



WELCOME TO LAKE FOREST LEGACY

Website Overview

The community website, launched in January 2017, serves as a centralized resource for homeowners and residents. It is designed to provide quick and convenient access to important community documents, forms, and updates, while helping keep residents informed about community news and activities.

The website includes, but is not limited to, the following resources:

- New Resident Information Packet
- Latest Community News
- Ladies Events
- Newsletters
- Community Information, including “Did You Know” and Frequently Asked Questions (FAQ)
- Board Meeting Minutes (current and prior years)
- Governing Documents and Forms
- Separation Agreement
- Instructions for Architectural Change Requests and Work Order Submissions
- Resident Contact Information Form
- Master Deed and Amendments to the Master Deed
- Articles of Incorporation and By-Laws
- Community Association / Master Association Amendments

Residents are encouraged to utilize the website regularly as a primary source of accurate and up-to-date community information.

LINK: <http://flegacy.com/>

For the current password email board@flegacy.com. Password changes in January and July.

Community Structure Overview

Lake Forest Legacy Condominiums was originally developed by NTS and organized into four sections—Sections 1, 2, 3, and 4—based on phases of construction.

In 2016, **Section 4** was sold by NTS to developer Steve Cox. At that time, Section 4 was formally separated from Lake Forest Legacy and renamed **Legacy Villas**.

- **Lake Forest Legacy** includes **Sections 1, 2, and 3**, comprising a total of **61 condominium units**. Property management services are provided by **Kentucky Realty Corporation**.
- **Legacy Villas (formerly Section 4)** is a separate community with its own homeowner's association and is managed by **Paragon Management Group**. The community consists of **32 homes**, including **2 duplexes and the 28 free-standing homes**, which feature three-car garages.

Board Communication and Resident Procedures Policy

The Board of Administration takes its fiduciary and governance responsibilities seriously. All decisions are made only after thorough discussion, review, and careful consideration.

This policy establishes the required communication procedures to ensure all resident concerns, requests, and maintenance matters are properly documented, directed to the appropriate party, and addressed in a timely and efficient manner.

Residents are required to follow the procedures outlined below.

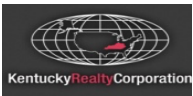
I. General Community Concerns

1. Email Communication to the Board board@lfllegacy.com.

Residents with questions, concerns, or requests regarding community matters must submit correspondence to the Board of Administration through the official Board email account board@lfllegacy.com. This ensures proper documentation and Board review.

2. Attendance at Board Meetings

Residents who wish to address the Board in person may do so at a scheduled Board meeting. Advance written notice is required so the resident's name and topic may be placed on the meeting agenda. Requests to be added to the agenda must be submitted prior to the meeting date



II. Urgent Maintenance Issues – 24/7 Reporting

Maintenance emergencies must be reported immediately. Residents experiencing issues requiring immediate attention (including but not limited to roofing problems, active leaks, or other time-sensitive maintenance concerns) may report such issues twenty-four (24) hours per day, seven (7) days per week by contacting **Kentucky Realty Corporation** at **502.473.0003**.

Prompt reporting helps prevent further property damage and ensures timely response.

III. Incident Reports, Work Orders, and Exterior Modifications

Residents who wish to:

- Report an incident
- Submit a work order
- For exterior changes to their residence (including yard modifications), homeowners are strongly encouraged to submit an Architectural Request for approval through the **TownSq platform**.

Use of the TownSq system ensures proper documentation, tracking, and timely processing of all submissions.

Failure to follow the established communication procedures may result in delays in processing or review. Adherence to this policy ensures consistent handling of all resident matters and supports effective community governance.



TownSq Platform Requirement

1. Sign Up for TownSq

Residents may access TownSq by downloading the mobile app or by registering through a web browser at www.townsq.io. Both mobile and desktop access are available.

- **Web Registration:** Go to the TownSq Sign-Up page.
- **Enter Details:** Provide your **HOA Account Number** and **Zip Code**.
- **You will need the following:**
 - **Management ID – 0113**
 - **Association ID – 677**
 - **Your Account#:** (contact **Kentucky Realty Corporation** for the account number). **Tip:** Your account number is usually on your billing statement.
- **Create Credentials:** Enter your email address and create a password.
- **Mobile App:** Download "TownSq" from the [Apple App Store](#) or Google Play Store.

2. Submit an Architectural Request

Once logged in, follow these steps to submit your project for review:

- **Locate the Tool:** Select "**Architectural Review**" from the left-hand menu (under "Tools").
- **Start a New Project:** Click "**Submit Project**".
- **Fill Out the Form:**
 - Enter a project name and select a category (e.g., Exterior Modification).
 - Provide details such as project description, estimated start/end dates, and contractor info.
- **Upload Attachments:** Attach supporting documents like photos, paint samples, site maps, or permits.
- **Submit:** Click "**Save**" or "**Continue**" at the top right to finalize your submission.

Timeline and Tracking

- **Review Period:** The Architectural Review Committee (ARC) typically has **30 to 60 days** to issue a decision, **though many respond within 7–10 days** if the application is complete.
- **Status Tracking:** You can track progress (Submission and Review) and download your final verdict letter directly in the TownSq app.

Below offers step-by-step guidance on how to submit an architectural request:

Kentucky Realty Corporation utilizes TownSq to manage the following categories of communication: 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

What to Expect After Submitting:

- **Confirmation:** You'll receive an immediate email and text confirming your request.
- **Resolution:** We will notify you via email and text once your request is complete.



Community Management – Kentucky Realty Corporation

Kentucky Realty Corporation serves as the professional property management company for Lake Forest Legacy.

Homeowners are encouraged to visit their website at <http://www.kentuckyrealty.net>, where you will find information on payment options, resident services, and additional resources.

If you have questions or concerns, please contact the Kentucky Realty Corporation office at **(502) 473-0003**. A receptionist will assist you and, if needed, provide contact information for the Lake Forest Legacy Site Manager.

- For additional assistance, homeowners may contact the Lake Forest Legacy Site Manager directly: **Ben Adams, CMCA** | Email: ben@kentuckyrealty.net



Architectural Change Requirements

- Submit drawings or photos of the proposed change, including dimensions and location relative to the home. Manufacturer information may be included.
- Call **BYD at 811 or 800-752-6007** before digging and identify all utilities, drainage paths, and soil cuts or fills. Existing drainage systems, including buried downspout pipes, must remain unchanged.
- **Homeowners are responsible** for protecting underground pipes and ensuring proper drainage.
- Provide estimated project start and completion dates.
- Obtain Louisville Metro Government approval when required.
- Contractors **must** provide a Certificate of Insurance naming **Lake Forest Legacy** as Certificate Holder prior to construction.
- **Homeowners are responsible** for any damage caused during construction, including damage to driveways, irrigation, gutters, roofs, or landscaping.
- Irrigation lines will be marked before construction at the homeowner's expense.
- **All exterior additions must follow the community's approved color scheme.**
- Approved structures and plantings must be maintained by the homeowner and future owners. Buyers must be informed of this responsibility at the time of sale.

✔ Architectural Change Request – Checklist Application Form

Please submit all required items before work begins. Incomplete applications may delay approval.

- **Drawings / Photos**
Include drawings and/or photos of the proposed exterior or structural change, with dimensions. Manufacturer information may be attached. Drawings must show the location of the change relative to the home.
- **Utility & Drainage Review**
Confirm BYD has been contacted at **811 or 800-752-6007** prior to digging. Show locations of existing utilities, drainage courses, and any soil cuts or fills. Plans must maintain the existing drainage system, including downspout drainpipes buried 6–12 inches below grade.
- **Drainage Responsibility Acknowledgment**
Acknowledge responsibility for preventing damage to underground pipes and maintaining proper drainage above and below ground.
- **Project Timeline**
Provide estimated start and completion dates.
- **Government Approval (if required)**
Attach Louisville Metro Government approval, if applicable.
- **Contractor Insurance (if applicable)**
Submit a Certificate of Insurance naming **Lake Forest Legacy** as Certificate Holder before work begins. Submit via: <http://www.townsq.io>
- **Damage Responsibility Acknowledgment**
Acknowledge responsibility for any construction-related damage to surrounding areas, including driveways, irrigation systems, gutters, roofs, and landscaping.
- **Irrigation Line Marking**
Acknowledge that irrigation lines will be marked prior to construction at the homeowner's expense.
- **Exterior Color Compliance**
Confirm all additions comply with the community's approved exterior color scheme.
- **Ongoing Maintenance Responsibility**
Acknowledge responsibility for maintenance and repair of approved structures and plantings, including notification of this responsibility to future owners upon sale.



ADDITIONAL COMMUNITY COMMUNICATION TOOLS

It is essential that Kentucky Realty Corporation, property management, and the LF Legacy HOA Board can communicate promptly with property owners regarding community matters via email and text message. **Maintaining current contact information is especially important for residents who are frequently out of town.**



Reach Alert Registration

Residents of Lake Forest are encouraged to register for Reach Alert to receive important community notifications. Registration is available for three distinct sections within the Lake Forest community. Enrolling in all three ensures you receive timely and comprehensive updates.

How to Register

1. Visit www.reachalert.com and select *Sign Up*.
2. When prompted for the Network Name, enter “**Lake.**”
3. From the drop-down list, select the following organizations:
 - o **Lake Forest Legacy (61 units)**
 - o **Legacy Villas HOA 4 (32 units)**
 - o **Lake Forest HOA (Lake Forest Community Association)**

Reach Alert allows residents to choose how they receive notifications, including email, text message, or voice call. Each household may register up to four phone numbers and four email addresses. **A confirmation message will be sent upon successful registration.** If you do not receive confirmation or need assistance, please contact Reach Alert directly at **877-307-9313**.



Nextdoor Neighborhood Network

Nextdoor is a free neighborhood communication platform that helps keep Lake Forest residents informed about local activity and community updates. Local law enforcement and fire departments also participate, sharing safety information and addressing issues of concern.

When you register, Nextdoor will automatically connect your Lake Forest Legacy address to the broader Lake Forest community. After registering, please locate the **Lake Forest Legacy Condominiums** group link and request membership. Once your request is approved, you will be added to our private group. Please note that only Lake Forest Legacy residents are permitted to access, post, and communicate within this private group.

How to Get Started

- Visit <https://nextdoor.com>/Or download the mobile app from the Apple App Store: <https://apps.apple.com/us/app/nextdoor-local-neighborhood/id640360962>

Participation is optional but encouraged, as Nextdoor is a valuable tool for staying connected with neighbors and community resources.



LAKE FOREST COMMUNITY ASSOCIATION FEE

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

Many residents have questions regarding the annual homeowner's fee paid to the Lake Forest Community Association, which is calculated as a percentage of the monthly HOA fee.

This fee is calculated based on the number of homes that would have utilized the shared Lake Forest property serving both Lake Forest Legacy and The Legacy Villas. The calculation also incorporates a formula developed by NTS and the Lake Forest Community Association to reduce the annual fee, reflecting that residents are not automatic members of the community pools. Additionally, the fee is adjusted based on the percentage of completed units within the combined communities.



Residents of Lake Forest Legacy may elect to join the community pools for an annual fee of \$350.00. For additional information, please contact the Lake Forest Lodge at **502-245-5253**.

What Does This Fee Provide?

In addition to the tangible services listed below, the Lake Forest name carries recognized prestige and intangible value that enhances the appeal of our homes—particularly at the time of resale.

Through the Lake Forest Homeowners Association, Lake Forest Legacy residents receive the following services and amenities:

- Street lighting
- Garbage collection
- Snow removal on community streets
- Private security services
- Seasonal flowers at the community entrance
- Holiday lighting at the community entrance
- Complimentary notary services through the Lodge (appointment required)
- Monthly Lake Forest newsletter delivered to the community paper box
- Paper shredding and document disposal events (dates announced in the newsletter)
- Access to walking trails and fishing in community lakes
- Access to playgrounds within the community
- Eligibility to attend all social events, including the annual Town Meeting
- Ability to rent the Lodge for personal use
- Complimentary use of the Lodge for quarterly and annual Lake Forest Legacy board meetings



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>



- **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 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.



- 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 assessed 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.

- The Board must approve any fencing before installation.

- Privacy Fencing: The Trex Privacy Fence Replacement Project began in 2022 and included the replacement of fences located behind and between condominium units. The project was successfully completed in Spring 2026. All new fences are constructed of Trex composite materials in Woodland Brown, selected for their durability, attractive appearance, and low-maintenance benefits. To protect the integrity of the fencing system and preserve the manufacturer's 25-year warranty, no items may be attached to the fences, including but not limited to hooks, nails, screws, planters, decorations, or other mounted objects.





- 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.**
- LF Legacy **Approved Paint Colors** can be viewed on the LF Legacy website and purchased at Sherwin-Williams Paint Store and request LF Legacy Paint Colors records filed under Tom Powers Painting. <https://lflegacy.com/wp-content/uploads/2025/10/102025-Approved-Paint-Colors-.pdf>



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



- **Mailbox maintenance and repair, including painting, are the homeowner's responsibility.** Mailboxes must be maintained in a clean and well-kept condition using the approved paint, **Rust-Oleum Black Gloss Protective Enamel**. For new mailboxes or repairs, homeowners may contact **The Duggins Company**, the original installer, for pricing. Proper mailbox maintenance contributes to the community's appearance and supports home resale value.

Duggins Company (the original installer)
 1116 Ulrich Avenue Louisville, KY 40219
sales@dugginsco.com
 Main: 502.966.5774
 Mobile: 502.966.9290

Mailbox Repairs & Paint Vendors
 If your mailbox needs cleaning, painting, or repairs, the following vendors are available to assist: The approved paint for LF Legacy is Rust-Oleum Black Gloss Protective Enamel.

2026 Pricing

- Complete Recondition \$255.00
- New Mailbox only \$70.00
- New Address Plate \$65.00
- Weld Repair \$175.00 + Parts
- Reset Post \$95.00
- Complete Replacement (Remove Old) \$480.00
- Purchase of numbers mailed to homeowner \$1.75 each number

- **Jim Watkins – Painting, minor part replacements and numbers. Call: (502) 905-2785**
- **Ameerah Maamry – Cleaning and painting ammailboxpainting@gmail.com**
- **B&B Quality Renovations – painting and repairs charles@bbqualityrenovations.com | Call: (502) 471-7451**
- **Nall Solutions, Caleb Nall – Handyman nallsolutions@gmail.com | (502) 388-1914**

I. HIGH Priority Landscaping Needs

HIGH priority needs will be the first items addressed with remaining available budgeted special landscaping project funds. Landscaping issues classified as **HIGH priority** share **one or more** of the following characteristics:

1. A hazardous condition that if **NOT corrected could cause injury**, for which LF Legacy may be liable.
2. A condition that if corrected may result in **LF Legacy operating, maintenance, or repair cost savings**; or
3. A condition that **impedes or hinders homeowners' ability to use their property**.

II. MEDIUM Priority Landscaping Needs

MEDIUM priority needs will be addressed when there are remaining available budgeted special landscaping funds AFTER accounting for needs classified as HIGH priority. MEDIUM priority needs have **one or more** of the following characteristics:

1. A condition that **impedes homeowners' ability to maintain their residence**; or
2. A condition that **detracts from the aesthetics of the neighborhood** and is located in an area that directly faces **Tradition Drive or Tradition Circle**.

Note: A MEDIUM priority need will be elevated to **HIGH priority** if it has **NOT been resolved after 12 months**.

III. LOW Priority Landscaping Needs

LOW priority needs will be addressed when there are available budgeted special landscaping funds AFTER accounting for needs classified as MEDIUM priority. LOW priority landscaping needs are **strictly aesthetic in nature** and are typically located in areas that **do NOT face Tradition Drive or Tradition Circle**. **Note:** A LOW priority need will be elevated to **MEDIUM priority** if it has **NOT been resolved after 12 months**.

Landscaping Cost-Sharing Consideration

Several homeowners have expressed interest in sharing the cost of addressing certain open Lake Forest Legacy landscaping needs that directly affect their individual units. In response, the Board of Administration is exploring potential cost-sharing options, including a possible sliding-scale approach.

These considerations are intended to help extend the Association's limited budget for special landscaping projects while addressing homeowner concerns in a fair and practical manner. Additional details will be communicated if and when such options are formally adopted.



Important Update on HomeServe Information on Plumbing Coverage



Many homeowners in our community are aware that **Louisville Water Company partners with HomeServe** to offer optional, reasonably priced interior and exterior plumbing repair plans. These plans have been widely encouraged as a way to help protect against unexpected and costly repairs.

However, a recent situation in our community has brought to light an important limitation that all homeowners should understand.

A homeowner recently experienced a water leak and contacted HomeServe for assistance. A plumbing contractor determined there were two leaks—one inside the unit and another outside beneath the slab. **While HomeServe does cover interior leaks, it does not cover repairs involving shared lines between multiple homeowners. In this case, the affected pipe was part of a shared water line, making the repair ineligible for coverage.**

According to their policy, HomeServe does not cover repairs involving shared lines. In this situation, a larger main line serves more than one unit, with smaller lines branching off to individual homes. Because of this configuration, the repair was declined under the homeowner's policy.

Complicating matters further, the location of the shut-off valve—buried below ground and difficult to access—added to the complexity and cost of the repair. The total estimate for the work, which requires specialized equipment and limited access conditions, was approximately \$27,000.

What This Means for Homeowners

This situation highlights an important consideration for those living in shared buildings:

- HomeServe generally covers interior plumbing leaks within your unit.
- HomeServe does **not** cover split or shared lines that serve multiple homeowners.
- If plumbing lines are shared between units, coverage may not apply in the event of a leak.
- It may be beneficial for all homeowners within a shared building to coordinate coverage and fully understand potential gaps.

Understanding Responsibility

As a reminder:

- The HOA is responsible for the exterior water service line up to the exterior shut-off valve for each unit.
- The homeowner is responsible for the shut-off valve and all interior plumbing.
- This same division of responsibility applies to sewer lines.

Takeaway

While HomeServe coverage can still be a valuable safeguard, this recent experience underscores the importance of understanding policy limitations—especially in properties with shared infrastructure.

FAQ: HomeServe Coverage

Q: Does HomeServe cover leaks inside my home?

A: Yes, interior leaks are typically covered.

Q: Are shared or split water lines covered?

A: No. Lines that serve multiple homes are not eligible for coverage.

Q: What is a shared line?

A: A pipe that branches off to serve more than one unit or home.

Q: Should I still consider HomeServe coverage?

A: Yes - but review your policy carefully and understand where coverage may not apply.

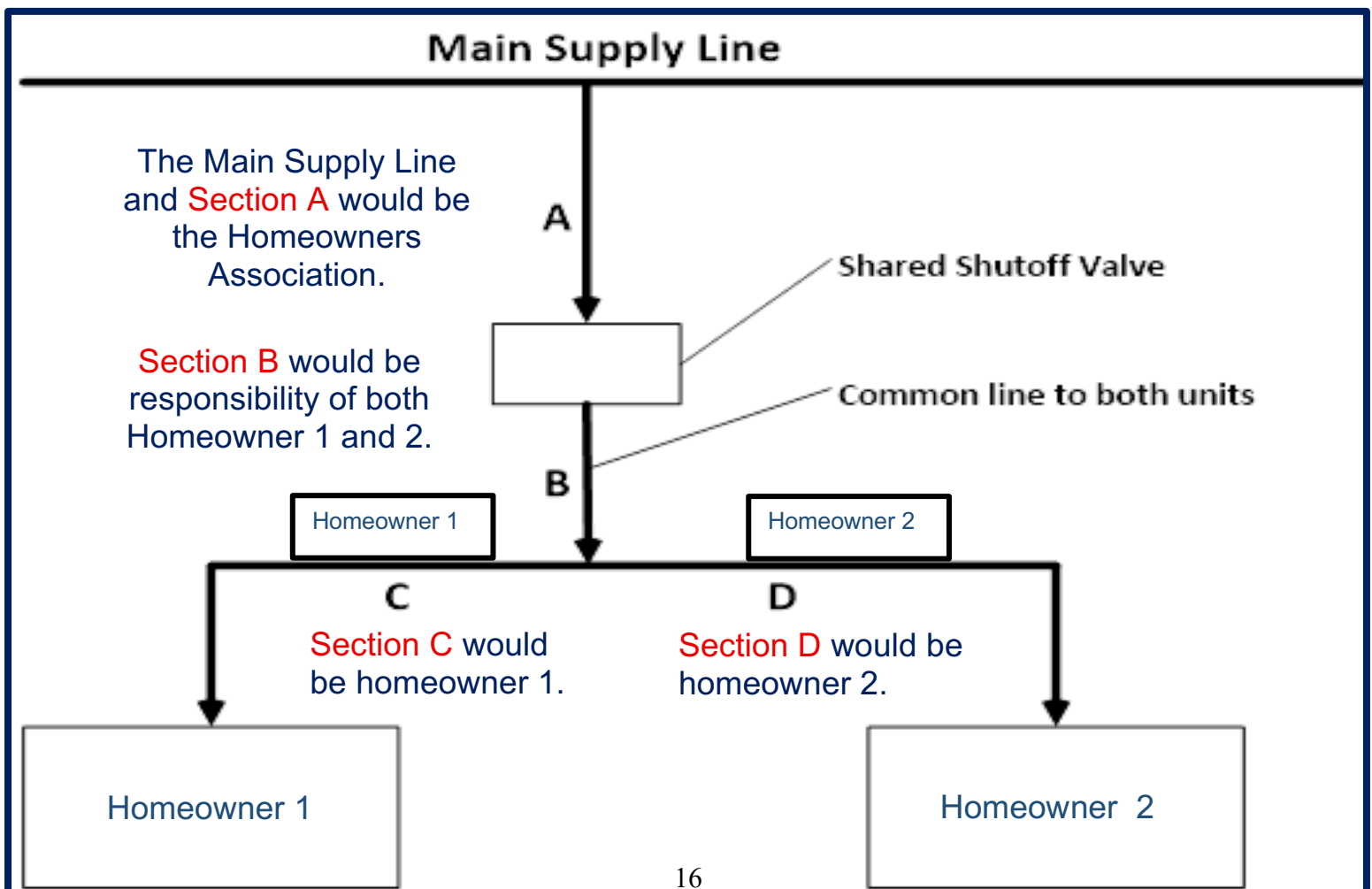
Important Note:

Direct billing through the Louisville Water Company is not available for our community.

When communicating with a HomeServe representative, **inform them that you are a homeowner within the Lake Forest Legacy Condominiums and that water service is paid through the monthly homeowner's association fee.**

To get an exact quote based on your specific address, you can contact the dedicated HomeServe line for Louisville Water customers at **1-855-336-2465**.

<https://www.homeserve.com/en-us/partners/louisville-water-company/>





WHY IS LFLEGACY.COM PASSWORD PROTECTED?

This is not a website intended for public view. It is information pertinent to your community and should only be made available to the people who live there. You want to easily share goings on in the neighborhood with your community. You don't want it readily available to be viewed by persons with malicious intent to target the neighborhood for crime. No one needs to know when most of the neighborhood will be at a meeting at a certain time except those that live there. It is like ADT for your personal community website.

WHY DON'T WE HAVE OUR OWN USER ID AND PASSWORD?

The more users you have on a website the greater chance you have of the site being hacked.

- Websites with logins are constantly being attempted to hack for malicious intent. Not just the intent of finding sensitive information such as the user ID and password you provided to log in, but also to redirect the site to a malicious site.
- This is not a social site such as Facebook or Twitter where you enter your own personal information. Thus, each resident having their own password serves no functional purpose except to make your website more accessible for hacking.
- For more information about Cyber Security visit Wordfence's blog to learn more. <https://www.wordfence.com/blog/2017/02/cyber-security-survival-guide/>
- Wordfence is a leading cyber security organization for WordPress. Wordfence Premium protects your website at the cost of your developer. It is that important.

For the security of the site:

- The password will be set by the Board.
- The developer is the only one with access to the development administrative panel.

WHO CHANGES PASSWORDS: WHEN & WHY?

- The Website Developer will set the password when a new one is provided by the Board Secretary.
- The Board will decide when to change the password and why it needs to be done.
- Should there be an issue that the developer becomes aware of that the site may be compromised - the password will be immediately changed, and the Board will be immediately notified.
- The Board can send a blast email of the password change and also make it known at Board Meetings.
- If anyone has issues that they cannot access the site - contact the Board for password verification.

WHO NOTIFIES RESIDENTS OF PASSWORD CHANGE?

- It is the responsibility of the Board to notify residents of a password change.
- Password changes in January and July.
- It is the responsibility of the Residents to make sure the Board has a valid email to receive notice of password changes.
- In the event the Board does not have your email, and you cannot access the site - contact the Board for the password.
- If the password is correct and you still cannot enter the site - clear your 'cache' on your browser and try the password again.

Get Involved:

Serve on the Board of Administration


as volunteers are needed



Make a Difference



Strengthen Our Community



Work Together for a Better Neighborhood



Homeowners are encouraged to consider serving on the Board of Administration for at least one term. Board service provides a meaningful opportunity to contribute to the community while gaining valuable insight into community operations, governance responsibilities, and the application of the Master Deed, By-Laws, and Rules and Regulations.

Board members are elected at the Annual Homeowners Association Meeting held each January and serve a three-year term.

Nomination forms are distributed with the Annual Meeting announcement letter each December.

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

Thank you