Governance and Operations Handbook

Approved by the Board of Directors
2024 October 8

Cooper's Crossing Residents' Association (CCRA)
Governance and Operations Handbook

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1. Introduction

Purpose:
This handbook ensures consistent management of the Cooper's Crossing Residents' Association operations, clarifies expectations, and promotes transparency in governance.

Scope:
Applies to the Board of Directors, volunteers, property management, and homeowners, guiding decision-making and operational procedures.

Overview of Cooper's Crossing and the CCRA:
Cooper's Crossing, developed by Westmark Holdings Ltd., comprises 1,399 homes as of 2023. The Cooper's Crossing Residents' Association (CCRA), founded in 1999, maintains community amenities and operates as a non-profit under the Alberta Companies Act. The CCRA is managed by an elected board and became fully resident-led in 2016. This handbook, updated in 2024, outlines the basic governance policies for the Cooper's Crossing community.

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2. Governing Structure

Board of Directors:
The Board comprises up to nine members who serve one-year terms, with all directors retiring at the annual general meeting. Retiring directors are eligible for re-election at the same meeting. If no election occurs, the retiring directors shall remain in office until the next annual general meeting.

Committees:

- **Finance Committee:** Responsible for overseeing the Association's financial health. Manages the budget, audits, and financial reporting.
- **Parks and Amenities Committee:** Responsible for the maintenance and enhancement of community spaces. Manages the upkeep and improvement of community parks, amenities and common areas.
- **Special Events Committee:** Plans and coordinates community events.
- **Governance Committee:** Reviews policies, Articles of Association, and ensures adherence to CCRA's governance standards.

Volunteers:
Support events and maintenance projects, reporting to a designated director on the Board.

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3. Key Governance Documents

- **The Companies Act**: Governs the CCRA's incorporation and management.
- **Articles of Association** (AOA) & **Memorandum of Association** (MOA): The CCRA's constitution, defining director roles, member control, and legal details.
- **Governance and Operations Handbook**: Provides rules for operations, fee collection, financial management, and conflict resolution.

These documents are available in the community portal: Townsquare (https://www.townsq.io/) and the CCRA Website (https://cooperscrossingresidents.com).

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4. Operations and Meetings

Board and Committee Meetings:
The Board meets monthly, with five members required for quorum. Committees meet as needed, with at least one meeting per quarter.

Annual General Meeting (AGM):
Held in May to review financials, elect directors, and discuss community issues. Members receive notice at least 30 days in advance.

Voting Procedures:
Unless noted otherwise in the AOA, decisions require a majority vote. The President casts the deciding vote in case of a tie.

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5. Financial Management

Budgeting Process:
The Treasurer prepares the annual budget, approved by the Board by December 15.

Fee Collection:
Homeowners must pay annual Residents' Association fees by March 1 via Electronic Funds Transfer (EFT), the TownSq website/app, or by cheque to the Property Management firm. Late payments will incur interest penalties. Any changes to the fee structure will be communicated to homeowners 60 days prior to implementation. Residents will be reminded of payment deadlines through a letter sent by Canada Post to the homeowner's Cooper's Crossing address in January, and periodically through the CCRA electronic newsletter.

Expense Reimbursement:
Board members submit expense reports within 30 days, with prior approval needed for expenses over $250.

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6. Fee Collection and Enforcement Policy

Homeowner Responsibilities:
Residents must pay Resident Association fees by March 1 each year. These fees fund the maintenance of amenities and operations.

Collection Policy:

- Fees are the responsibility of the homeowner as identified by the caveat on the property title.

- Fees may be paid online through TownSquare, by cheque or in-person by appointment at the property manager's office in Calgary.
- Key Dates:
    - February 1st: Auto payment date
    - March 1: HOA fees payment deadline
    - March 2: HOA fee late charge effective date
    - June 1: HOA fee interest charge effective date
    - March 2 (following year): HOA fee collection assignment date
- Interest Charges:

Interest is charged using the Prime Rate (TD Canada Trust) + 5%. A simple interest formula is used to calculate the interest on overdue amounts.

- NSF Payments:

NSF (Non-Sufficient Funds) payments will result in a $50 fee. Future payments after an NSF incident must be made through EFT or money order only.

Delinquent Fees:
Delinquent (unpaid) accounts regardless of balance will be referred to legal counsel. The cost of collection, including legal fees, will be added to the balance.

Enforcement:
The CCRA may place liens on properties with unpaid fees, leading to legal action if unresolved.

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7. Conflict of Interest

Board members must disclose any conflicts of interest in writing. Once a conflict is disclosed, the Board will determine the necessary steps for resolution. Failure to disclose conflicts may result in a reprimand or removal.

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8. Records Management

Retention Policy:
Financial records and meeting minutes are retained for at least 6 years. Articles of Association are kept indefinitely.

Confidentiality:
Homeowner information is confidential and accessible only to authorized personnel. Breaches result in disciplinary action. The Board, auditors, and homeowners with specific permissions can access these records upon request.

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9. Property Management

Role and Responsibilities:
As outlined in the Management Agreement, the Property Management Company holds the responsibility for managing and overseeing all aspects of the Association's operations as defined in the agreement. These responsibilities include, but are not limited to:

Asset Management:

- Assist the Board in managing and controlling the Association's assets as specified in the contract.

Fee Collection:

- Collect and receipt all homeowner fees.
- Direct the lawyer for delinquent fee collection.
- Obtain Board approval for additional charges on defaulting homeowners.
- Charge and collect interest on late fees, as per the Association's policy.

Financial Management:

- Manage the Association's bank accounts, including deposits and disbursements as outlined in the agreement.
- Prepare financial reports, including monthly and annual financial statements, in line with generally accepted accounting principles.
- Assist in preparing the annual budget and suggest revisions as needed.

Maintenance and Repairs:

- The Board will oversee the delivery of contractual services providing on-site supervision as needed, given that the Property Management Company is located in Calgary.
- The Property Management Company will ensure that vendors or contractors comply with service contracts, coordinating with the Board to address any issues or concerns.

Legal and Compliance Support:

- Ensure that the Association operates in compliance with applicable laws and regulations, including the filing of necessary corporate or tax returns.
- Handle legal communications on behalf of the Association as outlined in the agreement.

Board and Resident Communications:

- Communicate effectively with homeowners regarding Association fees, policies, maintenance schedules, and other relevant matters, ensuring timely updates via TownSquare and other approved channels.

Performance Review:

- The Property Management Company’s performance will be reviewed every two years, with any necessary contract revisions discussed and approved by the Board. The review will ensure that all responsibilities outlined in the Management Agreement are being met to the satisfaction of the Board.

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10. Architectural and Design Standards

Architectural Guidelines:
Architectural guidelines, also known as design rules or architectural standards, are in place to regulate exterior home repairs and additions in Cooper's Crossing. This policy outlines the guidelines for fencing and sheds within the community to maintain aesthetic harmony.

Fencing:

- **Types of Fencing:** The types of fencing permitted in Cooper's Crossing are defined by the building phase and outlined in the permanent caveat for each property. Generally, the following three types are used:
    - Wood screen fencing
    - Black upgraded chain-link fencing
    - Steel ornamental fencing (two levels)
- **Ownership and Maintenance:** Homeowners are responsible for the upkeep, repair, and reconstruction of chain-link and wood screen fences constructed by Westmark on rear or side yard property lines. All work must be done promptly and at the homeowner's expense for the portion of the fence adjacent to their lot.
- **Fencing Alterations:** Homeowners may not alter the design, elevation, location, or colour of the fence unless the rebuilt fence is similar or equal in appearance to the original design.
- **Compliance with Specifications:** Owners must comply with the fence specifications in their property's caveat. Fences that do not meet these specifications are not permitted.
- **General Standards for Fencing:**
    - Side yard fences within 1.2 meters of a park, green space, or public utility lot must match the height of the chain-link fence erected by Westmark.
    - Additional rear yard fences parallel to the rear chain-link fence must not be placed closer than 3 meters from the rear property line.
    - Wood screen fences facing public streets or parks must be stained the color "Beachwood" by Cloverdale or an equivalent.

Sheds:

- **Permanent Caveat Requirements:** A permanent caveat is registered on all lots in Cooper's Crossing (except for phase one). This includes specific regulations for sheds.
- **Shed Construction:** All sheds must be constructed using materials and colors consistent with the home, including roof pitch, fascia, shingles, and exterior cladding.
- **Placement:** Sheds must not be placed within 3 meters of any property line adjacent to a park or green space to preserve sight lines for residents. Efforts should be made to

minimize the impact on neighbors' views. When possible, placing the shed beside the house is preferable to placing it in the backyard. Properties that do not back onto a park, green space, or a municipal utility lot are exempt from the 3-meter setback rule.

For more detailed information about fencing and shed requirements, specifications, or restrictions, homeowners can obtain a copy of the caveats registered against their property from a local registry office. Compliance with these guidelines ensures a harmonious and visually appealing community in Cooper's Crossing.

Compliance and Enforcement:
Non-compliance with architectural standards may result in fines or legal action. Violations will be communicated to homeowners via written notices or email. Detailed information regarding fencing and shed regulations is available on the CCRA website and is shared periodically in the CCRA electronic newsletter.

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11. Community Amenities and Functions

Parks and Amenities Maintenance:
The City of Airdrie is responsible for maintaining parks, trees, and pathways within Cooper's Crossing. The CCRA collaborates with the City to address specific community concerns and may fund additional services when necessary.

Residents should report parks and pathway maintenance, snow removal, and general city bylaw issues directly to the City of Airdrie. Other issues related to community amenities or CCRA-managed areas should be reported to the CCRA.

Event Management:
The CCRA organizes events such as the summer BBQ and holiday light display, contingent on available funding. The Special Events Committee oversees the planning and coordination of these activities. Events will be scheduled regularly throughout the year, with annual traditions like the holiday decorating contests. Details, including event dates and volunteer opportunities, will be communicated via the CCRA website, CCRA newsletter, the TownSq portal and social media channels.

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12. Inclusion and Diversity

The CCRA fosters an inclusive environment, ensuring equal access to resources for all residents. Discrimination or harassment is not tolerated, and violations may result in expulsion.

13. Media and Communications

Media Relations:
Only the President or a designated spokesperson speaks to the media on behalf of the CCRA. If board members or volunteers are approached by the media, they should direct all inquiries to the designated spokesperson.

Communication Channels:
The CCRA communicates with residents through its emailed newsletter, social media, and the Town Square portal.

14. Dispute Resolution

Residents, including board members and volunteers, are encouraged to resolve disputes through informal discussion. If a resolution cannot be reached, the dispute may be mediated by a Board member or referred to legal counsel. Should informal efforts fail, the matter may proceed to formal mediation, with a designated mediator facilitating discussions within 30 days of the request. If mediation is unsuccessful, the dispute may be escalated to legal proceedings. The costs associated with mediation or legal action will be the responsibility of the parties involved.

15. Policy Review and Amendments

Review Frequency:
Policies are reviewed annually, with recommendations presented to the Board.

Amendment Process:
Amendments require approval by two-thirds of the Board and are communicated to members.

16. Acknowledgment of Receipt

Board members, volunteers, and employees must sign an acknowledgment confirming they've read and agree to comply with the handbook. Signed acknowledgments will be kept on file by the CCRA for reference.