

FREQUENTLY ASKED QUESTIONS REGARDING ASSOCIATION RULES

For more information on the items below, please consult the applicable areas in the Westminster Villas Covenants and Bylaws Documents

(1) What does the Association control?

The Association controls all common areas including streets, lawns, landscaping, lighting, the clubhouse, and all undeveloped areas. Basically, unit owners control their Villa and the Association controls everything else.

(2) Who controls the Association?

The owners of the Villas control the Association. The Board of Directors oversees the operation of the Association as specified in the Covenants and Bylaws. Once a year, all owners are invited to participate in the Association's Annual Meeting, where the annual budget is approved, and board members are elected.

(3) How is the Association's Board of Directors chosen?

Board members are elected by Association members who attend the annual meeting, and the board's organizational structure is established by board members after the annual meeting concludes.

(4) Who determines the amount of the Association's fees?

The Board of Directors establishes all fees and assessments for the Westminster Villas Community.

(5) How do I pay my HOA fees?

Villas HOA member fees are due on the first of each month. Fees are payable by check, or the automatic payment of fees can be set up by residents through their bank. Fees received after 5:00 p.m. on the 10th of the month when they are due will be assessed a \$25.00 late fee, plus 1 ½ % on the outstanding balance due monthly. Checks should be made payable to Westminster Villas Homeowners Association and mailed to Westminster Villas HOA, Post Office Box 1662, Muncie, IN 47308-1662.

(6) What services does the Association provide?

Lawn care, including lawn cutting (all yard areas), weeding, fertilizing, and edging.
Landscape maintenance for the front of each Villa, including trimming bushes and installing mulch
Snow removal for driveways and sidewalks
Maintenance of streets, curbs, and storm sewer drainage
Operation and maintenance of the clubhouse
Lighting of the entrance and grounds, and the common areas
Insurance for all common areas. Note: This excludes Villas' properties and residents' personal possessions.
Maintenance of a financial reserve for future repairs and replacements
Management of the Homeowner Association

(7) What repairs are the Unit Owners' responsibility?

Unit Owners are responsible for all repairs to the interior and exterior of their individual Units. Unit Owners are responsible for maintaining kitchen and laundry appliances, all heating and cooling equipment inside and outside their Unit, fireplace, water heater, garage door, roof, outdoor lighting, sidewalks, driveway, mailbox, and utility service connections for water, sewer, electricity, gas, telephone, cable.

(8) Who do I consult with questions about the Association?

Contact a member of the Board of Directors

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(9) What am I allowed to change outside my Villa?

No changes may be made to the structure of your home or the area surrounding your home without prior approval of the Board of Directors. Plans must be submitted in writing. The Association may allow limited modifications, assuming they conform to specifications adopted by the Association. Examples of such modifications include paint colors, roof materials and color, porch additions, and landscape changes.

(10) May I park a boat or RV in the driveway outside my Villa?

NO. No boats, trucks over two tons, commercial vehicles, or any type of recreational vehicle controlled by a unit resident or guest may be parked in any parking area, driveway, or street.

(11) May I park a golf cart in my garage or drive a golf cart on neighborhood streets?

NO. Golf carts are NOT allowed to travel on neighborhood streets or sidewalks.

(12) May anyone park on the street overnight?

NO. This is a safety concern. Vehicles must be parked overnight in garages or driveways. However, overnight guest parking is available in the clubhouse parking lot.

(13) May I park vehicles with a "For Sale" sign in my driveway or the clubhouse parking lot?

NO. The driveways and parking lot may not be used for this purpose.

(14) May I keep my trash toter on my patio or in the side yard of my Villa?

NO. A trash toter must be kept in a residents' garage, except on trash collection day.

(15) What about lawn ornaments, like ceramic animals, bird baths, feeders?

No items may be placed where they interfere with lawn maintenance. No decorations may be added to the mailboxes. Although the placement of ornamental objects (including small statues and sculptures) in the front yard mulch beds is permitted, the quantity, size, and type of the ornamental objects should be consistent with the objects currently present throughout the neighborhood. The quantity of objects should not be excessive, and the height of an ornamental object should not exceed the height of nearby bushes.

(16) Pets

The By-laws allow two (2) small, domesticated cats or one (1) dog weighing no more than 40 pounds. No farm or exotic animals are permitted. Villa rules specify that pets must always be on a leash in the Common Areas. Owners are required to clean up pet waste immediately. No outside pens, or dog houses are allowed.

(17) Who may use the clubhouse?

The clubhouse is available to residents on a first-come basis for personal events. A neighborhood resident must be present inside the clubhouse during the event. Contact Pam Smith # (765)-760-7518 regarding reservations.

(18) May I add or change landscaping, shrubs, trees, or change the color of the trim or doors on my villa?

No modifications of landscaping or painting of house trim or front door may be undertaken without approval of the Architectural Review Committee.

(19) May I hang a bird feeder, wind chime, or other objects from the trees in my front yard?

NO. Objects hanging from tree limbs are hazards the landscape crew would need to avoid when mowing and trimming, and the hanging items could violate our service agreement with the landscape service company. Additionally, items hanging from front yard trees would be inconsistent with established neighborhood practices. Consequently, no objects may be suspended from the limbs of trees in the front yard.

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- (20) May I decorate the exterior of my house during Christmas or other holidays?
Tasteful decorating done with safety in mind and without damage to the Common Areas is permitted. Decorations should be removed no later than 10 days after the holiday.
- (21) May I have a garage sale?
NO. Individual garage sales are not permitted.
- (22) May I rent/lease my unit?
NO.
- (23) May I run a small business from my Villa?
NO.
- (24) May I place a For Sale sign in my yard?
NO. When a home is for sale, a For Sale sign may be placed in a window, but a For Sale sign may not be placed in the yard.
- (25) Who should I contact if I desire landscaping work performed that the Association's landscape contract does not cover ?
Several reputable landscape services have performed work for Villas residents in the past. The Association's landscape contract is with Trinity Landscaping, and Ken Seals may be contacted at 765-212-5961.
- (26) May I install a permanent home generator on my property?
A Homeowner who wants to install a home generator must obtain prior approval from the HOA board of directors, and the generator installation and operation must comply with regulations established by the board.
- (27) May I install solar panels on my roof?
A Homeowner who wants to install solar panels must obtain prior approval from the HOA board of directors, and the solar panel installation and operation must comply with regulations established by the board.
- (28) May I charge an Electric Vehicle in my driveway using a mobile charger or long charging cable?
NO. Electric Vehicle (EV) charging equipment must be installed by a licensed electrician, and EV charging equipment must be installed and used inside the homeowner's garage.
- (29) May I install devices to deter pests outside my Villa?
YES. Outdoor pest deterrent devices producing ultrasonic sounds that humans cannot hear are permitted. However, devices producing sounds that a human could hear are NOT permitted. Additionally, Villa owners may use outdoor pest deterrent devices with motion sensors that produce flashing light when the light is not directed toward a neighbor's property or a street. However, the light brightness should not annoy neighbors.

OTHER INFORMATION

When your villa is for sale, please notify the Board of Directors. The seller of a Villas property must provide a copy of the Covenants and Bylaws to the prospective buyer TEN DAYS before the sale is completed. At the time of sale, Clubhouse keys are to be returned to a Board member. Remember this is a "55-and-over" community.