

DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR MOORE LOFTS TOWNHOME ASSOCIATION

This Declaration is made on this ____ day of _____, 2025, by the undersigned developer/owner for the purpose of establishing a homeowners association for the property known as Moore Lofts Townhome Association, located in the City of St. Paul, County of Ramsey, State of Minnesota.

ARTICLE I – DEFINITIONS

- Association – Moore Lofts Townhome Association, a Minnesota nonprofit homeowners association.
- Townhome Unit – Each of the six individually platted and addressed dwelling units within the building.
- Common Area Lots – Two separate parcels of land: North Lot (shared green/open space) and South Lot (bike and storage locker building).
- Owner – Any person or entity holding fee simple title to a Townhome Unit.
- Board – The governing body of the Association, elected by the Owners.

ARTICLE II – COMMON AREAS

- The Common Areas are for the mutual benefit of all Owners and shall be maintained by the Association.
- No Owner shall obstruct, encroach upon, or build permanent structures in the Common Areas.
- The bike and storage locker building shall be maintained and insured by the Association.

ARTICLE III – MEMBERSHIP AND VOTING

- Every Unit Owner is a member of the Association.
- Each Unit shall have one (1) vote in Association matters.

ARTICLE IV – ASSESSMENTS

- The Association may levy annual assessments to fund maintenance, insurance, reserves, and administrative costs.
- Special assessments may be levied by a majority vote of the Board.

ARTICLE V – MAINTENANCE RESPONSIBILITIES

- Association Responsibility: Common Area landscaping, Bike/storage building upkeep, Snow removal and general exterior common space maintenance.
- Owner Responsibility: Individual unit maintenance, Utility services to each unit.

ARTICLE VI – RESTRICTIONS

- No Owner shall use their unit or the common areas in a manner that violates any law or ordinance.
- Short-term rentals (less than 30 days) are prohibited unless approved by the Association.
- Pets are permitted in accordance with city ordinances and Board-approved rules.

ARTICLE VII – BOARD OF DIRECTORS

- The Association shall be governed by a Board of at least three (3) Owners.
- The initial Board shall be appointed by the developer and shall serve until the first annual meeting.

ARTICLE VIII – AMENDMENTS

- This Declaration may be amended by an affirmative vote of 75% of the Owners.

ARTICLE IX – GENERAL PROVISIONS

- The Association shall be governed in compliance with the Minnesota Common Interest Ownership Act (MCIOA).
- In the event of any conflict between this Declaration and Minnesota law, the latter shall govern.

SIGNATURE

- IN WITNESS WHEREOF, the undersigned executes this Declaration this ____ day of _____, 2025.

- Signature: _____

- Name: Stephen Moriarty

- Title: Developer/Declarant