

STEEPLECHASE WEST

HOMEOWNER'S ASSOCIATION

HOMEOWNER'S MANUAL

Prepared by: The SCWHOA Board of Directors

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MANAGEMENT COMPANY

We are self-managed and have no management company.

ASSOCIATION'S INSURANCE POLICY

State Farm Insurance Agent: Daniel Shreve

Telephone-(317) 870-2266

EMERGENCY NUMBERS

INDIANAPOLIS METROPOLITAN POLICE DEPARTMENT

Emergency ONLY:

911

Non-emergency

(317) 327-3811

(Non-emergency calls include crimes not-in-progress; vandalism; theft or larcenies; found property; threatening calls; runaways located)

FIRE DEPARTMENT (LAWRENCE TOWNSHIP) - 911

TRASH COLLECTION

Trash is collected on Tuesdays.

Trash may be put out AFTER 6:00 p.m. on Monday evening. If it is going to be windy, please secure your trash so it doesn't blow away.

Call the Mayor's Action Line (317) 327-4622 for heavy trash pick-up.

NON-COMPLIANCE CHARGES

Late Payment Fee- \$20.00 per month effective July 10, 2015.

Returned check fee - \$20.00.

Failure to provide insurance information - \$20 per month after January of each year, effective 2016.

BOARD MEMBERS

Board Members: (for the year 2015)

President	Jack Levy	317-578-4617	9303 Aintree Drive
Vice-President	Janet Hedlund	317-845-5216	9140 Aintree Drive
Secretary	Karen Cart	317-796-2094	9249 Aintree Drive
Treasurer	Carolyn Samuelson	317-506-4642	6553 Aintree Terrace
Member At Large	Darlene Freeman	317-797-4566	9311 Aintree Drive

STEEPLECHASE WEST COVENANTS AND BY-LAWS

All Steeplechase West (SCW) homeowners are subject to the provisions, restrictions, and conditions contained in the Declaration of Covenants and its By-laws as promulgated or interpreted by the members elected to the Board of Directors. Tenants, guests, or any non-owner person(s) who occupy or use a unit or any part of the SCW property are also subject to the same conditions, either directly or through the homeowner involved. Additionally applicable are civil and state laws and regulations.

COMMITTEES AND CURRENT CHAIRPERSON

Any homeowner desiring to contribute to the Association as a member of a committee should contact the board. The Steeplechase West Committee Application is page 18 in this manual The Board of Directors will contact the interested person.

Architectural Control

The purpose, duties and responsibilities of the Architectural Committee are set forth in the Declaration of Architectural Control, Article VI, Section 6.2. Guidelines are adopted by this Committee with approval of the SCW Board of Directors.

Social/Hospitality

Plans and social events for Association sponsored functions held throughout the year and provides assistance as necessary.

New SCW residents will be welcomed by a member of this Committee and be given a copy of the Owner's Manual to help new residents familiarize themselves with the community.

Budget/Finance

Assists in all duties relative to the financial affairs and responsibilities of the Board in the financial area.
Assists in the preparation of the Annual Budget, and oversees long term replacement reserve forecast.
Assists in the planning, selection, purchase, and sale of investments.

Technology

Performs technological support to board officers, the whole board, and all committees. Functions include but are not limited to Budget and Finance (spreadsheets, graphs, online access and support, financial institution online interface, table preparation such as amortization tables), security, documentation preparation and publishing (such as revision to Covenants, By-Laws and Homeowner's Manual), and any other technological tasks assigned by the board or its officers.

BOARD OF DIRECTORS MEETINGS

Board of Directors meetings are held at a location determined in advance. Dates and times are set based on the needs of the Board and the community. Other meetings are called as needed. Any homeowner is welcome to attend any regularly scheduled meeting, and to have an item placed on a meeting agenda. To do so, the homeowner should contact the board not later than one week prior to the next regularly scheduled meeting date. If, in the judgment of the Board president the item needs immediate attention, a special meeting will be called. Have your request in writing, stating the nature of the item and any action proposed or expected. Plan to attend that meeting to participate in any discussion of your concern. All homeowner's requests are handled at the start of the board meeting so non-board members are then free to leave to permit the board to conduct its regular business.

ANNUAL MEETING

The annual meeting of the SCW Homeowners Association, Inc. is held in the autumn of each year. Homeowners are elected to membership on the Board of Directors at this meeting. A notice of the meeting date, along with an agenda of business to be discussed, is mailed to every owner prior to the meeting. If you cannot attend the meeting, you are requested to return by mail a proxy as instructed in the letter announcing the meeting date. Your participation in this meeting, in person if possible, is important. If unable to attend in person, please provide your written proxy to another person who can represent you at this meeting.

MONTHLY DUES

Monthly dues are set by a majority vote of the whole board. Monthly dues are due on the 10th of each month. If paid by check, the check must be postmarked on or before the 10th of each month. If paid by electronic method, the electronic deposit to the Association's account must occur on or before the 10th of each month. Payments may be made by

1. Check. Please mail to:

Steeplechase West H.O.A.
P.O. Box 502977
Indianapolis Indiana 46250

2. Electronic Draft. Please establish your account at

steeplechasewesthoa.com and click on “Make H.O.A. Payments”

3. Bank payment sent by your bank to us. Please login to your bank’s payment system to create this payment, and use your Aintree address as your account number.

Example: 1234 Place, or 1234 Terrace, or 1234 Drive.

Send your payment to:

Steeplechase West H.O.A.

P.O. Box 502977

Indianapolis Indiana 46250

Any monthly assessment not received by the 10th of the current month will result in a late charge of \$20.00. Any monthly assessment that is two months past due will be referred to the Association attorney for collection and/or filing a lien against the individual property. All attorney fees, court costs, and collections cost will be added to the past due amount.

COLLECTION AND LATE CHARGE PROCEDURES

Pursuant to rules adopted by the Board of Directors, the following procedure will be used in receiving and applying payments and in assessing late charges on payments for Owner's assessments.

1. All payments will be used to satisfy the oldest outstanding balance on any assessments, late charges or other charges scheduled on the records of the Association as being due and payable, regardless of the designation made by the homeowner as to the application of the payment.
2. All payments will be processed as of the date of receipt by postmark, or if made by electronic transaction, by the Association’s bank. All assessments are due on the first day of the month and are assessed a late charge, if not received by the tenth (10th) day of the month. Each homeowner bears the responsibility for insuring that his/her payment is received by the appropriate date. A payment mailed prior to the tenth (10th) day of the month, but received after the tenth (10th) day of the month will accrue a late charge.
3. A late charge will be assessed after the tenth (10th) day of a particular month if any of the following events occur:
 - a. We have not received a payment in an amount at least equal to the normal monthly assessment from the homeowner, unless the homeowner has prepaid an amount that fully satisfied all outstanding balances including the current month's assessment; or
 - b. We have received a payment in an amount at least equal to the normal monthly assessment from the homeowner, but the total outstanding account balance as of the tenth (10th) day of the month exceeds an amount equal to the normal monthly assessment. (This would apply where a timely payment is received during a particular month, but the homeowner maintains an account balance for assessments, late charges and other charges).

Thank you for your cooperation in making this community a better place to live.

RENTALS/LEASES

Per the Third Amendment to the Declaration of Covenants, Conditions and Restrictions of Steeplechase West, no more than seven (7) homes may be leased or rented to non-owner occupants at any given time. Homeowners must obtain prior approval from the Association Board prior to renting a property and obtain written approval from the Board to do so.

Homeowners who receive permission to rent or lease their property should provide us with the name and telephone number of all tenants. The Association Board will provide the homeowner with a copy of the governing documents for Steeplechase West Homeowner's Association which the homeowner will deliver to the Tenant(s). Homeowners are responsible for tenant adherence to Association regulations.

PROPERTY INSURANCE

In compliance with the Indiana State Insurance Communities ruling, the SCW Homeowners Association, Inc. requires that each homeowner must maintain fire and other casualty insurance at replacement value on their respective dwelling unit. This type of policy is commonly known as an "HO-3 or HO-5". (Some insurance companies have changed these designations).

You can mail these to us or send them by email to steeplechasewesthoa@gmail.com. This information needs to be sent to the association before the expiration date of the insurance policy. The association will begin checking expiration dates each month starting in January, 2016.

Each homeowner must furnish the Association with an in-force Certificate of Insurance that includes the following necessary information: the beginning and ending coverage dates, the name of the insuring company, the policy number, the type of insurance secured, a statement that the coverage, in the opinion of their insurance company, is at least equal to the full replacement cost of the unit and that the policy is in effect. Providing that the information required is included, the form of the Certificate can be one of the following:

1. a statement issued by your insurance company or agent;
2. a copy of that portion of the policy top-sheet which includes the information needed; or
3. any other inclusive document which satisfies the requirements.

The homeowner selects the insuring company and negotiates the best premium cost available. The Board of Directors needs only to know that insurance exists as a result of being provided the information requested above. Failure to provide this required information would result in a letter to the homeowner notifying of compliance needs. Should noncompliance continue, the Board of Directors will turn this matter over to an attorney to obtain the needed information. The homeowner will be

responsible for all attorney fees and court costs associated with obtaining the required insurance information.

GENERAL MAINTENANCE

If an emergency occurs (i.e., a sewer back-up, water line break, etc.) call the city Department of Public Works at 317-327-1620 or Indianapolis Water Company at 317-631-1431.

A maintenance checklist is included in this Manual (pages 14 and 15). Study the copy to clarify who is responsible for maintenance of individual items.

Please remove any "free" materials from your mailbox, even if you don't want them. Don't leave papers of any kind on driveways or on lawn surfaces. Leaving such materials unclaimed suggests that a home is vacant and creates a security risk.

The board may, from time to time, leave information for Homeowners and/or Renters in the newspaper slot below the mailbox. Please leave the security clip on the newspaper slot for future use.

EXTERIOR WATER FAUCETS

Please remember to "winterize" your outside faucets. Disconnect all hoses and adaptors so that proper drainage can keep the faucet from freezing and you can avoid a costly repair.

EXTERIOR ALTERATIONS

ANY exterior alterations, additions, or substitutions, including new storm doors (the full glass panel type), yard lights, landscaping, fences, decorations, decks, painting, room additions, and underground sprinklers - must be approved IN ADVANCE in writing by the Architectural Control Committee.

When painting the exterior of your home (including siding and trim), please remember that you may not change the paint color. Please take a paint chip of your current color to the paint store to be sure that you are getting the correct Paint color. Matches can be found at Sherwin Williams, 6780 E. 82d (across from the AMC Theater in Castleton Mall), phone (317) 842-2323.

Decks are to remain natural in color - use only a clear (non-color) wood preservative. A copy of the Architectural Control Form to be used for seeking approval of exterior changes and a list of instructions for using the form has been included in this Manual.

YARD POLE LIGHTS

Since the primary exterior source of nighttime lighting in the sub-division is the yard light that has been placed on each lot, and since the safety and welfare of the residents is enhanced by the presence of lighting during the nighttime hours, continuing night time illumination from the pole light is essential.

- If the problem is not the bulb or photo electric cell, call the association for replacement at the Association's expense. This is covered by your association fee. All other problems are repaired at homeowner's expense.

In the event that the yard light is not operating during the night-time hours and the light bulb or photo-electric cell is not the cause of the problem, and the homeowner has not acted to correct the problem, the Board shall notify the homeowner in writing with the expectation that the problem will be corrected within thirty (30) days. The homeowner should report when the correction is complete. If the homeowner has not corrected the problem, the Board, on behalf of the Association, may correct the problem and assess the cost of the repairs to the owner.

AIR CONDITIONING MAINTENANCE

The maintenance and repair of the air-conditioning unit outside the home is the responsibility of the homeowner. Helpful hint: the air-conditioning unit outside the home can get clogged with grass clippings, leaves, etc., which will reduce unit efficiency. Turn-off the unit by setting the thermostat inside the home to "off" and then use a garden hose to flush away any accumulated debris.

TRASH

Curbside Pickup

PLEASE DO NOT PLACE ANY TRASH AT CURBSIDE UNTIL AFTER 6:00 P.M. THE EVENING BEFORE TRASH PICK-UP DAY. It is unsightly and can result in a mess if disturbed. Trash that is placed outside at other than designated pick-up times may be privately collected and the homeowner billed for this service. Trash must be enclosed in tied bags or closed containers when placed curbside for collection. Although trash is expected to be placed at curb-side not later than 7 a.m., pick-up often occurs at a later time in the day.

Trash exposed for a period of time to a strong wind or severe weather conditions can become loose and blown around the neighborhood. Trash left outside overnight can also be an attraction for neighborhood wildlife and result in being scattered about. Every homeowner must do whatever is necessary to keep trash properly contained until pick-up time.

In holiday weeks, the pick-up day may change temporarily. Homeowners will need to check the newspaper for a notice of the new pick-up date/time or contact the Mayor's Action Center at (317) 327-4622.

Appliance Pickup

When you buy a new appliance and need to get rid of the old one: Instead of paying for an appliance to be removed (such as an old refrigerator), call Indianapolis Power and Light (IPL) since they will pick it up and pay you \$35 when you upgrade to a more efficient appliance.

LAWN MAINTENANCE

The homeowner is to provide all exterior maintenance except for lawn care and snow removal, which shall be the responsibility of the Association. "Maintenance" is defined as: "care of existing lawn, not replacement of a lawn that, for whatever reason, needs grass replacement, either by sowing or setting sod. If in doubt, contact the Architectural Committee. The Board of Directors has routinely interpreted the term "lawn maintenance" to include mowing, fertilization and weed control of home lawns as well as of the common ground beds and trees. The one exception to this policy is watering lawns. The Board declares that:

1. Each homeowner is responsible for watering lawns, trees, and shrubs found on the homeowner's property at least once weekly, in the absence of rain, to preserve color in the lawn and other plantings unless prohibited by the water company.
2. In the event that the lawn, trees, or shrubs on a particular lot die due to a lack of proper watering, the Board will consider the dead vegetation to be unsightly growth, in accordance with and the Association may replace the vegetation that has died. The Board will assess the lot owner for the cost of removing and replacing the dead vegetation. Any alterations to the landscaping must be approved IN ADVANCE.

PETS

Dogs and cats are not permitted to run loose in Steeplechase West. All such pets must be on a leash or tethered when they are out-of-doors. Please restrict any pet from other homeowners' lawns. Pet owners must clean up any feces. Barking dogs will be considered a nuisance and will not be tolerated. Violators will be reported to the Animal Control Division of City/County government.

Upon receiving a written complaint from a unit owner identifying the animal and the owner of the animal, and the specific violation; the Board of Directors shall impose a \$20 fine for each violation added to the monthly assessment.

REAL ESTATE SIGN POLICY

The placing of any type of "For Sale" or "For Rent" signs on the exterior of any home or garage, or in the lawn, is not permitted. One (1) sign only, may be placed inside a window (to be seen through the window). All such signs must be commercially printed. Hand lettered signs are not permitted.

Real estate directional signs are not permitted at the entrance to Steeplechase or along any street(s) leading to the unit that is "For Sale".

SNOW REMOVAL

The Association provides snow removal from SCW streets (which are city streets), sidewalk entrances to homes (perimeter sidewalks will not be cleared), and driveways. Removal of snow begins as soon as

possible after snow accumulation has reached an amount designated by the Board of Directors. Liability will not permit the clearing of driveways in which vehicles are parked.

SPEED LIMIT

The requested speed limit on SCW streets is 15 m.p.h. Please observe the limit to avoid a need to install speed bumps that will be a nuisance to everyone. Children living in SCW, and residents, enjoy walking, biking, etc., in the neighborhood. Speeders make these activities hazardous.

PARKING

Extended parking is allowed ONLY in driveways. The streets in our community are City streets. Therefore, parking on the streets is governed by city ordinances. We do encourage homeowners to park in accordance with these ordinances.

By-laws also provide that no junk vehicles, boats, motorcycles, commercial vehicles, trailers, trucks, campers, camp trucks, house trailers, or the like shall be kept on the property (except in enclosed garages) nor (except in bona fide emergencies) shall the extraordinary repair or maintenance of automobiles or other vehicles be made on SCW.

GARAGE ALL VEHICLES

Remove all valuables and unattached electronic devices or controls, especially garage door openers, from any vehicles temporarily parked outside. A vehicle not placed in a garage encourages vandalism.

GARAGE SALES

When a group of neighbors decides a coordinated community garage sale would be desirable, the group must apply to the Board of Directors for approval of the group's recommended dates and hours of the sale.

SECURITY

The tightest security for the SCW community results from a cooperative effort by homeowners. Each homeowner must assume primary responsibility for his/her property. Do not leave garage doors open. Do not leave cars that are not secured parked outside the garage. Homeowners may choose to have monitored security systems installed. Ordinances change with regard to home security systems, so check current ordinances to make sure you comply.

Persons or activities observed that seem suspicious can be reported to the Indianapolis Metropolitan Police Department 317-327-3811. If personal safety, or health, is involved, call 9-1-1. Be alert; take all necessary precautions!

HOMEOWNER COMPLIANCE

Full cooperation in the observation of all applicable rules-regulations of the SCW Covenants and By-laws as well as those of municipal/state authority is expected from all homeowners.

HOMEOWNERS' CHECKLIST

On the following two pages is a Homeowners' Checklist consisting of many areas of replacement/repair/maintenance that could be of concern to either the homeowners or the Association. The checklist is compiled as a quick reference to indicate if the responsibility is that of the homeowner, the Association, or both. Most of the items have received discussion earlier in this Manual. If you have questions after reviewing the Checklist, please refer to the earlier discussion, or call a member of the Board of Directors if you haven't found an answer to your questions.

STEEPLECHASE WEST HOMEOWNERS' CHECKLIST

	<u>Association</u>	<u>Homeowner</u>
Concrete		
Street sidewalk (repair/replace)		X
Entry-way sidewalk (repair/replace)		X
Driveways (repair/replace)		X
Front Porches (repair)		X
Electrical		
Interior		X
Yard Pole-lamp fixtures		X
Yard Pole-lamp light bulbs	X	
Yard Pole-photo-electric cell	X	
Fences (paint/repair/replace)		
Deck dividers		X
Privacy fences		X
Perimeter fences on private property		X
Fences on Common property (North pond)	X	
Exterior Doors		
Painting/repair/replace		X

Garage Door Openers		
Repair/Replace		X
Gutters/downspouts		
Repair/replace/painting		X
Leaf removal	X	
Heat/air conditioning		
Maintenance/repair/replace		X
Insurance		
Exterior/interior home unit (HO3 or HO5)		X
Exterior/common area property	X	
Landscaping/lawns		
Common area property	X	
Yard mowing	X	
Lawn erosion, sod replacement/re-seeding		X
Trees/shrubs/flowers. Etc. care/replacement		X
Mailbox, Newspaper tubes		
Painting/repair/replacement	X	
Pest Control		
Interior/exterior structures		X
Exterior, non-structure (gophers, groundhogs, etc.)		X
Plumbing		
Interior/exterior frozen pipes, etc.		X
Roofing		
Repairs/replacement		X
Security System		
Interior		X
Siding/Trim		
Repairs/replacement		X
Smoke Detectors		
Repair/replace		X

Snow Removal

Front entry	X	
Sidewalks		X
Streets	X	
Driveways	X	

ARCHITECTURAL CONTROL FORM AND ITS USE

Attached is the Architectural Control Form to be used for requesting approval for any addition, change, or improvement made to the exterior of the home building or to the homeowner grounds. To assist with planning for the project and approval request, the following list will be helpful:

1. Review Association Architectural Control Committee Guidelines (as contained on the request form) to determine the restrictions, if any, on your planned project.
2. Complete the Architectural Control Form
3. If additional assistance is needed to complete the form, contact the chairperson of the HOA Architectural Committee.
4. Mail or deliver the complete form along with a drawing of the proposed improvement the Committee Chairperson.
5. The committee has 30 days to approve or deny your project, although a shorter period is normal. You will receive a notification of the approval or denial in writing.
6. If your project is approved, obtain the necessary building permit(s) if required and send a copy the board.
7. The Architectural Control Committee must approve in advance any changes to the plan submitted.
8. Notify the Architectural Control Committee upon completion of the project for a final inspection.

It is not the purpose of the approval sequence in any way to deter or deny appropriate changes if the alterations proposed are consistent with the general architectural style and appearance of SCW. This action is taken in part as a means of assuring property values. The Board of Directors, in accordance with the applicable provisions contained in the Covenants and By-Laws, will be quick to respond in those instances where attempts are made to by-pass this important protective function charged to the Board of Directors. Changes made without the approval of the Architectural Control Committee may result in costly restoration charged to the homeowners responsible.

UPDATE HISTORY

Version 0012: Insurance coverage paragraph: remove redundancy; document that the board starts checking for expired/missing insurance coverage starting January 2016.

Version 0011: Document Indiana law privacy requirement that only board members attend that part of the meeting that may discuss matters of privacy.