEE

A Deed Restricted Community
511 Woodlake Drive
Louisville, KY 40245-5120
(502) 245-5253

Many of our residents have asked about the annual homeowner's fee paid to Lake Forest

This fee is based on the number of homes that would have consumed the property used by both Legacy and Legacy Villa's, plus a formula developed by NTS and Lake Forest to reduce the annual fee since we are not automatically members of the community pools. The fee is also reduced by the % of units completed in our combined communities. Residents within our community can join the community pools for an annual fee of \$350.00.

What do we get for this fee?

First and foremost, the name "Lake Forest" carries prestige and intangible value to our homes. This is especially apparent as we attempt to sell.

Lake Forest Homeowner's Association also provides Legacy the following:

- Streetlights
- Garbage collection
- Snowplowing of the street
- Private security services
- Maintenance of the berms on the street side of Old Henry Road and Arnold Palmer Road
- Annual flowers at our entryway
- Holiday lights at our entryway
- Free notary services via the support staff at the Lodge (appointment required)
- The monthly newsletter from Lake Forest which is placed in the paper box
- Paper Shredding & Document Disposal – look for times and dates in monthly newsletters
- Access to the walking trails and fishing in the lakes
- Access to the playgrounds within the community
- Ability to attend all social events, including the annual Town Meeting
- Ability to rent the Lodge for personal use
- Free use of the lodge for our quarterly and annual board meetings

Please contact the Lake Forest Lodge for more information at 502.245.5253



LAKE FOREST LEGACY RESPONSIBILITIES OF HOA AND HOMEOWNER



Listed below is a summary of the Master Deed and Declaration of Lake Forest Legacy Condominiums. **This is a summary only and is not a binding document.** Please read the Master Deed and Declaration, and all amendments found on the Lake Forest Legacy website <http://lflegacy.com/> for a complete understanding of the restrictions which shall control in the event of any conflicting provisions.

This was reviewed by our legal team before being finalized.

Responsibility of the Homeowner Association (HOA):

- The shell of the unit:
 - Foundation excludes “add-ons” that were handled by the homeowner
 - Main exterior walls, including the exterior finish of the walls, brick, siding, and the studding of these walls
 - Roof excludes “add-ons” that were done by the owner
 - Gutters and downspouts
- The paint of the exterior, excluding the windows, garage doors & front/back doors.
- Common parking area
- Roads
- Streetlights
- Common area landscaping and grass mowing
- Snow removal from roads and driveways
- The water line from the main meter to the exterior shutoff valve of each unit
- Sanitary sewer line from the main sewer line to the cleanout valve of the unit
- Water and sewer usage
- Trash collection
- Master insurance for the items of HOA maintenance responsibility
- Deductible and coinsurance of the master insurance policy should a claim arise, assuming the damage is not caused by neglect or misuse, will be paid for by the Homeowner Association. If neglect or misuse by a homeowner or one of their residents, the deductible and coinsurance of the master insurance policy is due from the homeowner.
- Driveway and driveway repairs unless damages occur due to owner’s neglect then the owner is responsible for timely repair
- Repairs to maintain the exterior of the building (excluding items on the following page which are the homeowner's responsibility)
- The part of the privacy fence/wall separating units between a common wall or connected units. In addition, the retaining wall and fence were built behind 2400, 2402, and 2404 Tradition Circle as this wall was built to hold back the ground so that the aforementioned units could be built.

- Annual termite treatment
- Pay the Lake Forest Association fee on behalf of the residents, based on the agreed formula

Responsibility of Homeowners:

For all of the items below, the homeowner is expected to maintain, repair, or replace in the case of a rebuild of the unit, or due to deterioration.

- All interior of the unit including the following:
 - Drywall, including installing and painting
 - Trim work, including installing and painting
 - Studs used for room divides within the unit (HOA only provides the studding of the support walls)
 - Insulation
 - Flooring, above the slab or subflooring
 - Appliances, water heater, furnace, air conditioner
 - Cabinets
 - Ductwork
 - Wiring, plumbing, and waste pipes, including those that might run under the slab (unless the service lines serve more than one unit)
 - Smoke detectors and alarm systems
- Windows, doors (front and back), storm doors, and garage doors
- Electric from LG&E meter into the house, including the electric box and all wiring within the unit
- Gas from the LG&E meter into the house, including the piping to all appliances that utilize gas
- Sewer from the outside cleanout valve into the house, including all the waste piping within the unit
- Water from the shutoff valve outside the house into the house, including all piping, plumbing fixtures, and shutoff valves within the unit and the slab, if any
- Cable and phone lines from the cable box or the phone box into the unit, including all wiring related to cable and phone lines within the unit
- Patio in the back area and deck in the back area, if applicable
- If the unit has a casita, the maintenance and, if needed, the replacement of the casita is the homeowner's responsibility. The Association has no responsibility for the exterior structure of the casita.
- Shrubs, trees, and other plantings within 20 feet of the back of the unit referred to as limited common area
- Grounds and landscaping are located within the front courtyard area on units with a casita
- Attic area
- Walkway/sidewalk from the front door to the driveway, including the front porch
- Patio or garden area, courtyard, between the main house and the casita, if applicable
- Exterior light fixtures and light bulbs
- Exterior doorbell
- Sealing of driveway and patio
- Deck staining
- Maintaining and replacing, if needed, the mailbox and newspaper holder
- Painting of the windows, doors (front and back), and the garage doors. The colors must comply with the community's approved exterior color scheme.

- Any improvements that have been done to the exterior back within 20 feet. *Note all of this needs prior approval before changes are made, including but not limited to:
 - Fencing/Wall (excluding the privacy fencing/wall between two attached units which is the HOA's responsibility. Additionally, the retaining wall and fencing on said retaining wall for 2400, 2402, and 2404 Tradition Circle)
 - Any decorations added to or changes made to the privacy fencing/wall belonging to the HOA or the Homeowner
 - Shrubs, trees, and other plantings
 - Water features
 - Retaining/privacy walls
 - Any other permanent or semi-permanent type structures, such as a fire pit, outdoor kitchen or bar, built-in grill, hot tub, etc.
- Any improvements made to the structure of the building are the responsibility of the homeowner, not the Association. The applicant assumes full responsibility for any damage to surrounding areas during or as a result of construction, including driveways, irrigation systems, gutters, roofs, and landscaping.
- Additionally, our irrigation company will be contacted to mark the lines prior to the start of any construction, and the associated costs will be the homeowner's responsibility.
- Prior approval is required before work is started.

Other items to consider:

- Read and understand the Master Deed in its entirety and also read and understand the By-Laws of the Association. Both are located on the Legacy website [at https://lflegacy.com](https://lflegacy.com).
- **LF legacy does not permit renting/leasing of any unit.** There are a few extenuating circumstances (see amendment 35) that might permit one-time leasing for no more than one year.
- Applications must be submitted to property management company for any changes to the exterior space of the condo and must be have pre-approval from the Board before the change can be done. If approval is not done and the improvement is completed, the homeowner will be expected to return the unit to its original state at the homeowner's own expense.
- Any changes to the exterior of the building or the supporting walls of the building must be approved by the Board before the change is done. If this is not done, the homeowner will be asked to return the exterior of the unit to its original condition.
- Flowers, decorations, signs, and similar items in the front area (outside the front porch area) must have prior Board approval or the owner will be asked to remove them. If not removed, they will be removed by the Association.
- The speed limit within the community is 17 MPH.
- Satellite dishes or Solar Panels cannot be attached to the roof or to the structure in any way. Before installing a dish, it must be pre-approved and if approved, can only be located on a post in the ground within the 20-foot area of the back of the home, which is a limited common area.
- **There is a fine of \$2,000 for any homeowner who has any roof-mounted items added to the unit.**
- The Board must approve any fencing before installation.
- Homeowners must have a deductible no greater than \$1,000 on their homeowner's insurance policy.
- The unit owner must have general and public liability insurance of not less than \$1,000,000.



- Late fees on HOA dues and/or repairs are done to the unit on the owner's behalf by the Association are accessed at a \$25 monthly late fee plus 1.5% on the total outstanding balance.
- The Board can levy a special assessment for common area expenses.
- Any plantings (perennial or annual), shrubs, trees, pots, planters, statues, flags, lawn ornaments or decorations, and the like that are placed in the common area, the mailboxes or gates to the condo must have Board approval before they are added, or they will be removed. Note: Items in the covered porch area do not need approval.
- The board has agreed that a security sign placed within one foot of the front brick, in a garden bed, is acceptable.
- One for sale sign may be placed on the property in front of the unit for sale. However, no signs may be used to direct the potential buyer to the unit or announce an open house or new listing on any of the common properties, with one exception: On the day of an open house, a sign is permitted at the front of the community announcing the open house.
- The first 20 feet in the back of the Condo: The Association will only mow and fertilize this area and the homeowner will be responsible for trimming, removing, and replacing any shrubs. Also, all mulching in this area will be the homeowner's responsibility.
- Privacy Fencing. In 2022, seven new fences have been installed behind/between 12 units. The new fences are built of Trex composite materials in Woodland Brown color, are highly durable, and require little regular maintenance. **Please be aware that no items should be attached to the new fences, as that may void the 25-year warranty.**
- The irrigation sprinkler heads are scattered all over the Legacy property with many of them being along the edge of the streets. Because of this, **we need to be careful year-round** to make sure that we and our guests keep our vehicles on the blacktop and off the grass so that we don't damage the heads.
- Lake Forest Legacy Rules and Regulations state: "All permitted household pets shall be kept in accordance with the "leash laws" and any other related animal control ordinances of Jefferson County." Owners must also keep the Common Areas and Limited Common Areas free of pet waste.
- The Visitor Parking areas in Legacy are addressed in our Master Deed in paragraph D8. There are five (5) designated parking areas in Legacy. The largest area will accommodate 6 or 7 vehicles, the second area will accommodate 4 vehicles, 2 cars can be parked in the third area and the last two areas will park only 1 car each. These parking spaces are designated for temporary guest parking only. Legacy residents are to park their vehicles in their garages and driveway.



Sherwin-Williams Paint Store
Louisville-Middletown #1934 – (502) 253-2220
13122 Shelbyville Rd Middletown, KY, 40243-1572



Duggins Company
1116 Ulrich Avenue Louisville, KY 40219-1828
Main: 502.966.5774 Mobile: 502.966.9290

- Mailbox maintenance and repair including painting is the owner's responsibility which must be kept painted and clean in appearance. Rust-Oleum Black Gloss Protective Enamel. If in need of a new Mailbox or repairs, contact the Duggins Company for pricing.



Finally, homeowners are encouraged to consider serving on the Board of Administration for at least one term. Board service provides a valuable opportunity to gain a deeper understanding of how the community operates, the responsibilities involved in its governance, and the application of the Master Deed, By-Laws, and Rules and Regulations.

Nominees for Board positions are elected at the Annual Homeowners Association Meeting held each January. Elected Board members serve a term of three years.

If you wish to volunteer for Board service, a nomination form will be included with the Annual Meeting announcement letter distributed in December.

We appreciate your involvement and cooperation as we continue working together to maintain Lake Forest Legacy as a premier community in which to live.

Thank you