

297 CLAY
CONDOMINIUM
HANDBOOK

2026

297 West Clay Avenue

Muskegon, MI

49440

CONTENTS

INTRODUCTION TO 297 CLAY CONDOS

OWNERS ASSOCIATION

OUR WEBSITE

WHO TO CONTACT

GENERAL CONDO LIVING

COMMON AREA MAINTENANCE (CAM) FEES

RECREATIONAL FACILITIES

OPEN-AIR DECK

COMMUNITY ROOM

FITNESS ROOM

SWIMMING POOL

MOVE-IN

PARKING

SECURITY

BUILDING AND UNIT ACCESS

SMOKING

STORAGE

TRASH

RENOVATION PROJECTS

GOVERNING DOCUMENTS

THE MASTER DEED

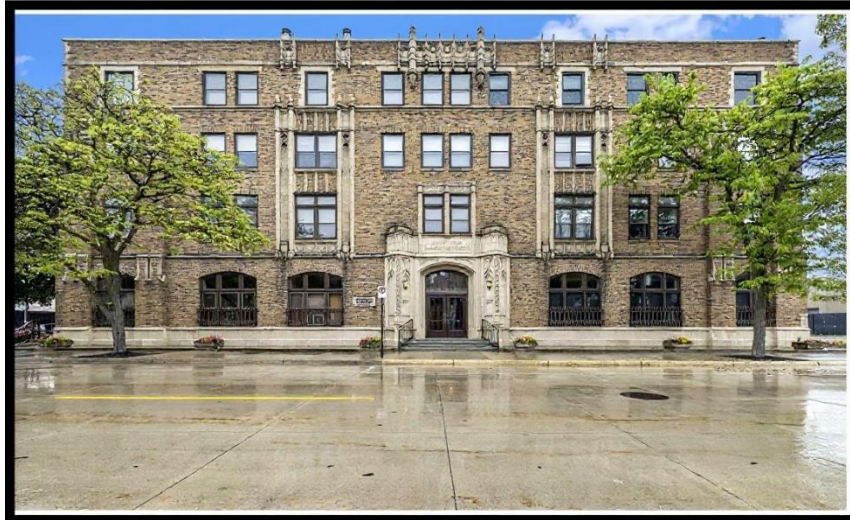
THE BYLAWS

THE RULES, REGULATIONS AND POLICIES

MANAGEMENT

INTRODUCTION TO 297 CLAY CONDOS

Welcome to 297 Clay Condominiums! We are happy to have you as part of our community. This Handbook has been created by the Board of Directors to acquaint you with some general concepts of condo living, and to ensure that you have access to information regarding our specific rules, regulations, and policies.



OWNERS ASSOCIATION

The Owners Association (297 Clay Condominiums Owners Association, Inc.) is a non-profit corporation which is overseen by a Board of Directors elected from the co-owners annually. The Board members serve two-year terms which are staggered such that two members expire in one year and three members expire the following year. There are five directors. The directors choose officers from amongst themselves. The Board of Directors meets monthly, as set by the Board itself. Co-owners are welcome to attend the board meetings.

OUR WEBSITE: *WWW.297CLAYCONDOMINIUMS.COM*

The Owners Association maintains a website for several reasons. First, the website is a resource for prospective buyers and tenants to learn about our condominium. Units available for sale are presented on the website. Second, the website is a resource for current co-owners and residents. All of our governing documents are available on the website. Some of those governing documents may be revised from time to time. The website is the method by which the updated documents are immediately made available to our residents.

WHO TO CONTACT

Should you have any questions, concerns, or notice a maintenance issue that needs to be addressed, please contact the Co-owner Liaison for the Board of Directors using the following email address: **Contact297clay@gmail.com**.

GENERAL CONDO LIVING

Many people move into a condominium project for the first time from either a stand-alone house or an apartment. Thus, condominium living is new to them. This Co-Owner Handbook is intended to introduce new residents (co-owners and tenants) with our guidelines for being a good condominium neighbor.

A co-owner in the condominium is not the same as being a tenant in an apartment, nor is it the same as owning a stand-alone house. The ownership rights of a co-owner are described in specific detail in our Master Deed, which can be found online at www.297claycondominiums.com. Each co-owner should read the Master Deed to fully understand her/his ownership rights and limitations.

Because the common areas are used by all co-owners, any individual co-owner may permit outsiders to use the common areas only to the extent that the Association (through the Board of Directors) allows. Thus, use of the common areas by guests and/or tenants of a co-owner may be restricted by the Association. All co-owners are responsible for the actions of their guests and/or tenants anywhere in the condominium property, including within the individual unit and common areas.

In order to maintain the common areas in a safe and orderly condition, personal property of any kind must not be left in the common areas without the express written permission of the Board of Directors. Fire codes, among other issues, regulate what is permitted in hallways and other common areas. Any personal property left in a common area may be removed by the Owners Association and discarded. Decorations approved to be left in the common areas will be considered the property of the Owners Association, but the Board may agree to allow the original owner to remove the decoration upon request of that co-owner.

Noise within the condominium property should be kept to a reasonable level at all times. Courtesy towards other co-owners is expected from all co-owners and their guests/tenants. The City of Muskegon ordinance (Section 26 Article II) regulates noise anywhere within the City at all times, but especially between 11:00 PM and 7:00 AM. Essentially, any noise that can be heard beyond the room is considered unreasonable. Individual co-owners have varying schedules. Therefore, noise at any time of the day or night may be disturbing to another co-owner. Excessive or unreasonable noise may result in a sanction against the co-owner and/or tenant, as determined by the Board of Directors under the Bylaws of the Condominium.

Animals are prohibited in our Condominium unless and until approved specifically (and in writing) by the Board of Directors. Pets are required to be on a leash, and you must clean up after your pet immediately, especially on our lawns and sidewalks.

No fireworks of any kind shall be permitted to be stored or lit anywhere on condominium property. This includes all ground-based, launching and/or exploding fireworks of any sort.

If your unit does not have a washer and/or dryer, you may use the Laundry Room, located in the lower level of the Building. There are three washers and three dryers available, each requires a credit card or quarters for use. You will need to provide your own detergent, bleach, fabric softener, etc. Please be sure to clean the washer drums and remove the lint from the dryer at the end of each cycle.

COMMON AREA MAINTENANCE (CAM) FEES

The expenses of the Association, including the maintenance of the common areas, are paid from funds collected from each co-owner on a monthly basis. The Common Area Maintenance (CAM) fees are set each year by the Board of Directors based upon the budget for the coming year and the formula dictated by the Master Deed; thus, the exact amount of the monthly fee may change each year. You will receive a notice in July of each year detailing your monthly fee, which becomes effective on August 1st of each year. Included in your CAM fee is the cost of heating and cooling the central water loop (which is used to heat and cool your unit), as well as all the water used by individual units, sewer services, trash removal, lawn maintenance, snow plowing, common area maintenance, and building fire insurance.

CAM fees are due on the first (1st) day of each month and are considered late after the 10th day of the month. If not paid by the end of the day on the 10th day of the month, a late penalty is assessed. CAM fees not paid by the 1st of the following month are assessed a daily late charge of \$10.00 PER DAY until paid in full. Payment is by check or money order only, payable to 297 Clay Condominium Owners Association, Inc. The CAM fee can be paid by US Postal Service addressed to the Owners Association at 297 W. Clay Avenue #500, Muskegon, MI 49440, or by depositing the check or money order into the black drop box located to the left of the elevator door in the lobby of the building. You are also welcome to set up automatic Bill Pay at your bank.

In order to assure consistent accounting practices, the Board of Directors has adopted a Rule/Regulation that, absent a specific instruction from the co-owner and acceptance by the Association, a payment in excess of the amount due will be considered a contribution to the Association and not a credit to the co-owner/unit's account (for more information, see the Rule on CAM Fee Overpayment in the Rules, Regulations and Policies document found at www.297claycondominiums.com).

RECREATIONAL FACILITIES

The Condominium has several common use recreational areas available to all residents. Each is managed according to the rule and/or policy set by the Board of Directors for each area. If you wish to use any of the recreational areas, please review the applicable rule, regulation, or policy available on our website at www.297ClayCondominiums.com.

OPEN-AIR DECK

The Open-Air Deck is accessed from the second floor elevator lobby. The deck is open at all times, but those using the deck must be mindful that noise can disturb residents around the deck. The deck is furnished with outdoor furniture during the warmer months. Please note that if personal items are taken out to the deck, they must be removed with the resident at the end of the visit; any items left unattended on the deck are subject to removal and destruction by the Owners Association.



COMMUNITY ROOM

The Community Room is located in the lower level of the Building. The room includes a stainless steel serving table, kitchen sink, refrigerator, coffeemaker and up to 4 tables and 30 chairs. The room is available at no charge, but reservations are required. Specific rules with regard to the Community Room may be found in the Rules, Regulations and Policies document on our website. Of note, reservations should be made through the Co-Owner Liaison via email (Contact297clay@gmail.com) or by dropping a note in the black box on the first floor by the elevator. A reservation may be made anytime at least 24 hours before the desired use, but less than 60 days before the desired use date. A damage/cleaning deposit of \$25.00 may be required prior to use of the room.

FITNESS ROOM

The Fitness Room is located on the lower level of the Building between the elevator and the Laundry Room. The room is equipped with aerobic and strength training equipment for use by residents of our community. Guests are not permitted to use the Fitness Room at any time.

SWIMMING POOL

The Swimming Pool is located on the main level of the Building at the end of the hallway leading from the lobby. The pool is regulated and licensed by the State of Michigan and our use is strictly controlled by State and County regulations. Specific rules are as follows:

- Wear appropriate swimwear at all times.
- Any child who is not potty-trained **MUST** wear plastic or rubber pants with tight elastic around each leg and the waist. Swimming diapers are **NOT** a suitable alternative to this requirement.
- The bathroom within the Pool Area is not to be used as a changing room.
- Glass containers of any kind are prohibited.
- Running, rough play, and personal conduct endangering safety of self or others is prohibited.
- No eating in the pool area.
- No smoking.
- No animals or pets of any nature allowed.
- All Children age 17 and under must have a parent or guardian in the immediate activity area to supervise children at all times.
- The Pool is for Residents' Use Only according to our State of Michigan License. However, guests may use the pool **IF ACCOMPANIED IN THE POOL ROOM BY THE RESIDENT**.
- In order to ensure compliance with our State License, no Resident may have more than 8 guests in the pool area without prior approval of the board. The number of guests and the time of usage are subject to advance approval of the board and further may result in the assessment of a deposit/clean up fee. "Posting" of advance approval/additional guest usage will be determined by the board.
- Rope defining deep/shallow area must remain in place (unless swimming laps), restore in place before leaving pool area.
- Pool room door must remain closed. Do not prop door open at any time.
- Co-owners are responsible for cleaning pool area after each use.
- Violation of rules may result in restricted or denied use of pool and/or may subject the owner or tenant/occupant to fines as assessed by the board.
- Please remove any litter when leaving the Pool Room.



MOVE-IN

In order to provide for building security and to avoid disturbing other residents, all new residents (co-owners or tenants) are required to schedule their move-in (or move-out) with the Co-Owner Liaison. Specific requirements for moving into the building are listed in the Rule on Move-in and Move-out; you can find this Rule in the Rules, Regulations and Policies document found on our website at www.297ClayCondominiums.com.

PARKING

Each Unit in our Condominium is assigned one parking space under the carport. Additional resident owned vehicles may be parked in the uncovered spots at the end of our parking lot, or on the street.

The Owners Association will request resident's license plate number, make, model, and year for each vehicle they will park in our lot. Guests may park in the uncovered spots at the end of our parking lot if they are available. If visitor vehicles will be left for more than 24 hours, notification to the co-owner liaison at contact297clay@gmail.com is required.

All parking spaces in our parking lot are owned by the Association. Numbered spaces under the carports are assigned by the Board of Directors for the exclusive use of one unit per space. Each co-owner should consult with his/her seller or the Board to determine the proper space assigned to his/her unit. In order to be parked in our lot, the motor vehicle must (1) meet the definition of a motor vehicle under Michigan law, (2) be operable, and be licensed/registered by a state or Canadian province. Co-owners of commercial units may be allowed to park a reasonable number of employees/partners, as determined by the Board of Directors, in the uncovered spots at the end of the lot. Business visitors/customers must park on the street(s) and not in our parking lot.

The uncovered spaces on the southern end of the parking lot are used for plowed snow in the winter. **No parking in the uncovered spaces at the back of the parking lot is allowed from December 15 until approximately March 15.** Depending on snowfall, the deadline for no parking may start earlier and/or last longer. No temporary parking lot spots are available during the winter months.

If a co-owner has a vehicle they are parking in the uncovered spaces beyond the carports, they need to find a different parking space for the winter.

SECURITY

There is no security guard for the building. However, limited areas are under video surveillance at all times. Building security is the responsibility of each resident, whether a co-owner or tenant. In order to avoid unauthorized entry, no one should allow someone he/she does not know to enter as a "tailgater". Each visitor must be buzzed in by his/her host, even if someone with a key fob is coming into the building at the same time. Never prop a door open and leave it unattended. If a door is discovered to be propped open, everyone should remove the prop and lock the door. When attending a door that is propped open, such as when moving in or out of the building, the attendant must not let any person unknown to him/her to enter the building. Rather, ask the person to demonstrate that he/she has a key fob that actually unlocks the door, or have the person call his/her host on the entry directory before allowing him/her to enter. Remember that your life and the life of your neighbors may depend upon compliance with building security.

Building Entry. The entry doors into the building are all opened using an electronic key fob. Each unit is provided with at least one key fob. The number of fobs distributed to each co-owner is recorded by the Board. Each fob allows entry into the building itself, the swimming pool, the fitness room and the basement storage room. If a fob is lost, or not received by a previous co-owner or resident, replacements can be purchased for \$25.00 each. The full text of the current Entry Fob Distribution Policy is below.

Unit Entry. Each door into an individual unit is owned by the Association, as is the lock and hardware on each door. Also, the Bylaws of the Association provide that the Association must have access to each unit. Therefore, each co-owner is required to provide the Association with a copy of the key to the unit door. If the lock is changed by the co-owner, a new key must be given to the Board within 3 business days.

Directory. Each resident over the age of 18 is entitled to a listing on the building directory. Each listing must include a phone number used by the directory system to contact a host so that your guest(s) can be admitted remotely using your phone.

ENTRY FOB DISTRIBUTION POLICY

Each Resident over the age of 16 is assigned a uniquely numbered fob.

An individual is considered a "resident" if the Condominium is the person's residence for purposes of her/his driver license and/or tax purposes. When the Condominium is the individual's secondary residence, then the individual must be a co-owner and/or have the same primary residence as the co-owner of the unit.

In addition, if a Resident is elderly and/or physically or mentally infirm, then a fob may be issued to an individual designated by the Resident as a caregiver.

In the event a co-owner undertakes a significant renovation project with a contractor who will be on-site for more than 2 consecutive days over a specified period of time, then a temporary fob may be assigned to that co-owner for use by the contractor. A deposit of \$25.00 may be required by the Association by the co-owner; which will be returned upon surrender of the fob at the conclusion of the renovation project. The fob

will be de-activated by the Association at the conclusion of the specified period of time, unless that period is extended by the co-owner.

Fobs are assigned to individuals, not just a unit within the Condominium. The individual is to maintain physical control over the fob at all times. The fob shall not be given to any other person without the express permission of the Board of Directors. Violations of this provision may result in a fine under the rule "Monetary Penalties for Violation".

SMOKING

Smoking is prohibited on the property that comprises the Condominium, including in all common areas in or around the building without exception, on all decks, in the parking lot, and all other outdoor areas. This policy applies to all employees, owners, residents, clients, contractors, visitors, and any other person.

Smoking is NOT prohibited within co-owners' individual units. However, if a co-owner permits smoking within his/her individual unit, the co-owner must assure that no second-hand smoke or odor finds its way into the hallway or into another co-owner's unit.

STORAGE

Each unit in the condominium is entitled to one storage cage in the basement storage room. Access to the room is by using the same key fob as for the building entry doors. The storage unit is marked with the condominium unit number for ease of location. The co-owner must provide a lock for the storage cage. The Association is not responsible for any loss, damage or theft from the storage cage. Flammable fuel is not permitted to be stored in the storage cages.

TRASH

Each co-owner is responsible for removal of all trash generated by his/her condominium unit from the building on a regular basis. Trash must not be allowed to accumulate in the unit or anywhere in the building. Ordinary trash from residential and business units is to be disposed of using the common container located at the rear of the building. Construction and/or renovation debris is NOT to be put into the common container. Rather, the contractor or co-owner is to remove the debris from the building and the condominium property and disposed of or recycled at their own expense. No debris is to be left in common areas of the building at any time. **Cigarette butts are considered litter/trash and must not be disposed of on the sidewalks, in the planters, or in the lawn anywhere on the condominium property.**

RENOVATION PROJECTS

Many new co-owners want to do some renovations within their individual unit either before, or after, they move in. The Owners Association has developed rules to encourage these renovations, while minimizing disruptions to other co-owners and the common areas of the condominium. If you plan any renovations, other than carpet replacement and painting, you will want to review the Rule on Renovations. One of the requirements is to submit a detailed plan for the renovations and obtain approval of the Board where required. You can find the Rule on Renovation in the Rules, Regulations and Policies document available on our website at www.297claycondominiums.com.

Of particular interest to many co-owners is the current condition of the windows in the building. The Master Deed specifies that the maintenance, repair, and replacement of windows in each unit are the responsibility of the unit co-owner. However, the co-owner must comply with the requirements set out by the Owners Association when doing any maintenance, repair, or replacement. The Board of Directors has published a Window Strategy so that individual co-owners may address the condition of the windows in their units. The Window Strategy is available on our website at www.297claycondominiums.com.

GOVERNING DOCUMENTS

Here is an introduction to the legal structure that regulates us and to our guidelines for being a good condominium neighbor. The full documents are available online at www.297claycondominiums.com.

THE MASTER DEED

A co-owner in the condominium is not the same as being a tenant in an apartment, nor is it the same as owning a stand-alone house. The ownership rights of a co-owner are described in specific detail in our Amended Master Deed. Each co-owner should read the Amended Master Deed to fully understand her/his ownership rights and limitations. Basically, the Amended Master Deed tells you what it is you own, or more appropriately, what you co-own with the other co-owners of the condominium. It also will tell you the areas of the condominium of which you have exclusive use and those areas with which you have shared use.

THE BYLAWS

How the condominium is administered and how we each may use our individual units and the common areas (among other information) is contained in the Bylaws of the Condominium. Every new co-owner (and resident) should familiarize themselves with the Bylaws. By complying with the Bylaws, you and your fellow co-owners will have a more enjoyable experience as a member of our community. The Bylaws are available on our website.

THE RULES, REGULATIONS AND POLICIES

The Bylaws put the day-to-day administration of the condominium into the hands of a Board of Directors, known as the Condo Board. The Board consists of five individuals who are elected at our Annual Meeting of the Co-owners. The Condo Board has the authority and the responsibility to create rules, regulations and policies to implement the Bylaws. Rules, regulations and policies address specific needs in the administration, and the use and operation of our condominium. Knowing the rules, regulations, and policies is especially important for all the co-owners and their guests. The current Rules, Regulations and Policies document is available on our website.

MANAGEMENT

The Board of Directors has **NOT** hired a Property Manager to manage the day-to-day operations of the condominium and to advise the Board on various issues. The Board has designated one of their members as the Co-owner Liaison. Generally, the Co-owner Liaison is the single point of contact for co-owners to reach the Condo Board to ask questions, make concerns known, and/or make suggestions for how the condominium should be managed. Here are some points regarding the of the Co-owner Liaison:

- If association rules are being violated, you should contact the Co-Owner Liaison via the drop box near the elevator, or via email at Contact297clay@gmail.com.
- Only the Co-owner Liaison is authorized to respond to individual co-owners concerns.
- The Co-owner Liaison oversees the work done by all contractors hired by the association, including our housekeeper. The Board has authorized the Co-owner Liaison to be the only person to give directions to the contractors, unless specific authorization is given to another individual for a specific project.
- The Co-owner Liaison inspects the building and grounds regularly, but even an experienced person will not catch everything. Your help is essential. If you know about a potential maintenance issue, please notify the Co-Owner Liaison.
- If you disagree with a policy or rule of the association, you should leave a letter in the drop box or send an e-mail to the Co-Owner Liaison, who will then communicate the concerns to the Board.
- The Co-owner Liaison is NOT available 24 hours a day—except for emergencies. An association emergency is defined as one that is a threat to life or property.