TRUEHOA CRYSTAL AI · PARTIAL PUBLIC CRAWL & STATUTORY RISK BRIEF

# Mallard Lake Louisville HOA

**STATUS: PARTIAL PUBLIC CRAWL - FULL 3-TIER PACKET NEEDED FOR VERIFICATION**

## Jurisdiction & Statutory Baseline: Kentucky (KRS Ch. 381 (Planned Communities & Condos)) & Federal HOA

Public Files Scanned: 3 PDF(s) (Villas at Mallard Lake Restrictions Section 1) · Clauses Parsed: 251

TrueHOA Crystal AI's automated public crawl retrieved a partial document subset (Villas at Mallard Lake Restrictions Section 1, 251 clauses parsed) for Mallard Lake Louisville HOA. Additional governing documents may be posted elsewhere on the association's website or portal; certifying full compliance under KRS Ch. 381 (Planned Communities & Condos) requires auditing the complete Declaration (CC&Rs), Bylaws, and Rules.

### 3 Unverified Statutory Risk Areas to Check in Mallard Lake Louisville HOA:

1. Fines, Suspensions & Hearing Due Process (KRS Ch. 381 (Planned Communities & Condos)): Verify mandatory written notice windows and independent hearing committee procedures before levying fines or suspending amenities.
2. Board Elections, Proxies, Quorum & Official Records (KRS Ch. 381 (Planned Communities & Condos)): Verify secret-ballot/proxy rules, open board meeting notice windows, and statutory owner records-inspection rights.
3. Federal Preemption & Rules-vs.-Declaration Hierarchy (47 C.F.R. Sec. 1.4000 & FHA): Verify standalone Board/ARC rules do not exceed recorded CC&R authority or restrict protected antennas, solar, or assistance animals.

**Upload up to 10 governing PDFs for a full Crystal AI Audit at https://www.truehoa.app/crystal**