

Residents' Handbook

THE VILLAGES AT PEBBLEBROOK HOMEOWNERS ASSOCIATION

Welcome to our community

The quality living environment we enjoy in The Villages at Pebblebrook is enabled by the direct involvement of our residents, who have actively assumed the responsibilities that attend its attractions. We participate in managing its finances and common grounds, writing its newsletters, maintaining architectural controls and rules, and planning social events to ensure a quality of life found in few places.

Our homes and the environment we have nurtured at Pebblebrook have attracted residents with diverse and considerable talents who participate on various committees and on our Board of Directors. Together, we have created and we maintain a community you can be proud to be part of, and to which you can make your contributions in areas of finance, architectural review, grounds management, social/recreation, newsletter/communications and other areas. Whether you own or rent your home, you can make your interests known in any of these areas by contacting any member of a committee or our Board of Directors.

Special obligations belong to our homeowners. If you have purchased one of our 197 homes, you have also assumed 1/197 of the responsibilities for managing our common assets as well. Costs of maintaining our community are measured in more ways than money. Your dues cannot adequately substitute for contributions of your time. It is important that we each assume our share of responsibilities. Please volunteer for a working committee of your choice or accept appointment as your name may come up on our roster every few years. And when you're not active on a committee or the Board, please support those who are by completing a ballot or proxy when asked and attending our Annual Meetings. Only your resolution to participate—to be hands-on involved in sustaining the quality of your community—can preserve that environment in which we have all invested.

You are about to read a short explanation about what The Villages at Pebblebrook Homeowners Association is and how we operate. This will explain whom to call for what, rules, our insurance, the architectural standards and approval process, general information and answers to frequently asked questions. Please read this booklet, ask others in your household to read it and keep it handy for reference.

What is The Villages at Pebblebrook?

The different entities included in The Villages at Pebblebrook and the date they were formed is as follows:

| | |
|--|------------|
| Pebble Brook Golf Course | 12/1/1971 |
| Pebblebrook Homeowners Association (the condos) | 7/20/1989 |
| The Villages at Pebblebrook Homeowners Association | 11/20/1992 |
| Pinehurst Village Homeowners Association | 6/20/1997 |
| Pebblebrook Amenity Association | 12/9/1997 |
| Pebblebrook Boulevard Association | 12/9/1997 |
| Augusta Village Homeowners Association | 12/9/1997 |
| Emerald Village at Pebble Brook Homeowners Association | 4/11/2000 |
| The Village of Pebblebrook Apartments | 6/29/1999 |

This handbook was written by The Villages at Pebblebrook Homeowners Association for the benefit of their 197 homeowners. A portion of the dues you pay to our association each year are transferred to the Pebblebrook Amenity Association and the Pebblebrook Boulevard Association.

When The Villages at Pebblebrook came into existence in 1992 the developer, Estridge, formed our association, The Villages at Pebblebrook Homeowners Association. We were responsible for all aspects of the neighborhood including the pool, basketball and tennis courts, the State Road 32 and the Moontown Road entrances, and all common areas. As the development grew and it was decided to build Pinehurst Village, the Pebblebrook Apartments, and Emerald Village the developer made the decision to split our association into four distinct entities. So in 1997 three new associations were formed and the responsibilities were split as described below.

The existing Villages at Pebblebrook Homeowners Association became responsible only for the 197 homes in Medinah Village and Heritage Village, basically the homes to the West of the Boulevard and the common areas associated with those homes.

Augusta Village Homeowners Association was formed and consists of 40 lots in the Pebblebrook neighborhood that is off of Little Chicago Road. The other 50 or so lots in that neighborhood do not have an association.

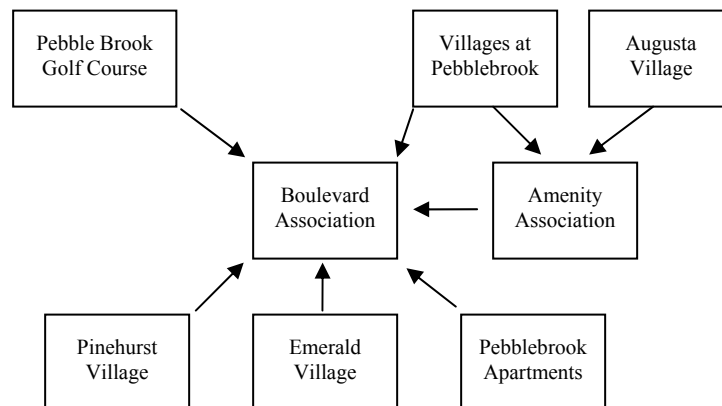
The Pebblebrook Amenity Association was created and took over responsibilities for the pool, basketball and tennis courts, the playground, and the common areas around these facilities. The largest portion of the dues you pay to our association each year are transferred to the Amenity Association with the majority going to cover the cost of operating the pool. The only homeowners who pay into the Amenity Association are the 197 homes in the The Villages at Pebblebrook and the 40 homeowners that are in Augusta Village. The other associations do not have privileges at the pool and other recreational facilities. The only exception is that when the neighborhood was built the owners of the condos were offered the ability to pay a yearly fee in order to use these facilities and at last count there were only a few condo owners that took advantage of that offer.

The Pebblebrook Boulevard Association was created and took over responsibilities for the State

Road 32 entrance and all common areas along Pebblebrook Boulevard. The entities that pay into the Boulevard Association each year are The Villages at Pebblebrook Homeowners Association, Pebblebrook Amenity Association, Pinehurst Village Homeowners Association, Pebble Brook Golf Course, Pebblebrook Amenity Association, Emerald Village at Pebble Brook Homeowners Association, and The Village of Pebblebrook Apartments. The rationale behind this was that members of all of these entities use the Boulevard and therefore should share the cost of maintaining that area. The Pebblebrook Play School and the Pebblebrook Homeowners Association (the condos) were grandfathered and do not have to pay into the Boulevard association because they existed prior to the creation of The Villages at Pebblebrook. The golf course agreed to pay into the Boulevard Association with the stipulation that they have increased voting rights.

As to why the Golf Course and Emerald Village were created with Pebble Brook as two words and all other associations were created with Pebblebrook as one word, who knows. The Golf Course was the original entity and so you would think the rest would have followed the same spelling.

So there you have it! What a mess!



The arrows show the flow of money between entities

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What our association is



As members of a Planned Development association, we each can have the benefits of sharing common facilities otherwise difficult to own, of living in a nice home in a neighborhood the quality of which we mostly determine—and with some terrific neighbors.

Attendant to a community like ours, with its higher density housing and shared common property, are collective responsibilities. We have an impressive talent pool for sharing management of those responsibilities.

Our Association, *The Villages at Pebblebrook Homeowners Association*, is a nonprofit corporation, the legal form we take that allows us to

- enter into contracts.
- own and maintain property.
- levy and collect assessments.
- become an employer.
- buy insurance.
- pay taxes.
- borrow money.
- formally agree on rules and authority.

The CC&Rs

If you own a home here, your purchase automatically entitled and obligated you as a member of the Association. The *CC&Rs* (Covenants, Conditions, & Restrictions) is the document that describes those entitlements and obligations. You should have received a copy of it before purchasing your home.

If you are renting your home from a homeowner, you are bound by many of the *CC&Rs* terms and rules, some of which are summarized in this booklet; violation of those terms or rules may be a default under your lease so you should familiarize yourself with the *rules* section of this booklet.

The *CC&Rs* make us possible. Every homeowners association has one. It is a comprehensive description of the Association's rights and owners' rights, of administration, membership, property and voting rights, maintenance and assessments, duties and powers, use restrictions, architectural controls, protection, and other provisions.

Ultimately, almost every Association activity is governed by or affected by the *CC&Rs*. By reading them you may gain insights into why a committee or the Board acts in a particular way or why we have regulations and obligations of enforcement. If you are an owner it also will help to prepare you for taking your turn on the Board or on a committee.

Your home

Your home is your most obvious asset at Pebblebrook. It is principally what motivated you to purchase.

Because of our common design elements and proximity of our homes to one another, additions and improvements made by one neighbor can affect the property values of the rest of us. To this extent, common interests do affect what you can do with the exterior of your home. Protections are afforded us by our CC&Rs as *architectural controls*. Any change you wish to make outside that will be visible from any other place in our neighborhood, whether from the street, sidewalk, or from your neighbor's window, must be approved by the Architectural Control Committee (ACC). See *Architectural Review* later in this handbook.

Common area

If you are an owner, when you purchased your home you also acquired the responsibility for our Association assets such as our streets, curbs, sidewalks, exterior lighting, trees and landscaping and other physical assets. Part of the dues you pay each month goes toward the maintenance and replacement reserve funds for these assets.

Committees

These groups are the means by which you can involve yourself and make things happen at Pebblebrook.

Current committees that the board has authorized are the Architectural Control Committee (ACC) and the Neighborhood Beautification Committee.

Still other committees are possible. A nice thing about living here is we really do run ourselves. You are part of us. If you have an idea for a new committee, club or group, you can start it—or you can join others in existing committees. Either way, you *can* affect how the Pebblebrook Homeowners Association operates.

Board of Directors

The management of Pebblebrook includes management of our physical assets, money and other resources, contracts and liabilities. Your Board of Directors, made up of volunteers, directs our affairs. They meet frequently to review and make decisions about our finances, common area maintenance, legal issues, committee proposals, and countless issues affecting us.

Our Board of Directors welcomes those who attend its regular meetings and is receptive to ideas and requests. They value your input.

Generally, Board members are elected after having gained experience and knowledge about our Association by having served on one or more committees. Committees are

an excellent way to learn how we operate.

Each October at our Annual Meeting, we elect Directors for one-year terms. If you are an owner, you help decide who our four Board members will be.

If you have never been a member of a homeowners association, an important note: Our Board elections can affect you much more directly and significantly than most other Association or club elections you have participated in. Our Board is our business management body managing a budget, dealing with serious legal issues and making decisions affecting the value of real estate in our community. Our Board of Directors is not a social club. Please, elect it seriously and serve on it conscientiously.

Our Board of Directors, normally consisting of four elected volunteer homeowners, invites you to attend any of its regular Board meetings. Meeting dates are published in our newsletter and our website at www.pbhoa.net. If you have a topic you would like to place on the agenda, please contact our Board President. If unable to attend a Board meeting, you may give or send a letter to any Board member. We look forward to seeing you at our meetings.

Contact information for board members can be found in the monthly newsletter or on our website www.pbhoa.net.

You and the Association

You are responsible for more than your home. Your investment in the common interests of Pebblebrook obligates you to an equal share of responsibility for their management. Documents you received before purchasing your home informed you of those obligations and your decision to purchase should have been made in contemplation of serving on one or more committees or on the Board of Directors.

Though many of us have tremendous demands upon our time, none of us is exempt from these responsibilities or the consequences of neglecting our collective obligations. Many of those obligations are prescribed in our CC&Rs, a document we are each legally bound to follow.

General information

Whom to contact

General guidelines

Occasionally, you may have a question or problem with which you need assistance. Generally, **if you own your home**, you should contact our Association President or appropriate Board or committee member. Telephone numbers are on the Residents' Handbook Supplement sheet you received with this booklet, updated periodically. **If you rent your home**, you should contact your Rental Manager or the person from whom you rented your home.

About payments

We all pay dues annually. Just as individual households have expenses, collectively we have ours. Please make your payments promptly.

Each year you will be billed in January for that years dues. You should make your check for dues payable to "The Villages at Pebblebrook Homeowners Association" or "VAPB HOA".

Send your dues to P.O. Box 1504, Noblesville, Indiana 46061. Should you have questions about your dues, please contact our Treasurer.

Delinquency and collection policies and practices

The following summarizes *The Villages at Pebblebrook* Delinquency and Collection Policies for homeowners:

Annual assessments are due in February of each year and are delinquent if not received by March. Any delinquent assessment shall bear interest from the delinquency date at the rate of eighteen percent per annum. The Association can also take legal action (suits, liens and foreclosure) to collect delinquent dues. Any legal fees and or court costs the association incurs in enforcing payment of delinquent fees will be charged to the homeowner.

To report security problems

Fire

Dial 9-1-1. Unless you can contain a fire *quickly*, call the fire department. Accidents happen, but if you delay out of fear or embarrassment, damage can be swift and extensive and we may all be affected.

Criminal activity

Report burglaries, thefts, break-ins, vandalism, violence, abuse to facilities, etc., directly to the police. When life or property is in immediate peril, **dial 9-1-1**. For less urgent matters call the police department at its business number.

About neighbors and rules violations

A tradeoff of the benefits of our high-density living environment is that some of our habits and behavior may affect others. By agreeing to a body of rules, we can minimize problems. But more importantly, we must all exercise tolerance and consideration for our neighbors.

If you ever feel you need relief from something your neighbor does, please approach and discuss it with him or her. Usually you will find your neighbor very understanding and cooperative. And if you are the one approached, please be as cooperative as you can. A homeowners association has obligations and considerable powers to enforce rules compliance. Exercising those powers can be much more unpleasant than cooperating to resolve your neighbor's problem.

Only as a last resort, if your neighbor is not cooperative and you feel you have been more than tolerant, contact our Association President.

For approval to modify your home exterior

The value of a home can be affected by the appearance of other homes nearby. Therefore, to protect our homeowners, lenders, and the City, our CC&Rs provides for a system of review and approval for exterior changes that homeowners may wish to make to their properties.

Almost any change you wish to make outside that will be visible from any other place in our neighborhood, whether from the street, sidewalk, or from your neighbor's window, must be approved by the Architectural Control Committee. There are some exceptions. (See the lists of examples of improvements requiring approval, and those that do not, under *How to get approval of your project* in the *Architectural Review Process* section of this handbook.) To apply for approval, contact the Chairperson of the Architectural Control Committee or the Association President. Contact information for current Committee members is list listed in our monthly newsletter.

At the back of this document is an application form for your use, should you need to apply. On it, please include a complete description of the proposed changes and enclose detailed sketches, drawings, dimensions, and colors if appropriate. Attach additional pages if needed. Include all information the Committee will need to make a decision. Remember, if the committee should have to defer a decision because of inadequate information, your project may be delayed. For more information about the approval process, refer to the *Architectural Review Process* section later in this handbook.

For Association government

The most current contact information including names, addresses, and phone numbers for Board members and committees can be found in the monthly newsletter or on the website at www.pbhoa.net.

If you have an item of general concern to the rest of us, please attend one of our regular Board meetings. Meeting dates are published in the newsletter and on our website at www.pbhoa.net. Like you, Board members are residents and we all share many of the same interests. Let's get together and talk.

If it is impossible for you to attend a meeting, please contact us by other means. Although telephone numbers may be provided in the newsletter or on the website, the most effective way to be sure your non-emergency suggestions, complaints, or requests are brought to the attention of our Board is by writing them down. It may be gratifying to dial a telephone number and imagine a quick solution is imminent, but a note virtually guarantees attention. Copies can be distributed to Board members and committee members, and your note says what you mean—rather than what someone else might infer.

When you write your note, please *write unto others, as you would have them write unto you*. Board members are your neighbors—volunteers contributing their time for you. (Some day you may be one of them.)

Please give your note to a Board member or send it to the Board at P.O. Box 1504, Noblesville, IN 46061.

Exterior maintenance

You have probably seen a neighborhood where one home with neglected maintenance affected the appearance (and property values) of nearby homes. Our CC&Rs protects our property values by requiring each of us to maintain in attractive condition the exteriors of our homes and of our landscaping.

Please keep the outside of your home clear of debris and do not store materials where they will be visible from the outside.

Each homeowner is responsible for the irrigation and maintenance of his or her yard.

Security

Crime prevention

An effective Crime Watch Program means each of us should know the people who live around us—so we can keep an eye out for each other.

So, meet neighbors you don't already know. You may wish to have an arrangement with a couple of neighbors you know and trust to exchange house keys for emergencies, to call the police should an alarm sound or should a suspicious person appear to loiter around yours or your neighbor's home.

One can always be friendly and ask a stranger if he "needs help finding someplace." Someone who belongs will appreciate your help. Someone who has ill intentions will know he's been noticed, is subject to being recognized if he does try something, and may leave.

Your awareness and healthy suspicion is essential to our Crime Watch Program.

Renting and selling by owner

Renting your home

If you lease your home to someone, you are obligated to deliver to your lessee or renter a copy of the Association Rules not later than the commencement of his or her occupancy. (This booklet will satisfy the requirement to provide the Rules.) Within ten days of occupancy, you must deliver to the Association a letter certifying that a written lease or rental agreement has been executed, that it contains the language described below, and that the lessee or renter has received a copy of the Association Rules.

Any lease or rental agreement must include the following notice: “The terms of this (lease or rental) agreement are subject to the provisions of the Rules, CC&Rs, Articles, and Bylaws of The Villages at Pebblebrook Homeowners Association and any applicable agreements between the Association and any of the Federal Agencies. Any failure by the (lessee or renter) to comply with the rules or terms of those documents shall be a default under this (lease or rental) agreement.”

You should understand that, should a renter violate rules or provisions of the CC&Rs, the Association has no direct legal recourse against the renter, *but must pursue enforcement against you, the owner*. That is why preventing problems and close supervision of your property is so important.

If you rent or lease your home to someone or sell it, please notify our Association Secretary or President promptly after completion of the rental agreement or sale. We need to know your correct address to which bills and notices should be sent.

Selling your home

Before selling your home, ensure that all exterior modifications to your home have been approved by the Architectural Control Committee. *Failure to disclose unapproved modifications to your buyer may expose you to legal liabilities.*

Please, ensure that your buyer receives the required copies of the Bylaws, Articles of Incorporation, CC&Rs, Rules and most recent budget. You may have other disclosure obligations as well; consult with your real estate professional or attorney regarding them. Most of these documents should be available from our Association Secretary for a small copying charge.

After selling your home, don't forget to notify our Association Treasurer promptly so we can update our records.

The Association is not a legal party to transactions involved with your sale in the same way as your buyer, real estate, title, and mortgage companies; it is not bound by agreements among those parties. However, the Association is usually involved and tries to be helpful in providing requested information to those parties at reasonable fees.

Insurance

Our insurance

The Association normally maintains an association general liability insurance policy, casualty insurance for our common property and facilities, and directors and officers liability coverage. However, provisions of policies do change from time to time. If you are an owner, our Association Secretary or President can provide you with a more detailed description of current coverage at any time.

Your insurance

Of course, our insurance policy does not cover your home or personal property or liabilities. We *strongly* urge you to make sure you are adequately insured. If you rent your home, we recommend you have Renter's Insurance. If you are an owner and rent your home to someone, don't forget to ask your agent about extending the personal liability section of your policy to your rental home. If you do not have insurance yet, please, pick up your phone, call your insurance agent and ask for advice about and a quote for appropriate insurance.

Rules



A consequence of living in a high-density development is that some of our behavior may affect others. By agreeing to a body of rules we can minimize problems and maintain the value of our property and the pleasure of living at Pebblebrook.

No one makes rules for us. We make our rules and we do it following a procedure we adopted that ensures fairness and member participation. No benefit comes from having rules to enforce. Our benefit comes from everyone's knowledge of what the rules are and, more importantly and above any rule, exercising tolerance and consideration for our neighbors.

Vehicles

1. No vehicle shall travel faster than 25 miles per hour on the property.
2. To protect our homes and families, no vehicle is allowed to park with its wheels over a curb or sidewalk to reduce obstruction. *Any such vehicle may be towed at the owner's expense.*
3. In order to ensure the safety of everyone, residents and their guests shall park their vehicles in the homeowner's driveway.
4. Except as noted below, only *conventional passenger vehicles* are permitted to park within The Villages at Pebblebrook. This includes family sedans, compacts, subcompacts, station wagons, pick-up trucks without signage or mounted tools or equipment. Exceptions are vehicles of contractors actively providing services to residents.
5. No motorized vehicle, including but not limited to a car, truck, motorcycle or motorbike, may be parked on a sidewalk.
6. A resident's recreational vehicle or equipment may be parked in the resident's driveway on a non-recurring basis for no more than forty-eight hours. Recreational vehicles include trailers, boats, campers, trailer coaches, buses, house cars, camp cars, motor homes or other similar equipment or vehicles.
7. No vehicle in disrepair for more than two weeks may be parked outside of a garage. No vehicle may be dismantled, rebuilt, repaired, serviced or repainted except within a closed garage. This shall not be deemed to prevent washing and polishing of vehicles in driveways.

NOTICE: Vehicles parked in violation of these rules or that are within fifteen feet of a fire hydrant may be towed away at owner's expense.

In extreme cases where a vehicle has been illegally parked for an extended period and the vehicle owner cannot be located, we may have the vehicle towed. Contact our Board President should you feel towing is the only viable recourse.

Pets and animals

These rules should allow us to enjoy our pets without disturbing our neighbors.

1. The only animals allowed are other common household pets.
2. No animals may be bred or maintained for any commercial purpose or in numbers deemed unreasonable by the Board.
3. Dogs and cats must wear collars to which is attached a license tag and identification of their owners, including either a telephone number and/or address as stated in Indiana Code Sec. 531-202 (a).
4. Any animal not within a residence or otherwise physically confined, must be kept on a leash while in The Villages at Pebblebrook.
5. Owners walking dogs shall be responsible for removal of waste left by their animals on the property.
6. Food may not be left outside for animals. Residents should keep outdoor garbage bin lids closed to prevent access by animals and to keep odor nuisance to a minimum.
7. No animal may be kept at The Villages at Pebblebrook that results in a nuisance to other residents, as determined by Indiana Code Sec. 531-204 (a) and (b).
8. Nothing herein shall be interpreted to restrict owners from imposing further restrictions regarding animals in their respective homes when renting or leasing.

Noise

Showing consideration and respecting the needs of others for a peaceful environment enhances the pleasure of living at The Villages at Pebblebrook.

1. Residents shall keep the volume of entertainment devices, musical instruments, and other sound equipment as well as voices to courtesy levels, as heard from outside their property bounds, so as not to interfere with the quiet enjoyment by others of their respective residences.
2. Entertainment devices brought outdoors onto common property should be kept at very low volume so as not to disturb others; use of headphones is strongly encouraged.
3. Residents are responsible to control pets that may create noise nuisances. Any animal that continues to cause a noise nuisance may be required to be permanently removed from Pebblebrook as stated in Indiana Code Sec. 531-204 (a) and (b).
4. Residents shall ensure that noise from engines, vehicle entertainment devices, tires and horns, and from any other machinery or devices is kept below nuisance levels, as determined by the Board. Residents shall be responsible to ensure their guests observe this.
5. Vehicle alarm systems are prohibited that are prone to false alarms or that emit audible signals to indicate status other than violation if such signals disturb other residents.
6. Owners of home alarm systems should become familiar with their security systems so as to minimize false alarms. They must ensure their systems comply with any City requirements for automatic shut-off.

Hazardous Materials/Activities

No resident may store or use hazardous, noxious, or illegal substances that could be a hazard, nuisance, annoyance, law violation, or could impact the insurability of the project.

Signs

No signs of any kind (other than designations, in such styles and materials as the association shall by the rule or regulation approve, of street addresses and names of occupants) shall be displayed to the public view on any Lot or Common Area, except that a "For Sale" or "For Lease" sign may be displayed on a Lot which is being offered for sale or lease provided that it is in such form, style and location as the Board may require

Political, industry, business, trade, occupation or profession signs of any kind are not permitted on any part of the Common Area or on any Lot.

Owners renting or leasing

Owners who rent or lease their homes should understand that, should their renters violate rules or provisions of the CC&Rs, the Association usually has no direct legal recourse against the renter, but rather must pursue enforcement against the owner.

1. Any lease or rental agreement must be in writing.
2. Any lease or rental agreement must include the following notice: "The terms of this (lease or rental) agreement are subject to the provisions of the Rules, CC&Rs, Articles, and Bylaws of The Villages at Pebblebrook Homeowners Association. Any failure by the (lessee or renter) to comply with the rules or terms of those documents shall be a default under the (lease or rental agreement)."
3. Owners shall be responsible for assuring compliance by renters and lessees with the Rules, CC&Rs, Articles, and Bylaws of The Villages at Pebblebrook Homeowners Association.
4. Each owner must deliver to his lessee or renter a copy of the Association Rules no later than the commencement of lessee or renter's occupancy.
5. Within ten days of lessee's or renter's occupancy, an owner must deliver to the Association a letter certifying that a written lease or rental agreement has been executed, that it contains the language described above, and that the lessee or renter has received a copy of the Association Rules.

The architectural review process



Why have a review process?

The value of a home can be affected by the appearance of other homes nearby. The proximity of our homes to one another also bears increased risk of physical damage to foundations and structures from plants or from neglected drainage. The potential for such damage as well as impact to property values is enormous. Therefore, to protect our homeowners, lenders, and the City, our CC&Rs (Covenants, Conditions, & Restrictions) provides for a system of review and approval for exterior changes homeowners wish to make to their properties.

The importance of abiding by the Review Process goes beyond our agreement to be legally bound by it when we purchased our homes. It can work only if we apply it fairly and uniformly when evaluating applications by our neighbors while serving as members of the Architectural Control Committee, and operating within the review process as applicants. The purpose of the system is not to impose unnecessary controls and restrictions, but rather to protect the value of one of the most important investments each of us will ever make—our homes.

In order to ensure fairness:

- Standards are created within a public process. They are introduced, discussed, and voted upon at open Architectural Control Committee and Board meetings.
- We strive for a sound basis for our standards—to be realistic, objective and defensible. Typically, standards are developed with input from the developer, standards from other homeowners associations, and residents knowledgeable about City requirements.

The Architectural Control Committee, the City and You

Volunteer members of our *Architectural Control Committee* are appointed by our Board. This Committee helps to develop and implement standards, procedures and policies that govern changes members may make to their property. Its members review proposed plans and approve or disapprove them based upon standards of style, exterior design, appearance, location, and CC&Rs requirements. The Committee also assists homeowners and makes recommendations to help bring plans into compliance.

Your role is three-fold:

First, when contemplating any exterior property modification you are encouraged to familiarize yourself with this handbook and our CC&Rs relating to architectural controls. It describes the basis for the controls, the charter for the Architectural Control Committee and the authority for enforcement.

Second, you will be working with the Architectural Control Committee to obtain approval for

your application, and with the City, should your project require Planning Department approval or a building permit. The steps you will go through and the requirements for dealing with the Committee and the City are described later in this document.

Third, your role with the Committee needn't be solely as an applicant. This is *your* Committee. Its members would like you to attend its meetings; they are interested in your ideas and your participation. Contact an Architectural Control Committee member for the dates and times of meetings. Should you wish to become a member of the Committee, contact the Association President. We are particularly interested in candidates with backgrounds in architecture, construction, horticulture, or related disciplines and neighborhood or municipal government. Simply a strong interest in these areas and a desire to learn may also be enough. The Committee is also a good place for someone to learn about how the Association works before becoming a Board member. Telephone numbers of Committee and Board contacts are published monthly in the association newsletter or can be found on website at www.pbhoa.net.

How to get approval for your project

The following is intended primarily for owners. If you are renting your home, you will need to work with the owner of your home to effect exterior improvements since our Board is authorized to approve applications only from owners.

When to apply for approval

Approval from the Architectural Control Committee is required for almost any exterior modification. Generally, any building, fence, wall, structure, landscaping improvements that consist of predominantly hardscape materials located within the yard of any residence visible from any street, adjoining residence or community facilities must be approved by the Architectural Control Committee. No changes may be made to such things or to other exteriors without approval, except painting with the same color of paint as previously existed.

The Board also requires that an application be submitted for modification of an improvement, or *reconstruction* of an improvement that had been removed, dismantled or destroyed. If a standard has changed since previous approval, the Board may require that reconstruction, reassembly or modification brings the improvement into compliance with the new standard. It is the applicant's responsibility to request and examine architectural standards that apply to an improvement to be reconstructed, reassembled or modified.

Approval is important. Making a modification without Architectural Control Committee approval may result in changes having to be undone at the member's expense. Other Association remedies include but are not limited to filing a notice of non-conformance that may affect the salability of the property, with filing/clerical fees assessed to the homeowner, and injunctive relief with the homeowner paying attorney's fees and court costs. The City also has zoning code enforcement procedures.

Remember, you agreed to the terms of the CC&Rs when you purchased your home and those terms mandate the Review and Approval process. Someday, when you

take your turn on the Board, you will learn you *must* enforce architectural controls or expose yourself and all of us as an association to liability. Please don't put your neighbors in a position where they must ask you to remove something that hasn't been approved; they have no choice. You do.

In order to help you determine if a contemplated project requires approval, some examples are listed below. If, after reviewing the examples, you are still unsure as to whether you need apply to have your project approved, it is better to apply.

Examples of alterations not permitted

Storage sheds
Window air conditioners
Greenhouses
Structures on common property
Structures on utility and drainage easements

Examples of alterations requiring approval

Painting exterior surfaces other than with the original colors
Planting by residents on common property
Changes that may affect drainage
Additions or changes to fences and gates
Hedges
Walkways
Fences
Walls
Decks and patios
Gazebos
Water fixtures such as fountains, waterscapes, spas and hot tubs
Any external structure visible from any street, adjoining residence or common area

Examples of alterations not requiring approval

Though the following normally will not require application and approval, the Architectural Control Committee reserves the right to require approval should it determine a problem exists or might exist:

- Repair or reconstruction of fences, walls or mailboxes to original, as-built condition.
- Temporary holiday decorations in place for less than 30 days.
- General plant landscaping not otherwise restricted above is understood to be approved, provided it meets all other requirements and is compatible with the character of the neighborhood, with the following exceptions:
 - Plants that may interfere with easements.
 - Plants large enough to encroach on neighbors' living space or affect shading of neighbor's property will require approval.

How to apply for approval

Should you wish to make an exterior change for which an application is required, this is what you should do:

1. Applicants are encouraged to discuss their projects with their neighbors early in the planning stages to explore and resolve potential problems before expending significant time preparing a plan and application. Although permission from neighbors is not required for approval, the purpose of the approval process is to avoid problems and detrimental impact on neighbors. The Architectural Control Committee when evaluating your application will consider such impact.
2. Complete and submit to the Architectural Control Committee the form entitled *Application for Exterior Home Improvements* located in the back of this booklet.
3. Make a scale drawing(s) of your proposed project. Include top (plan) and side (elevation) views as necessary to clearly establish proposed location, elevation and construction detail of your modification. Your drawing should also include existing structures and boundaries where necessary to indicate relative location.
4. Submit both copies of your completed application and two (2) copies of your scale drawing(s) to the Architectural Control Committee. You may send them to the current Association address, or simply give them to the chairperson of the Architectural Control Committee or to the Association President. An application fee is not required.
5. You will receive back a copy of your application with the bottom portion completed by a member of the Architectural Control Committee or the Board President. This copy serves as your receipt and documents the date your application was received. A receipt for your application doesn't necessarily indicate it is complete. Should it later be determined that additional information is required, the application will not be deemed complete until such information has been received by the Committee.
6. The Architectural Control Committee will approve or disapprove your plans and specifications within 30 days of receipt of a completed application. If disapproved, you may modify your plans to conform to Architectural Standards, and resubmit.
7. After approval, it is your responsibility to determine if you will need a building permit from the City and obtain any permits necessary.

The Architectural Control Committee may review the finished project to confirm that your improvement does comply with your approved plan and conditions. You must correct any deficiencies as determined by the Committee. You are responsible for upkeep and maintenance of the improvement within acceptable standards as determined by the Committee and Board.

The Villages at Pebblebrook Homeowners Association

P.O. Box 1504
Noblesville, IN 46061

APPLICATION FOR EXTERIOR HOME IMPROVEMENTS

Date _____

Lot # _____

Name _____

Address _____

Daytime Phone _____ Evening Phone _____

Check or explain in the appropriate space:

Type of Improvement or Addition:

- | | | |
|--|--|--|
| <input type="checkbox"/> Fence | <input type="checkbox"/> Deck | <input type="checkbox"/> Covered Porch |
| <input type="checkbox"/> Addition to House | <input type="checkbox"/> Basketball Goal | <input type="checkbox"/> Patio |
| <input type="checkbox"/> Other _____ | | |

Materials:

- | | | |
|--------------------------------------|-----------------------------------|--------------------------------|
| <input type="checkbox"/> Wood | <input type="checkbox"/> Metal | <input type="checkbox"/> Brick |
| <input type="checkbox"/> Stone | <input type="checkbox"/> Concrete | |
| <input type="checkbox"/> Other _____ | | |

Color Combination:

- | |
|---|
| <input type="checkbox"/> To Match House |
| <input type="checkbox"/> Other _____ |

Approximate date construction is to begin: _____

Approximate date construction will be completed: _____

Along with this application shall be a plot plan showing the existing conditions (dashed lines) and the proposed improvements or additions (solid lines). These improvements should show adequate dimensions of their limits, and dimensions from the property lines, house, structure, etc. Be aware of all easements and underground utilities before commencement of work. The more information you can supply us, the faster we can grant approval.

Applicant: _____ Date: _____

Approved: _____ Date: _____