



EXHIBIT "B"



Carriage Manor Homeowner's Association Inc. **"A Senior Community Development Subdivision, 55 +"**

HOPA Rules (24 CFR parts 100.304, subpart E)

The Carriage Manor Homeowner's Association declares it is exempt from familial status discrimination for elderly residents under the US Housing for Old Persons ACT of 1995 (HOPA). To retain these exemptions and ensure the Association's plan for a single-family senior (55+) subdivision shall refer to all the property described in EXHIBIT "A", of Revision "D" of the CC&R'S.

Familial Status Discrimination: discrimination against families with families. Carriage Manor has been incorporated as a Senior Development to exclude families with children, and is exempt under HOPA and other State and Federal Laws.

HOPA, HOPA Survey: HOPA stands for the US Housing for Older Person Act of 1995, under which associations have this exemption; the Familial Status Exemptions (see above) for Elderly Residents". The HOPA survey will be taken every two years (required) to document and ensure compliance with rules issued by the Secretary of HUD for verification of occupancy.

To protect our exemptions under HOPA, we must meet the following:

1. At least 80% of the occupied units are occupied by at least one person over 55 years of Age or older. We, at Carriage Manor will be using the 80% / 20% rule with 80% of the occupied units with persons over 55. The remaining 20% of the units may be occupied by persons under 55, and the community/facility may still qualify for exemption (#100.305).

(Must check with the CMHA Board to make sure our very limited space is available. (Re 20 %.)

2. Publish and Adhere to policies and procedures that demonstrate its intent to house Persons who are over 55 and qualify for the older person's exemption (#100.306)

3. The community seeking 55 and older exemption comply with regulations on Verification of Occupancy through reliable Surveys and Affidavits (#100.307)

4. A good faith defense against civil money charges (#100.308)

5. Carriage Manor Homeowners' Association will refer to the "HOPA" current rules now or if they are revised, use the updates to retain our exemptions.