



At Taft Hill
1 Summerfield Drive Uxbridge, MA 01569

If you are selling or buying condos at Summerfield at Taft Hill, you need to know the following information!

Summerfield at Taft Hill condos, through its governing documents, are individual units with an undivided interest in the common property areas and infrastructure. Each unit owner is responsible for the maintenance and upkeep of the entire building, including interior structures and contents, walls, roof, siding, decks, etc.

Therefore, each unit owner is required to have HO-3 homeowners insurance covering the entire value of the building and its contents. Note that this is significantly different from most other condos, where the owners are generally only responsible for maintenance and upkeep of the interior of their units (studs-in) and carry HO-6 insurance.

Summerfield at Taft Hill has a Master Insurance Policy for general liability insurance which covers the common property only, including the mail room, wells for irrigation, fire hydrants, etc. Lenders often ask for proof of insurance by the Homeowners Association but are always informed that **the Homeowners Association carries no insurance for individual units.**

All parties involved in the sale and purchase of a condo in Massachusetts should be aware that a notarized 6d certificate is required from the Condo's Homeowners Association under MGL Ch. 183A Sec. 6(d) to confirm that all fees and fines due to the Association have been paid prior to the sale. **Summerfield at Taft Hill requires a notice of one week to provide a 6d certificate, since it must be prepared by the bookkeeper, signed by two Trustees and notarized.** There is a \$100 charge payable to Summerfield at Taft Hill for preparing and notarizing the 6d certificate. There is also a \$100 charge payable to Summerfield at Taft Hill for completing a bank questionnaire document.

Summerfield at Taft Hill

Our Summerfield at Taft Hill Condominium is a 55+ community in a beautiful rural setting in Uxbridge, MA, conveniently situated near major highways and state and federal reserved lands in the Blackstone Valley National Historic Corridor. The condominium consists of 65 duplex units (130 condos) on 63 acres of private property and is self-governed by a Homeowners Association and its Board of Trustees.

There are several styles of units varying in floor plan and floor area, many of which have basements, decks, fireplaces, granite counters and relatively new appliances. Each unit was built under the Energy Star program with special attention to insulation, air purity and high efficiency gas furnaces, among other features designed for a 55+ population.

Building of new units by the original developer (Northwind) was completed in 2016, so units are occasionally available for sale from existing owners. The information provided in this document is meant to support Summerfield at Taft Hill owners in selling their units and will be helpful for realtors, attorneys and lenders and prospective buyers involved in the process.

Governing Documents

Massachusetts General Laws Chapter 183A is the primary reference for condominium law in Massachusetts.

Summerfield at Taft Hill has a Master Deed, Declaration of Trust, Bylaws and Rules which are recorded at the Worcester, MA Registry of Deeds and can be accessed on the Summerfield at Taft Hill web site, as follows:

summerfieldatthill.com

Further information may be obtained from the Summerfield at Taft Hill Board of Trustees through its email address:

summerfieldbot@gmail.com