

BADGER VILLAGE TOWNHOMES ASSOCIATION
RULES AND REGULATIONS
December 1, 2025

1. **LIVESTOCK, ANIMALS AND POULTRY.** No animals, livestock or poultry of any kind shall be raised, bred or kept in Badger Village Townhomes except that dogs, cats or other household pets may be kept provided that they are not kept, bred or maintained for any commercial purpose, and provided further no kennels shall be erected anywhere within a unit or upon the Common Properties.

Pets will be kept indoors unless they are accompanied by an attendant, are leashed and the leash is in the pet attendant's hand at all times, or they may be secured on a tie-out as long as it does not extend beyond 20 feet from the unit.

Invisible fences are not permitted.

Owners are be responsible for cleaning up after their pets and may be separately assessed all costs resulting from damage done by such pets to the Common Properties.

The association reserves the right to restrict or prohibit pets in excess of two.

Any problems beyond these issues will be referred to the City's pet codes:

https://library.municode.com/mn/rochester/codes/code_of_ordinances?nodeId=PTIIC_OOR_TIT3AN

2. **GARBAGE AND REFUSE DISPOSAL.** It is the responsibility of each member to arrange for weekly garbage pickup. Refuse and recycling containers must be stored in the garage of each unit until the day of pickup and returned to said garage within 24 hours of pickup.

3. **STORAGE.** No boats, snowmobiles, trailers, recreational vehicles, unlicensed or inoperable automobiles or trucks or other vehicles shall at any time be stored or parked at any unit or parked on streets, driveways or any part of the Common Properties for longer than 48 hours.

4. **PROHIBITED STRUCTURES.** No structure such as a trailer, tent, shack, garage, boat house, storage shed, barn, or other out-building shall be used on any unit or on any Common Properties at any time whether the intention is for temporary or permanent use. No clotheslines are allowed. Bicycles must be stored in a unit or its garage. Only patio furniture, picnic tables or grills may be left or stored on patios or decks.

5. **EXTERIOR MAINTENANCE OF UNITS.** The association shall be responsible for the maintenance and repair of the building exteriors and attachments, including roofs, driveways, walkways, steps, exterior light fixtures or other exterior and Common Property improvements such as lawns, plantings and trees.

The association is responsible for gutters and downspouts to the base of the unit. The BOD reserves the right to require extensions to downspouts if this is deemed necessary to prevent property damage caused by water.

The association is not responsible for the maintenance or repair of doors (including garage doors), decks, patios, windows or glass surfaces, or any damages due to basement water seepage.

Maintenance of Common Properties is not to be performed by members. All requests for maintenance must be submitted via email 30 days in advance to the Board of Directors (BOD) who shall have 30 days to respond.

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6. **PROPERTY AND LIABILITY INSURANCE.** Each townhome owner in the association has two separate insurance policies to protect against physical loss of property and legal liability. One is a group policy and is paid out of association dues. This policy covers the external roof and bare walls, HVAC, electrical and plumbing systems of the individual units against physical loss or damage from events such as fire, wind, hail and various other losses (see the association policy for a comprehensive description). It also covers liability for events such as slip and fall or other covered events on external surfaces such as sidewalks, driveways and common areas as described in the association policy.

The second policy is an individual policy that each unit owner obtains and pays for themselves. This policy needs to cover all internal structures in the unit (including wall coverings, flooring, cabinetry and appliances), as well as decks, patios, privacy fences and other structures external to the unit. Coverage is also needed for any personal property. It also needs to cover liability for any events inside of units or external to the units caused by or involving unit owners or occupants. Owners who rent their units should advise their renters to seek insurance for their personal property and liability. Owners are also suggested to carry a minimum of \$25,000 loss assessment coverage to cover the insurance deductibles of the association policy which, in case of loss on a covered unit, may be assessed back to the individual unit owner. Specific limits of covered items may vary as the association policy is renewed on a yearly basis, so members are advised to review the association policy with their individual agents to assure adequate coverage is coordinated between the two policies.

The complete association policy is on the website: www.bvtownhomes.com. Travelers is the insurer, and contact information for the insurance agency is:

North Risk Partners
Sarah Schmalz
sarah.schmalz@northriskpartners.com
507-287-3556 (direct line)

7. **ASSOCIATION ASSESSMENT PAYMENTS.** Monthly assessment payments are paid using a preauthorized debit (PAD) transaction. Each owner must give the BOD authorization to withdraw the amount of the monthly assessment from the account provided by the owner. This withdrawal will take place on the first business day on or after the fifth (5) day of the month. In the case of insufficient funds, a penalty of \$30/occurrence will be applied.

8. **ARCHITECTURAL CONTROL.**

- a. No modification, planting, landscaping improvements, or other changes or improvements of any kind shall be made upon the Common Properties, unit or dwelling exteriors without prior written approval of the Architectural Control Committee (ACC) or BOD. Any request for modification, decoration change or other improvement shall be accompanied by a detailed plan drawn to scale for approval.

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- b. The ACC and BOD reserve the right to reject the request for change or modification due to lack of completeness or detail or for conflict with these rules and regulations. Any request must be made at least 45 days in advance of proposed initiation of the proposed change or modification. In case of disputes, the BOD by majority vote will be the final arbiter.
- c. A unit owner assumes all liability for damage to their own unit or any other unit or Common Property for any external plants or other features they install or contract to be installed.
- d. Unit owners are responsible for the cost, care and maintenance of any installed plants or features.
- e. Deck privacy railings may be installed up to six feet above the floor of the deck. Allowable materials are vinyl, composite or wood, and finishes must be similar to any adjacent decks or features.
- f. Privacy fences may be erected adjacent to ground level patio slabs with a maximum height of six feet. Allowable materials are vinyl, composite or wood, and finishes must be similar to any adjacent decks or features. Footings must be adjacent to the patio slab, and must be concrete and dug below the frost line.
- g. Deck or patio awnings may not be attached to exterior unit walls, roofs or other external structures.
- h. Planting of trees needs prior approval of the ACC. No trees may be planted in the boulevard spaces.
- i. Flower beds and shrubs are allowed within four feet of a unit and are the responsibility of unit owners. Plans for any proposed shrubbery or flower bed must be submitted to the ACC for approval prior to installation. Existing plants may be replaced with similar plants. All such features must have edging to facilitate lawn mowing. Any installed flowers, shrubs or other plants or features must be maintained at a height no higher than the soffit.
- j. Landscaping below the deck is permitted but should not extend beyond the perimeters of the deck. Mulch is allowed but rock is not. Edging must facilitate lawn mowing and be easy to remove (e.g. plastic versus concrete). The landscaping needs to be easy to convert back to grass in case new owners do not wish to maintain the area.
- k. Satellite dishes greater than 25" diameter are prohibited. Unit owners are responsible for any structural or water damage related to satellite dishes installed on or adjacent to their units.
- l. No birdhouses, flags or other exterior attachments shall be allowed on individual patios, decks or building exteriors without prior written approval of the ACC. No approval is required for such display of the flag of the United States of America.
- m. Personal property used on any of the Common Properties of the association must be removed to inside unit areas after each use, and is not allowed to remain in Common Properties overnight.
- n. Plans to replace front doors or overhead garage doors need to be approved by the ACC.

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- o. Storm doors or screen doors for installation on the exterior of units must be approved by the ACC. Requests for such installations must be made via email at least 45 days before planned installation. All finishes of such doors shall match the color of other existing doors in the association.
 - p. No advertising signs, garage sale signs or signage of any sort shall be allowed whether posted on the interior or the exterior of any unit or on the Common Property overnight. The only exception is the signage of a licensed realtor selling one of the association units. Political signage may not be displayed on any of the Common Properties of the association. Such signage may be displayed on decks, patios, or flower beds and shrub border landscaping adjacent to an association unit, and are subject to city of Rochester ordinances for when such display may begin and end. The BOD by majority vote will be sole arbitrators over disputes involving such signage. Such signage may not be lighted or flashing. (Existing deck lighting is allowed.)
9. **Grills.** Only propane powered devices are allowed on decks or on patios with overhangs and should be kept a minimum of 6' from the structure. Any wood or charcoal devices must be used on concrete surfaces only and be a minimum of 10' away from the structure.