



HANDBOOK

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WELCOME WOODRIDGE HOMEOWNER

This handbook is a summary of the code of bylaws and rules and regulations of Woodridge Association of Owners, Inc. It has been created to answer some of your questions about living in Woodridge. Please feel free to contact any of the board members with any questions or concerns.

The purpose of the Woodridge handbook is to help you enjoy your stay at Eagle Pointe and to maintain and protect the owner's investments. Condominium living is different from owning or renting private property. The "common area property" means that we own and are responsible for everything in Woodridge except the insides of the condos and even there, your board of directors has some rights and responsibilities. For example, our bylaws prohibit us from running a business out of our condos, doing anything that would impair the safety or value of any building, entranceway or deck.

Very few visitors or residents will willfully violate the Woodridge rules and regulations. All of our procedures have been developed for the welfare of the majority. **Please read this carefully and use it as a reference tool.**

OWNER RESPONSIBILITIES AND LIABILITY

While the board will work with rental offices and renters, it should be known that the only formal relationships and responsibilities are with the owner. If a renter, owner's guest or tenant damages association property, the owner is responsible to the association.

Per Woodridge Association of Owners, it is the owner's responsibility to furnish a method of entry to the front door, and a storm door (if applicable) to the Property Manager. If an emergency arises that requires us to enter a unit and we are unable to do so because a way of entry was not provided, the owner is not only responsible for damage to their condo, but also damage to association property harmed as a result of delayed entry.

PLEASE MAKE SURE THAT THE PROPERTY MANAGER HAS BEEN PROVIDED A WAY OF ENTRY. HOMEOWNER IS RESPONSIBLE FOR NOTIFYING THE PROPERTY MANAGER IF AT ANY TIME THE WAY OF ENTRY IS HAS CHANGED.

There may be circumstances that make it impossible to follow all the rules. If you are faced with such circumstances, please contact the board in advance and request a waiver. The waiver will be included in the monthly meeting minutes and will require approval from the board.

The Board of Directors members has the authority and responsibility to levy penalties. Appeals to the Woodridge board must be made within one week of notification. The board maintains the authority to modify fines and/or employ alternative solutions to rule violations.

IMPORTANT PHONE NUMBERS

EMERGENCY: 911

AMBULANCE SERVICE (812) 334-1611

IU BLOOMINGTON HOSPITAL EMERGENCY ROOM (812) 353-9515

MONROE COUNTY SHERIFFS DEPARTMENT (812) 349-2534

MONROE HOSPITAL EMERGENCY ROOM: (812) 825-1111

PERRY TOWNSHIP FIRE DEPARTMENT 911 (TO REPORT A FIRE)

MACKIE PROPERTIES (PROPERTY MANAGER) (812) 287-8036

WOODRIDGE WEBSITE (Information, Newsletters, etc.) <http://www.woodridgeassn.com>

WOODRIDGE HOA DUES / BILLING QUESTIONS – Reference Association website for contact information

BOARD MEMBERS

Reference Woodridge Association of Owners website for current board member and contact information.

EMERGENCY PROCEDURES

If an emergency exists for which you feel the association is fully or partially responsible, you must contact the Property Manager immediately. **Failure to do so will eliminate the association's liability.** If the responsibility is the homeowners any repair service may be contacted.

BOARD MEETING

Monthly board meetings are held every third Monday of each month at 6:30pm. Meeting will be at the Eagle Pointe Club House within a conference room.

SECTION 1 - ARCHITECTURAL CONTROLS AND STANDARDS

Purpose of Architectural Control

The purposes of architectural control, whether or not stated in the governing documents of a community association, are twofold: (1) to establish and preserve a harmonious design for the community and (2) to protect the value of property in the community.

Design review or architectural control has been described as a way to enhance the quality of life, promote those qualities in the environment which bring value, foster attractiveness and functional utility of the community and its expectations for the quality of its environment. The basic purpose of design review is to keep the community looking like a nice place to live.

Approval of any project by the board does not waive the necessity of obtaining such permits and approvals do not waive the need for board approval.

General Guidelines

- Any addition to an existing building, any exterior alteration, modification, or change to an existing building must have the approval of the board of directors **BEFORE the work is undertaken** (includes exterior door and window replacement). Please submit architectural request form to the Board. A copy of this form can be found in the back of the Handbook.
- Any addition, exterior alteration, modification, or change to an existing building shall be compatible with the original design. Only the exterior materials existing on the parent structure or compatible with the architectural design character of the community will be approved
- No changes in the exterior colors will be approved. Painting of the exterior is not allowed. The front doors can be touched up, but the color cannot be changed
In general, only those areas that are painted will be repainted; only those areas that are to be stained will be re-stained; unpainted surfaces and unstained areas shall remain unpainted and unstained. Only the board has the right to determine when, what and who shall paint any exterior surfaces within the complex.
- **Exterior antennas or satellite dishes are not allowed**
- **Awning/sun screens**, as a general rule, do not enhance the aesthetic qualities of a community, and are therefore not allowed
- **Patio/Deck coverings** (turf, carpeting) cannot be installed by the homeowner on the front or rear concrete pad or deck
- **Bug lights/Zapper**, may not be affixed to the exterior of the building
- **Storage** of anything under elevated decks on the ridge side buildings is prohibited
- **Trash and garbage containers** shall not be permitted to remain conspicuous, except the evening before or on the day of trash collections
- **Signage** (for sale/rent, etc.) will not be allowed. Signs may be placed inside windows only. A limit of three (3) "Open House" signs may be strategically placed in the community the day of the open house, only.

Deck Construction/Maintenance Guidelines and Procedures

Homeowners are not allowed to make any changes to the decking without documented approval by the board. Submit request along with a scaled drawing of proposed change to the architectural committee and board for review and approval. The board has the right to require the homeowner to revert back to the building original design at the homeowner's expense if any decking modifications were made not approved by the board and documented within the monthly minutes

Requirements for submission for Architectural review:

Homeowners are not allowed to make any changes to the existing building design without documented approval by the board. This include but not limited to replacement windows and entry doors.

Replacement window and doors size and color cannot change from the existing design to ensure consistency within the view of the building within the Woodridge design.

Detailed drawing with dimensions, materials, etc. accompanied with a completed Architectural Change Request form can be submitted via email to all board members (all board members must be copied) or in person during the monthly meeting.

SECTION 2 - ASSOCIATION ASSESSMENTS

As a homeowner, you are obligated to pay an "annual association assessment" which represents your share of the association common expenses. The board of directors has elected to have the fee paid quarterly. If the full payment of the quarterly installment is not paid by the 15th of each month, a late payment service charge will be added. You will receive quarterly statements to be used when remitting your payment. It is your responsibility to pay the fee. If a change of ownership occurs, we request a notice from the settlement attorney or a completed Notice of Resale; see last page of handbook.

WHAT CONSTITUTES A DELINQUENCY?

The bylaws provide the ability that assessments be paid within monthly, quarterly, semi-annually, or annually. **At the present time a unit-owner is responsible for making quarterly payments on the first day of January, April, July, and October.**

TIMING OF QUARTERLY HOA STATEMENTS/FEES/COLLECTION-EFFECTIVE 12-16-2013

1. Initial quarterly billing mailed to owners.
2. If quarterly billing (including fines and late fees) is not paid in full by the first day of the following quarter, a final notice letter will be sent indicating final payment to be made in full within 10 days of the date of the final notice.
3. If the account balance is not paid in full according to the final notice letter, the account will be forwarded to Woodridge Association of Owners Inc. Attorney for collection.

If the total account balance is not paid in full by the 15th of the month billed, a \$25.00 late fee will be assessed for the current month and each month thereafter until the total account balance is paid in full. Any unpaid balance is subject to an interest rate of 18% APR. Please allow 5-7 business days for mail delivery.

HOMEOWNERS WILL BE RESPONSIBLE FOR ALL ATTORNEY FEES AND COURT COSTS

Note: Legal action may result in acceleration of fees, garnishment of wages, and a lien upon the property and foreclosure.

SECTION 3 - COMMON GROUNDS REGULATIONS

The intent of these regulations is to avoid unnecessary maintenance costs, to preserve the continuity and integrity of the community, and to retain HIGH standards of appearance, thereby protecting the investment of each homeowner.

A. REGULATIONS REGARDING PETS

- **Pets are not allowed in rental units.** It is the unit-owners responsibility to enforce the rule.
- Unit owner is allowed, two customary house pets **less than 40 pounds (limit two)** per unit.
- Per Monroe County ordinance, all pets must be kept on a leash at all times when outside.
- Pet owners are responsible for seeing that all vaccinations required by law are up to date.
- No pet shall be housed or chained on desks/patios or outside any residence.
- No pets are allowed on upper decks if there is another unit-owner's deck below yours.
- Owners are responsible for controlling the noise level of pets so that neighbors are not excessively annoyed.
- Pets are not permitted inside the fence of the tennis court or fence of the swimming pool.
- The owner is be responsible for picking up solid wastes left by their pet.
- The board of directors reserves the right to seek removal of any pet that becomes a community nuisance due to chronic disregard of established rules and regulations
- The unit owner is responsible for all damages to persons, other animals or property caused by their pet(s).

B. REGULATIONS FOR MOTOR VEHICLES

Due to Fire Department regulations; the parking of motor vehicles on community streets at any time is prohibited.

- Each unit is limited to two (2) vehicles. If additional vehicles are required, you will need to contact the property manager to obtain board approval to exceed the by-laws maximum allowance of vehicles per unit.
- Each building has limited parking directly in front of each building. Due to this, only one vehicle per unit is allowed directly in front of your building. Use the overflow parking area/lots for a second vehicle and visiting guests.
- All homeowners/renters are required to obtain a Woodridge window decal. This decal replaces the "yellow or blue Eagle Pointe window decals". It must be visible on the left side (drivers' side) of the front windshield. Any vehicle without a Woodridge window decal not present will be subjected to a warning and can be removed at the owners/renters expense. Decals can be requested through the property manager.
- Both owner and renters are responsible for retaining the provided Woodridge decal when selling/changing their vehicle.
- A motor vehicle which is inoperative, not being used for normal transportation, or has expired license plates may be tagged with a warning. If violation is not resolved the tagged vehicle will be towed at the owner's expense
- Motor vehicles cannot be repaired or worked on while on Woodridge property.
- Parking motor vehicles on grass or landscaped areas is prohibited.
- Damage to the grounds caused by motor vehicles will be repaired at the owner's expense. This includes damage to streets and driveways resulting from automobile fluids leaking onto the asphalt.
- No boats, campers, trailers (of any kind), buses, mobile homes, commercial trucks, commercial vehicles, minibikes, mopeds, or any other vehicles of any description other than normal passenger automobiles shall not be permitted to be parked anywhere within the property unless the board determines otherwise.
- Any parked vehicle impeding the removal of snow from community streets may be removed immediately, without notice.
- The board of directors reserves the right to have a vehicle removed, at the owner's expense, due to chronic disregard of the established rules and regulations.
- FOLLOW SPEED LIMITS AND DIRECTIONAL SIGNS
- Use the service road/fire lane only to load and unload vehicles. No parking on the service road/fire lane
- Washing cars on Woodridge property is prohibited.

C. REGULATIONS REGARDING LANDSCAPING

- The addition or removal of shrubs or trees must be approved by the board
- Residents are permitted to plant flowers and other decorative vegetation in areas where existing mulch beds border the home or patio. Vegetable gardens are not permitted in these mulch beds
- Potted plants are permitted and encouraged; however, permanent soil filled areas on patios or decks for the purpose of growing vegetables or ornamental plants are prohibited
- Ivy or other such invasive ground cover is prohibited
- The pruning of trees or shrubs, or the application of fertilizer or chemicals to the grounds by homeowners is prohibited
- Lawn decorations, such as statutes, stonework, or other ornamentation must be approved by the board
- FIREWOOD STORAGE: not more than one (1) rick per homeowner can be stored in the vicinity of their residence Wood needs to be stored off the ground and in a metal rack or metal bin/box. No wood should be stored on the front porches or have contact with the building siding or deck

D. GENERAL REGULATIONS

- PLACE BIRD FEEDER'S FAR ENOUGH AWAY from the buildings so droppings will not fall on neighbor's decks or walkways below
- PEOPLE MUST MAINTAIN QUIET – especially at night
- NO FIREARMS MAY BE DISCHARGED
- USE TIGHTLY WRAPPED PLASTIC BAGS for garbage
- NO CONSTRUCTION DEBRIS, FURNITURE OR ELECTRONICS are allowed in the dumpsters
- CHARCOAL, GAS, AND ELECTRIC GRILLS ARE BANNED FROM WOODRIDGE PROPERTY. See special note under enforcement of regulations.
- CIGARETTE BUTTS should be disposed of properly when smoking. Never throw butts over the decks or on the ground
- Front and rear unit decks/balcony must be clean and free of debris/trash/construction materials at all times. Privacy screens are not allowed on balconies/decks.
- Rugs cannot be permanently attached to decks/balconies and must be removed periodically and must be removed during winter months-failure to comply promotes wood rot and the unit owner will be responsible for all associated costs to replace all affected wood involved.
- Coolers are not to be stored in front walkways and common areas.
- Common areas/walkways are not to be used as storage areas.
- Bicycle racks have been provided in the parking lot for storage.
- All bicycles stored in a bicycle rack need to be in working order.
- All bicycles shall NOT BE STORED OR PARKED in common areas, grounds or building walkways nor chained to building railings.

E. REGULATIONS REGARDING CHILDREN

- Parents are responsible for controlling the activities of their children so that other residents are not unduly disturbed
- Children should not ride bicycles in those areas of the community where they cannot be clearly seen by oncoming motorists
- Children that do not have valid driver licenses cannot drive golf carts, mopeds, or any motorized vehicle on Woodridge property.
- Children riding on tricycles, "HOT WHEELS" and other low-profile vehicles are not easily noticed by motorists and should not be ridden on Woodridge property. Riding bicycles in the fire lanes is prohibited
- Bicycles and other vehicles shall not be ridden on grassy or landscaped areas

- All toys, bicycles, etc shall not be stored on common grounds or walkways
- Bicycle racks have been provided in the parking lots for storage
- Any damage to the grounds caused by children will become the financial responsibility of the parent / unit owner
- Children cannot play under the buildings. It is extremely dangerous
- Children cannot play, ride bicycles, skateboards, etc. on the tennis court. This area is designated for tennis and basketball only

F. ENFORCEMENT OF REGULATIONS

Enforcement of the regulations is one of the most delicate problems which the community must handle. However, in the interest of the community as a whole, enforcement becomes a matter of necessity. Therefore, unless otherwise noted above, violations of the rules and regulations will be treated as follows:

1. Homeowners will be issued a written notice of the violation and be given the opportunity to correct the situation. In the case of a vehicle or item in which the ownership cannot be determined the vehicle or item will be marked.
2. Should the violation continue or be repeated, a second written notice will be issued. Such notice will carry with it a seventy-five (\$75.00) dollar special assessment.
3. A second such notice will carry with it a one hundred (\$100.00) dollar special assessment.
4. Any and all successive notices will carry with it a one hundred fifty (\$150.00) dollar special assessment and the association's attorney will be notified. **Special Note:** At the annual meeting held on May 19, 2012, homeowners and the board voted and passed unanimously to increase the fine for having a gas or charcoal grill on Woodridge property from \$100.00 to \$1,000.00.
5. The cost of repairing damage to the grounds caused by cars, dogs, children, or any other means is the sole responsibility of the homeowner and will be subjected to the same rules of enforcement as would any other problems.

SECTION 4 - INSURANCE

One of the many functions of your board of directors is the purchase of an insurance policy to cover the buildings and common liability of our association. It is the intent of the board to provide coverage that would restore your unit to its original condition in the event of a loss. For example, if sometime after the purchase you have wallpapered where it was painted, the extra coverage necessary for wallpapering is your responsibility. Some unit-owners may have spent several thousand dollars in improvements of this nature.

Any reference to "Tenant" shall also mean the "Owner" of the unit or Lessee of the unit if Owner does not reside in the unit.

Tenant is required to carry insurance on their unit in an amount equal to the value of the unit. Tenant is responsible for inside walls coverage, which includes wiring and plumbing in the walls, ceiling and floor, windows and doors along with unit contents.

Tenant will also add Woodridge Association of Owners as an Additional Insured to their policy and will provide a copy of the endorsement to Woodridge Association of Owners at each year's renewal.

Tenant should also protect their personal property by securing insurance in case of loss.

IMPORTANT INSURANCE REMINDER: You are entitled to and should request a Certificate of Liability Insurance from any handyman, repairman, technician; and any non-licensed or licensed professional that

does any work for you in or around your unit. If you do not receive evidence of insurance and suffer a loss due to poor workmanship, non-code installation, inferior products or other defects, you will be liable for any loss that may occur to your unit or surrounding units. Also insist that you be added as an Additional Insured on the policy for that project. NEVER allow anyone to perform even the most simple of tasks without proof that they carry insurance.

Woodridge Association of Owners carries insurance coverage for the property and buildings. You must be responsible for and carry coverage for your individual unit.

HYPOTHETICAL INSURANCE CLAIM FLOW CHART

EXAMPLE: 10:00 P.M. – ONE OF YOUR WATER LINES RUPTURES IN YOUR WALL.

1. Unit-owner is to get the water shut-off immediately by whatever means available:
 - a. Turn off the water at main
 - b. Call any contractor or plumber in the yellow pages or
 - c. Call the board president for possible suggestion on a contractor or plumber
2. Take prudent steps to prevent any further loss.
3. Report the loss to YOUR personal unit-owner (HO-6) insurance carrier.
4. The following morning, report the loss to the Board President (even if you have spoken to them about a Plumber or contractor, it is still a good policy to call next morning when things are like to be less stressful for you to report the actual loss.
5. The board will then contact the association insurance carrier.

Other than steps 1 and 2, it is important that no general repair work be started until you are given approval by the association's insurance agent.

WOODRIDGE ASSOCIATION OF OWNERS ASSOCIATION INSURANCE SUMMARY

Please notify the Board of Directors in writing via U.S. Mail (Woodridge Association of Owner, Inc., P.O. Box 623, Ellettsville, IN 47429) when you purchase your condo to be added to the master insurance policy or for general insurance information.

SECTION 5 – ASSESSMENT USE

The monthly association assessments collected are used to pay for common services including maintenance of the buildings and grounds, trash collection, snow removal, the association's master insurance policy, repairs to the common areas, etc. Any questions or concerns should be directed to the board of directors.

SECTION 6 - CHANGE OF ADDRESS

At the end of this document you will find a Change of Address form which should be completed and mailed to the address listed if you relocate but do not sell your home. Providing this information to us is very important, since, as an owner, you will continue to receive all pertinent information regarding the association. If you do sell your home, a Notice of Resale form should be completed and mailed to the address below. Both of these documents are extremely important to the association and you as a member. Forms should be returned to: Woodridge Association of Owners, Inc., P.O. Box 623, Ellettsville, IN 47429.

SECTION 7 - PROBLEMS WITH YOUR UNIT

Exterior

If you notice a problem with the exterior of your unit or anywhere on your building, please contact the board as soon as possible by email so that the problem can be corrected before any additional damage is done. Failure to

do so may result in losses which may be charged against you due to your neglect.

Common Areas

The board of directors shall be responsible for the repair and maintenance of all common areas; the cost and expense of which shall be assessed against all owners as a part of the association's common expenses.

Units

Each unit-owner shall clean, maintain, repair and replace at his or her sole cost and expense all portions of his or her unit and all property located therein.

Limited Common Areas

Each unit-owner shall clean, maintain, repair and replace at his or her sole cost and expense all limited common areas appertaining to his or her unit. Each unit-owner is responsible for the repair and maintenance of each limited common area to which the unit-owner enjoys a right of exclusive use. If two or more unit-owners jointly enjoy the right to exclusive use of a limited common area, they shall be jointly and severally responsible for the repair and maintenance of that limited common area.

EXAMPLES OF LIMITED COMMON AREAS:

1. Patios, balconies, decks, exterior doors/windows and door/window frames.
2. Chimneys, including ductwork and flues, fireplace box assembly
3. Storage rooms
4. Glass and screening in doors and windows
5. All heating and air conditioning units
6. All electrical lines, boxes and switches between the individual meter, all cable tv wiring and termination fittings, and cable splitter assembly, etc. and the unit it serves
7. All plumbing lines, valves, and equipment that serves a specific unit, dryer vent ducting, exterior vent cover

The association does not recommend or endorse any contractor that you might wish to call for maintenance on your unit or limited common areas. The board does not assume any responsibility for contractor workmanship, pricing, guarantees, scheduling or any aspect of their services or whether or not the contractor is insured, licensed or bonded. **Any repairs or maintenance that you have done will be at your own expense.**

Woodridge Association of Homeowners carries insurance coverage for the property and buildings. You must be responsible for and carry coverage for your individual unit.

When the board learns of a limited common area in need of repair or maintenance, the board shall notify in writing the unit-owner responsible and demand that the repair or maintenance be completed at the unit-owner's expense. If after thirty (30) days of a written demand from the board, the unit-owner has still failed to make the repairs to the limited common area requested by the board, the area may be repaired by the board and the costs incurred assessed to the unit-owner responsible.

Because limited common areas are owned collectively by all unit-owners, as are all common areas, the board may in proper situations, assume some or all of the cost of maintaining or repairing a limited common area. **The board is not obligated to assume any such cost.**

In the case of decks and balconies; the board has decided that the association will be responsible for the maintenance of the load bearing joists, posts and beams. The unit-owners will be responsible for the decking, railing, and spindles.

No unit-owner shall perform or cause to be performed maintenance or repair work which unreasonably disturbs the rights of other unit-owners or jeopardizes the safety of the condominium, diminishes the aesthetics of the condominium or reduces the value of the condominium.

The board shall order the unit-owner to immediately correct the problem. No repairs or maintenance will be allowed

without the written consent of the board.

SECTION 8 - POOL AND CABANA/TENNIS COURT

Pool Rules

- Please be considerate of other residents when inviting guests to use the amenities. No more than four (4) guests at one time should be invited and a resident of the community **must accompany them at all times.**
- No lifeguard will be on duty. Anyone using the pool does so at his or her **OWN** risk
- Please keep the gate locked at all times
- Only proper swimwear is allowed in the pool, i.e. no cut-off jeans
- An adult must accompany children under 14 years of age
- Pets are NOT allowed in or around the amenity area
- Please refrain from excessive boisterous and rough play, so that you do not disturb other residents (especially during evening hours)
- The association is not responsible for lost or stolen articles
- The pool is open for use from 8:00am to 10:00pm. NOTE: Shock treatment of water might be taking place at other times
- Only one (1) key fob per household is issued. There will be a seventy-five dollar (\$75) charge for a replacement key if the original key is lost
- All personal belongings (i.e. lawn chairs) are to be removed after each daily visit or pool maintenance team will dispose of them each morning
- No alcoholic beverages or GLASS bottles are permitted in the pool/cabana area
- No furniture is allowed in pool

SECTION 9 - SEASONS

SPRING

- Grounds clean-up and maintenance: We will start to clean up and repair the grounds as soon as the weather will allow. If anything requires attention around your unit, please submit it in writing so that the problem can be resolved with the normal contracted spring clean-up

SUMMER

- Pool opening: The pool will be opened as soon as the State Board of Health rules will allow

FALL

- Pool closing: The pool will stay open for as long as pool management company contract end and State Board of Health rules will allow (which ever one comes first).

WINTER

- Holiday Decorations: Holiday lights will be allowed as long as they are not hung in excess. Lights cannot be attached to the exterior of the building but can be placed in trees and bushes in front of each unit. **These can be installed no earlier than the Friday after Thanksgiving and should be removed by the first Saturday of January.** If these guidelines are not followed the decorations will be immediately removed at the owners cost
- Snow Removal: Many of us like to see snow but few of us like the problems that can follow. Every effort will be made during the snow season to remove the snow with as little inconvenience to you as possible. There typically will not be any removal considered until two (2) inches of snow has fallen. At

that time the following factors will be considered concerning removal:

- o Time of day
- o How much additional snow is expected
- o How hard the wind is blowing and if there is a potential for drifting
- o Contractor scheduling

Streets, driveways and sidewalks will be plowed. As a rule, the removal crews will NOT be able to come back to clear where cars were parked during the initial removal. The contractor is expected to remove snow but not ice. Occasional sanding can be done at dangerous intersections. It is suggested that you keep a bag or two of sand NOT "SALT" or ice melting pellets to use on your sidewalk when it is covered with ice.

Please note: SALT WILL CAUSE EXCESSIVE DAMAGE TO THE CONCRETE, ASPHALT, WOOD, AND VEGETATION.

FREEZING TEMPERATURES AND PLUMBING

The association's master insurance policy will normally provide coverage for ruptures in water lines due to freezing; however, there are a few exceptions. Even if coverage is available, it is in everyone's best interest to do all they can to prevent such a loss. As with any insurance, if the loss experience is too high, your premium will increase and/or it may become more difficult for the association to obtain proper insurance coverage.

Please take every available step to avoid frozen pipes in the winter including leaving water running when the temperature is forecasted to be in the single digits or below, particularly if there is going to be a substantial wind-chill factor.

If a pipe freezes and/or ruptures, it will be your responsibility to thaw it out and stop the water to prevent further loss. You will then need to report the loss to the board.
(Refer to Section 4 – Insurance)

SECTION 10 - WATER SHUT-OFF PROCEDURES FOR HOMEOWNERS, GUESTS, LONG/SHORT TERM RENTERS

Between November 1 and March 30, or anytime the wind chill is zero degrees or expected to be zero or below, you must turn off water when retiring for the night, going to work, overnight absences, or vacating unit.

WHEN LEAVING UNIT:

TURN OFF water heater at circuit breaker box*.

TURN OFF solenoid water switch**

Immediately **OPEN ALL FAUCETS** in shower and sinks.

SET HEAT at 55 degrees or higher to maintain proper heat in the unit.

OPEN ALL CABINETS under sinks to let warm air circulate to the pipes.

OPEN CLOSET DOORS where weather watch thermostat is located. The closet is marked with red sticker on the hall closet door or the furnace door. The thermostat should be kept at 45 degrees and will signal security, via an outside light on the building that the heat has gone off in the unit.

WHEN RETURNING TO UNIT:

TURN ON solenoid water switch.

Water will start flowing in open faucets. **LET WATER RUN** to remove air from line. When water is flowing naturally, air is out of line. **CLOSE FAUCETS**. Listen carefully. You have a leak if you hear water running in walls or cabinets or if you do not have normal water pressure.

If you have a leak, **IMMEDIATELY TURN OFF** your water as if you were leaving the unit to prevent severe water damage.

If you do not have a leak, **TURN ON** water heater and you now have normal water service.

In all seasons, if you plan to be gone overnight, or leave your unit you must turn off your water to prevent water damage. Water can leak from icemaker valves, washer hose, beneath sinks, hot water heaters, dishwashers or toilets.

Failure to follow these procedures could result in water damage. You will be liable for all association costs resulting from water damage stemming from not shutting off your valve. You may also be liable for all costs, as our insurance policy has a "negligence" clause.

*Circuit breaker box is generally located in the front bedroom closet in Units 1-124 or in furnace and/or laundry room or kitchen in Units 174-197. The end units have this switch in the front bedroom near the water heaters.

** Solenoid switch is in the front bedroom closet in Units 1-124 and in the laundry room in Units 174-197.

SECTION 11 - ASSOCIATION MEETINGS

Meetings

- Monthly Board Meetings: There are board meetings held once per month, or as required to discuss and carry out the business of keeping the Association operating smoothly.
- Annual Homeowner Meeting: Once a year a meeting is called to discuss the budget, elect officers, as well as discuss any other business at hand. The bylaws state that the meeting shall consist of these items
- You will be notified of the date of this meeting and its location several weeks before this meeting. It is very important that you either sign a proxy or attend the meeting so that the board of directors can continue to make sure that the association continues to maintain a high level of continuity from year to year

SECTION 12 - MONROE COUNTY FIRE DEPARTMENT SUGGESTS

A. FIRE DEPARTMENTS NOTIFICATION - Call 911 for emergency services including fire.

B. PARKING AND FIRE DEPARTMENT ACCESS

One of the most prevalent and critical problems affecting the fire department's response and operation in multifamily complexes is appropriate parking. Our normal response to apartment and condominium complexes involves at least six (6) pieces of fire apparatus, which causes considerable congestion.

It is imperative that residents and guests park ONLY in designated parking areas. Fire apparatus and aerial trucks in particular are very large and difficult to maneuver through multi-family complex streets under ideal conditions. The problem is compounded when it is necessary to lay out fire hoses which also limit the access to emergency equipment arriving later. Vehicles should never block fire hydrants.

C. SMOKE DETECTORS

Smoke detectors have had the most significant impact in reducing deaths and property loss due to fire than any other single factor. Smoke detectors are required in each unit of a multi-family building and should be located inside and outside sleeping areas and one near the kitchen. Ensuring one is located in each living area and in the attic space.

Smoke detectors should be inspected for proper operation on a regular basis and should never be rendered inoperable for any reason.

Occasionally, severe thunderstorms will initiate a lightning strike, which can cause a serious fire. Power surges or interrupted power associated with a lightning strike can cause a smoke detector to activate. A

thorough investigation is warranted if the smoke detectors activates following a simultaneous lightning flash and thunder clap. In this case, please check the attic space of the unit immediately. If there is any smoke or haze in the attic space, call the fire department immediately.

True story: A lightning-caused fire resulted in considerable damage to a four-unit condominium building when it went undetected for nearly two hours. The occupant of the unit where the lightning struck was not at home when the strike occurred. The other three units were occupied at the time and each occupant reported that they were awakened by the lightning and thunder and noticed that their power had been momentarily interrupted and several breakers in their electrical box had been tripped. The occupants stated that they reset the breakers and returned to bed. The fire was in the attic space, smoke detectors in the units did not activate until the fire was of major proportions and breaking through the roof.

When they did activate, the residents assumed that it was caused by another electrical malfunction and shut off the breaker to the smoke detector. Shortly, thereafter, they were notified of the fire overhead by the occupants of other buildings and all escaped safely.

If there is the slightest question why a detector has activated, immediately call the fire department to investigate. It is better to be called to investigate the cause of smoke detector activation than to respond later to a fire that could result in tragedy.

D. FIREPLACE AND CHIMNEY INSPECTIONS

Wood burning fireplaces and chimneys will be inspected. The buildup of creosote and other products of combustion can cause a flue fire that can extend to the walls and attic space. You will be notified in advance of this service. The Association pays for the inspection. If the cleaning company declares a cleaning is required, it will be performed during inspection and the unit-owner will be charged for cleaning if needed.

Do not burn paper products or freshly cut wood in fireplaces. Do not discard fireplace ashes in your trash until you have sorted through them and confirmed that all embers have been extinguished.

SECTION 13 — SALE OF UNIT

In the addition of providing the unit keys during a transfer of ownership, it is also the responsibility of the former owner to provide the Woodridge pool key fob.



WOODRIDGE ASSOCIATION OF OWNERS, INC.
 9460 S. LAKE RIDGE DRIVE
 BLOOMINGTON, IN 47401

CHANGE OF ADDRESS FORM

Homeowner		Unit Number:	
Current Address:			
New Address:			
Phone Number:			
Is unit a Rental:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Email Address:			

Please remit by Mail or Email

Mail: WOODRIDGE ASSOCIATION OF OWNERS, INC.
 P.O. Box 623
 Ellettsville, IN 47429

Email: Reference website for bookkeeping email address



WOODRIDGE ASSOCIATION OF OWNERS, INC.
 P.O. Box 623
 Ellettsville, IN 47429

Notice of Resale

Unit Number:	
Unit Address:	
Former Unit Owner(s):	
New Unit Owner(s) As Shown on Deed:	
Alternative Mailing Address (if applicable):	
Home Phone Number:	
Cell Phone:	
Email Address:	
Settlement Closing Date:	
Name of Resident (if not person on deed):	

Please mail this form to: **WOODRIDGE ASSOCIATION OF OWNERS, INC.**
P.O. Box 623, Ellettsville, IN 47429



WOODRIDGE ASSOCIATION OF OWNERS, INC.
P.O. Box 623
Ellettsville, IN 47429

ARCHITECTURAL CHANGE REQUEST FORM

Date of Request:	
Unit Number:	
Unit Address:	
Owners Name:	
Home Phone Number:	
Cell Phone:	
Email Address:	
Description of Project:	
Specifications:	
Vendor Hired for Project:	
Vendor have Certificate of Insurance?	
Please provide pictures or technical drawing of desired change.	