

**CASTLE RIDGE**  
**PLANNED DEVELOPMENT**  
**HOMEOWNER'S HANDBOOK**  
**ABBREVIATED VERSION OF THE COVENANTS**

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## CASTLE RIDGE PLANNED DEVELOPMENT HOMEOWNER'S HANDBOOK

The legal name of this corporation is, Castle Ridge Planned Development Association, Inc., and incorporated pursuant to the Indiana General Corporation Act.

Our condominium development is over ten (10) acres of land and consists of sixty (60) homeowners. There are 34 units: 1 quad, 23 duplexes and 10 patio units.

This handbook was developed to provide Castle Ridge owners with a quick reference and guide to the administrative day-to-day operation and regulations established by this corporation. This is a guide only and not meant to replace the Declarations and By Laws of Castle Ridge Planned Development Association, Inc. (The legal title.)

As is true of any condominium community, its success depends upon homeowners' involvement, cooperation and consideration among its owners and residents. Prior to the time of closing, each purchaser should be provided with a copy of the Declaration and the By Laws of this association by the current homeowner.

Each owner is a member of the Castle Ridge Planned Development Association by virtue of his or her condominium ownership. The purpose of the Association is to provide for the maintenance, repair, replacement, administration and operation of the property. This is a not-for-profit corporation. For this reason, Federal and State income taxes are paid only on the interest earned on reserve fund investments. We are governed by a Board of Directors, elected by the Association each year in June. The Board consists of not less than three (3) or more than seven (7) members from the owners in the Association. No member of the Board of Directors receives any remuneration for serving on the Board.

**AIR CONDITIONING AND UNIT MAINTENANCE:**

The maintenance and repair of the air conditioning unit is the responsibility of the homeowner.

**ANNUAL MEETING:**

The annual meeting of the Castle Ridge Homeowners Association is usually held the first week of June. A notice of the meeting, along with information to be discussed, will be delivered to each homeowner. This notice must be received by the homeowner not more than sixty (60) days or less than thirty (30) days prior to the date of the meeting. If you cannot attend, please either give your proxy vote to a friend who is attending or to a Board member. Your attendance or proxy vote is important as we must have a quorum in order to hold the meeting.

**BOARD MEETINGS:**

Board meetings are held regularly at 6:30 p.m. at the home of a Board member. The president may call a special meeting as needed. Homeowners are welcome to attend any of the Board meetings. If you are interested, contact one of the board members for the time and place of the next meeting. If you have a specific agenda for discussion, please notify a member of the Board to assure that the item is added to the agenda.

**DECKS:**

The Association does not maintain any decks that were added after the first or second plat plan.

**EXTERIOR ALTERATIONS:**

Any exterior alterations, including new storm doors, enclosing porches, adding rooms, adding or changing a deck or fence, adding shrubs, must have the approval of the Board of Directors prior to the start of any work. A written request must be submitted to the Board along with a plan, if appropriate. The request will be reviewed by the Board.

Over the years there may have been some exterior changes made to your unit and you need to find out from the former owner or Board president, what the changes were, if any. CHANGES made after the ORIGINAL PLAN, such as enclosing a patio, adding a deck or changing a screened porch to an all season room, are the responsibility of the owner. The realtor or former owner should have advised you of these changes.

**EXTERIOR MAINTENANCE:**

The Association is responsible for the repair and replacement of roofs, gutters, downspouts and all exterior building surfaces, including painting. They are also responsible for sidewalks and street repair or replacement.

The Association is not responsible for the maintenance or repair of glass surfaces, doors, windows or screens. If you have a request for services on any exterior item, contact a repair committee person or any other board member listed in the homeowner's booklet.

**EXTERIOR WATER FAUCETS:**

Please remember to "winterize" your outside faucets. Please remove all hoses and adapters from the faucet. This is the homeowner's responsibility. Protective covers can be purchased for a minimum price and do not require tools to install.

**FENCES:**

The Association does not maintain any fences added after the first or second plat. They do maintain the party fences erected by the builders and the fence along the south side of the property as well as the fence along Soldiers Home road.

**GARAGE DOORS:**

The Association is responsible for maintenance of the garage doors, but not painting; painting of the doors could void our warranty. Damage to door panels by the homeowner, family, guests, renters or invitees will be the expense of the homeowner. It is the homeowner's responsibility to maintain the garage door opener, springs, locks and side rollers.

**GARBAGE AND RECYCLING:**

Trash will be picked up every Wednesday (usually in the morning) by the city. It should be placed outside by 7AM. You do not have to separate your recycling items; they can all be placed in the same yellow lid bin, but the garbage must be kept in a separate container. If you do not have a yellow lid recycling container, you can obtain one from the West Lafayette Street Department. Yard trash is picked up early on Friday mornings; it must be placed in a container, not plastic bags

**HOSES:**

Please see that hoses and other objects are removed from your lawn on mowing days; normally on Tuesdays, but occasionally on another day. The landscaping company is not responsible for damage to your hoses or other objects in the common area

**INSURANCE:**

The Association policy covers the building and includes earthquake coverage. We also have Directors and Common Ground Liability. The policy is reviewed yearly to assure that we have full coverage for any change in the value of our homes. Homeowners are advised to have their own insurance policy to cover the contents of their homes. Please contact your insurance provider to determine your needs.

**LANDSCAPING AND LAWN MAINTENANCE:**

The Association is responsible for all common ground grass. They are also responsible for trimming bushes and mulching (every other year) around the front of the condos. It is the homeowner's responsibility for any landscaping done in the rear of the condo (prior Board approval required). It is also the responsibility of the homeowner to water all common ground around the condo. The Association hires a landscaping company to tend common beds and trees only. They mow, fertilize, spray, aerate, mulch (every other year) and trim. When West Lafayette has a water shortage, we urge you to follow their recommendations for watering.

### **MONTHLY MAINTENANCE FEES:**

Monthly fees are due on the first day of the month. The Board can increase the monthly fee up to 10% per year without a special meeting or approval of the homeowners. Statements are not sent out. Make checks payable to Castle Ridge Homeowners Association and mail to P.O. Box 4033, Lafayette, IN 47903.

### **Delinquent Assessment Policy:**

- 1) A homeowner whose monthly assessment is not received by the 10<sup>th</sup> of the current month will receive a call or letter from the manager regarding the late payment.
- 2) Any monthly assessment not received by the 10<sup>th</sup> of the current month will result in an additional charge of 10%.
- 3) Any homeowner whose monthly assessment is two months past due by the 10<sup>th</sup> of the month will be assessed an additional charge of 10%. If this is not paid, they will receive a notice by the 30<sup>th</sup> of the following month that the Association will file a lien against the individual's property. All attorney fees, court cost and collection costs will be added to the past-due amount.

### **NEWSLETTER:**

A newsletter is issued periodically with news and information from the Board.

### **PARKING:**

Owner's vehicles must be parked in their garages. No overnight parking is permitted on the streets except in the designated area near the entrance. Please be sure that guests who park on the street during the day do not block driveways. Our streets are narrow, so please make sure there is room for an emergency vehicle or car to pass between parked cars. Guests may park in your driveway for a short stay. For longer periods of time, we ask that they use the designated area near the exit onto Soldiers Home Road on the south side of the street. **The designated parking area is not for permanent parking.** Please lock your vehicles as we are not responsible for losses.

Our by-laws provide that no junk vehicles, motorcycles, commercial vehicles, trailer trucks, campers, trailers etc. shall be kept on the property except in enclosed garages. Any extraordinary maintenance of automobiles or other vehicles cannot be conducted on the homeowner's drive.

### **PATIO:**

The Association does not maintain any patios that were not installed at the time the condo was built.

### **PETS:**

No animals, rabbits, fowl of any kind shall be raised, bred or kept in or on any lot in the common area. The mature size of any household pet may not be more than 24 inches and must be kept on a leash at all times when outside. Please carry and use a "pooper scooper" to clean up any messes.

**PORCHES:**

Glass or screen enclosed porches: The inside painting and *upkeep* is the responsibility of the homeowner. The outside is the responsibility of the Association, except in cases where the porch was enclosed or added later by the owner which makes the maintenance the owner's responsibility.

Open porches: these are the responsibility of the Association to maintain and paint.

**REAL ESTATE SIGNS:**

A "For Sale" sign that does not exceed more than approximately twenty-six (26) inches wide and twenty-four (24) inches in height may only be displayed from an inside window of the house. No signs may be placed on the common ground unless requested by the homeowner when the windows are not easily seen.

**RENTALS:**

All rentals or leases must be in writing and have prior approval of the Board of Directors. Leased premises shall contain no more than two (2) permanent occupants per bedroom. Renters must abide by the same rules as the homeowners. Renting does not relieve the owner of any responsibility. The Covenants state that only 5% or three (3) houses may be rented or leased at any one time.

**SATELLITE DISHES:**

According to the Federal Communications Commission, Homeowner Associations cannot prohibit the installation of a dish that is one meter (39.37) or less in diameter, but they are allowed to be involved in the placement of the dish for aesthetic purposes. The dish should be placed where it isn't the focus of a neighbor's attention and is not in the common area where it will interfere with the mowing. If you are thinking about installing a dish, please contact the Board for approval so we can work together regarding its location.

**SKYLIGHTS:**

The Association does not maintain or repair any skylights. The maintenance of the skylight is the unit owner's responsibility. This may include sealing of exterior water leaks around the skylight and interior repairs that resulted from any leaks.

*REMEMBER*, if you would like to install skylights where there were none, you **MUST** obtain prior HOA board approval.

**SNOW REMOVAL:**

Snow is removed from the sidewalk to your condo, your drive, the street and around the mailboxes after 2 inches of accumulation. Drifting on porches and patios is the responsibility of the owner.

**SOCIAL EVENTS:**

There is an annual pitch-in picnic, usually in September, and all homeowners are invited. The date of the picnic will be announced in a Newsletter a month or two before the picnic.

**SPEED LIMIT:**

The speed limit in Castle Ridge is 20 MPH. Many residents enjoy walking and/or biking in this area so please observe the limit.

**TREES:**

The Association is responsible for removal of dead or diseased trees and trimming of trees covered by the common ground policy. The Association is not responsible for any tree(s) planted by a homeowner without permission from the board.

**VACATION:**

If you plan to be gone for a period of time, it is a good idea to let one or more of your neighbors know and tell them who to notify if there is a problem.

**WINDOWS:**

The unit owner is responsible for all window glass and screens, sliding glass doors and screens, plus all material between and including the brick molding of patio/porch doors. If you are planning to replace your current windows, doors or skylights, you may contact a member of the HOA Exterior repairs committee or neighbors who have had experience with contractors that sell and install these products.