

# STEEPLECHASE WEST

## HOMEOWNER'S ASSOCIATION

### HOMEOWNER'S MANUAL

*Prepared by: The SCWHOA Board of Directors  
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## KEY ITEMS

Here are key things that homeowner, especially new homeowners, should know.

1. New Homeowners: please fill out the NEW HOMEOWNER INFORMATION FORM and send it to the Steeplechase West H.O.A. board (next page).
2. Homeowner Dues: \$80 per month due on the 10<sup>th</sup> of each month. If mailed, the postmark date is used for the on-time date. Payments made using the online recurring payment feature of our bank assures on time payments (visit <http://steeplechasewesthoa.com>). Late payment fee is \$20 for each month payment is received after the 10<sup>th</sup>. Mailing address:  
Steeplechase West H.O.A.  
P.O. Box 502977  
Indianapolis IN 46250
3. Send the board a current Declaration page of your insurance policy. This needs to be given to the board whenever it renews showing current insurance coverage.
4. Please check your property lines at <http://maps.indy.gov/MapIndy/>. It is illegal to modify anything not on your property. Note that some property lines appear to put part of your duplex home on a neighbor's property; there is provision in the covenants that allow for this discrepancy.
5. No overnight parking on the street. Please park your vehicles in your garage or on your driveway.
6. Our trash is picked up on Wednesdays. You should put your trash, other than heavy trash, in Republic's blue trash container. If you need another blue container, please contact Republic: <https://www.republicservices.com/>.
7. Board meetings are normally held the 3<sup>rd</sup> Tuesday of each month. Please let the board know if you plan to attend and any questions you want answered at least 1 week before the meeting. Board meetings and other association events are shown on our website: <http://steeplechasewesthoa.com/index.html> .
8. Your association pays for: Winter: Snow will be plowed if snow depth exceeds 3 inches. Summer: grass is cut to maintain a neat and well-kept appearance. Fall: leaves are removed once after most leaves have fallen.
9. The association also pays for maintenance of common areas. The homeowner maintains its own private property. However, any changes or updates made outside of a home requires a board approval (use the ACF (Architectural Control Form) to get board approval). The ACF is available on the web site <http://steeplechasewesthoa.com> or from any board member. Common areas, and your approximate property lines, can be see online at <http://maps.indy.gov/Mapindy/> or by asking any board member for a print of your property lines from this site. Board members and their contact information is on our website <http://steeplechasewesthoa.com/faqs.html> .
10. Even if you are not on the board, any homeowner can be on a board committee. Please call any board member if you can contribute to our endeavors in any way.

**NEW HOMEOWNER INFORMATION FORM**

New Homeowners: Please fill out this form and send it to the Steeplechase West H.O.A. Board:

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

Please include a copy of your homeowner’s insurance policy’s expiration date.

Homeowner Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number(s): \_\_\_\_\_

Email address: \_\_\_\_\_

Other Occupants: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## **MANAGEMENT COMPANY**

We are self-managed and have no management company. There are no management fees and board members serve without compensation.

## **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; door-to-door solicitation)

### **FIRE DEPARTMENT (LAWRENCE TOWNSHIP) - 911**

## **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 Member Selection**

Board members are elected at the Annual Meeting of homeowners and serve 3-year staggered terms.

Should a vacancy arise between annual meetings, board members may be added by a majority vote of remaining members.

### **Number of Board Members**

The number of board members may be increased or decreased by a majority vote of all board members provided that the minimum number of board members shall be 3 (three).

## **Officer Selection**

Officers are determined by a majority vote of the board

## **Current Board Members published on website**

Current board members are published on the Steeplechase West Homeowner's Association website:

<http://steeplechasewesthoa.com>

## **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.

The website <http://steeplechasewesthoa.com> contains all of the above: covenants, By-Laws, Homeowner's Manual, and relevant municipal code (solicitation and parking ordinances).

## **COMMITTEES AND CURRENT CHAIRPERSON**

Any homeowner desiring to contribute to the Association as a member of a committee should contact the board; see the Steeplechase West Committee Application at the end of this manual.

## **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. This committee occasionally inspects our homes and property. The board, and this committee, insure compliance with our Covenants and By-Laws and, when necessary, takes action to compel compliance.

## **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), online meetings and any other technological tasks assigned by the board or its officers.

## Grounds

Maintains common property such as snow removal (contacting contractors), grass cutting (contacting contractors), debris removal, pond maintenance, signs (such as speed limits), security light repairs.

## 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 10<sup>th</sup> of each month. If paid by check, the check must be postmarked on or before the 10<sup>th</sup> of each month. If paid by electronic method, the electronic deposit to the Association's account must occur on or before the 10<sup>th</sup> 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](http://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.

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. After the 2021 Annual Meeting, Payments that are insufficient or in excess of a whole month’s charge will be held pending receipt of the remainder of that month’s payment obligation and is assessed \$20 for each such occurrence.

## RENTALS/LEASES

### Maximum Number of Rental or Leased Properties

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. Leases must be renewed annually with board approval for each renewal.

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.

### **Compliance with Covenants and By-Laws**

Leases must include the following paragraph giving precedence of Covenants and/or By-Laws above any provision of a Lease:

"Covenants, By-Laws and Homeowner's Manual of Steeplechase West Homeowner's Association shall take precedence to any provision contained in this Lease."

### **Maximum number of Occupants**

All properties in Steeplechase West Homeowner's Association are Single Family residences. Indiana law provides the definition of "Single Family" and will be enforced:

Family: One or more human beings related by blood, marriage, adoption, foster family care or guardianship together with incidental domestic servants and temporary guests that do not pay compensation for lodging; or, not more than 4 human beings not so related, occupying a dwelling unit and living as a single housekeeping unit.

## **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](mailto: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 at the end of this Manual. 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. Paint colors and swatches are on the website <http://steeplechasewesthoa.com> or you can contact any board member for home and trim colors.

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 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**

Our trash is collected by Republic Services in a blue trash container. The blue trash containers are available in 96 or 65 gallon sizes, and each homeowner is provided with one container at no charge. Trash should be placed in trash bags, and the trash bags placed in the blue trash container. The free trash container is the property of Republic Services. If you move out of Steeplechase you should leave the free container for the new homeowner. All trash must be placed in the blue containers except on heavy trash pickup day. You can set large objects that will not fit in the blue container at your curbside on heavy trash pickup days. Please do not place any trash at curbside until after 6:00 P.M. the evening before trash pickup day and, after trash pickup, store them out of sight from the street before dusk.

Pickup time: Every Wednesday unless there is no pickup (i.e., holiday or other event) in which case pickup is delayed by 1 day (Thursday).

Heavy trash pickup day: the third full week Wednesday of the month

Republic Services: (317) 327-3811

Additional containers: call Republic Services (\$65 for each additional container)

If you have a problem with trash pickup that cannot be resolved with Republic Services, call 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. The homeowner is responsible for correcting this problem. 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. The Board of Directors' representative will ask their contractor to remove snow when snow accumulation exceeds 3 inches on roadways. Salt cannot be used because of drainage into Behner Brook. 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. Parking overnight violates city ordinance Sec 621-117 which is on our website and is also in violation of our covenants, also on our website. All vehicles in driveways must have current license plates and be operable. Vehicle maintenance such as oil changing is not allowed.

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 in 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>
<b>Concrete</b>		
Street sidewalk (repair/replace)		X
Entry-way sidewalk (repair/replace)		X
Driveways (repair/replace)		X
Front Porches (repair)		X
<b>Electrical</b>		
Interior		X
Yard Pole-lamp fixtures		X
Yard Pole-lamp light bulbs	X	
Yard Pole-photo-electric cell	X	
<b>Fences (paint/repair/replace)</b>		

Deck dividers		X
Privacy fences		X
Perimeter fences on private property		X
Fences on Common property (North pond)	X	
<b>Exterior Doors</b>		
Painting/repair/replace		X
<b>Garage Door Openers</b>		
Repair/Replace		X
<b>Gutters/downspouts</b>		
Repair/replace/painting		X
Leaf removal	X	
<b>Heat/air conditioning</b>		
Maintenance/repair/replace		X
<b>Insurance</b>		
Exterior/interior home unit (HO3 or HO5)		X
Exterior/common area property	X	
<b>Landscaping/lawns</b>		
Common area property	X	
Yard mowing	X	
Lawn erosion, sod replacement/re-seeding		X
Trees/shrubs/flowers. Etc. care/replacement		X
<b>Mailbox, Newspaper tubes</b>		
Painting/repair/replacement	X	
<b>Pest Control</b>		
Interior/exterior structures		X
Exterior, non-structure (gophers, groundhogs, etc.)		X
<b>Plumbing</b>		
Interior/exterior frozen pipes, etc.		X
<b>Roofing</b>		
Repairs/replacement		X
<b>Security System</b>		



Interior		X
<b>Siding/Trim</b>		
Repairs/replacement		X
<b>Smoke Detectors</b>		
Repair/replace		X
<b>Snow Removal</b>		
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.

Version 0013: Changed trash procedure since Indianapolis, using Republic Services, now require the use of blue trash containers.

Version 0014: Document snow removal procedures and limitations and ground maintenance committee.

Version 0016: Explain parking restrictions in driveways; correct trash pickup dates; improve wording.

Version 0017: Updated parking requirements per Covenants & By-Laws

Version 0018: Added new homeowner information form

Version 0019: Add requirement to remove trash containers before dusk on trash pickup day

Version 0020: Document board authority to not only increase board members, but also reduce

Version 0021: Document in KEY ITEMS: check your property lines so you don't encroach on neighboring property; no overnight parking; park vehicles in garage or driveway (not street); trash pickup is 3<sup>rd</sup> TUESDAY of each month (not each Wednesday).

Version 0022: Add requirement to give current insurance Declarations Page to board. Remove "heavy trash pickup".

Version 0023: Add Zoom meetings to the Technology Committee's responsibility. Add \$20 fee for partial dues payment tracking. Correct spelling errors and re-word some phrases for clarity.