

Cambridge Lakes Community Association
ARCHITECTURAL IMPROVEMENT APPLICATION

(For Office Use Only)

Date Provided to Board for Review: ____ / ____ / ____

Date Submitted to Management: _____ Lot # _____

Name: _____ Email Address: _____

Address: _____

Home Phone # _____ Work Phone #: _____

Nature of Improvement: _____

Color (If Applicable): _____ Style: _____

Location (If Applicable): _____ Dimensions (If Applicable): _____

Construction Material: _____

Supplier/ Contractor: _____

Plans & specifications of all improvements MUST be submitted and attached to the application. If required, a Village permit must be obtained prior to the start of work. However, Architectural Association approval MUST be obtained prior to an application for a Village permit. ALL improvements MUST follow the requirements and specifications as set forth in the Association Declaration and Rules & Regulations.

I/We understand the rules concerning the proposed improvement. I/We agree to abide by the rules set forth by the Declarations and Rules and Regulations for the Cambridge Lakes Community Association, and will be responsible for the upkeep, maintenance, and encroachment that this improvement may make on the community areas. I/We further understand that I/we must advise the purchaser of my/our unit, that by purchasing my/our unit, he/she is responsible for the upkeep, maintenance and encroachment that this improvement may make on the community area.

Signature: _____ Date: _____
Homeowner

Signature: _____ Date: _____
Homeowner

Homeowners in a Duplex home must also obtain approval from their adjoining neighbor

I _____ of _____ give my neighbor _____
(print name – duplex neighbor) (print address) (print name)
approval to install _____ at their adjoining duplex home.
(architectural improvement – examples; fence in back of home, paver patio in backyard, etc.)

Signature: _____ Date: _____
Duplex Neighbor

Please submit completed form and other required information to:

Cambridge Lakes Community Association * 1125 Wester Blvd. * Pingree Grove * IL * 60140 *
Attn: Natalie Suarez * Phone (847) 464-1515 * * email: natalie.suarez@mycambridgelakes.com

(For Office Use Only)

Date Approved: _____ Approved By: _____

Date Disapproved: _____ Disapproved By: _____

THE OWNER HAS 90 DAYS TO COMPLETE THE ABOVE REQUEST. IF THE PROJECT IS NOT COMPLETED, INSPECTED, AND APPROVED BY THE BOARD OF DIRECTORS, THE OWNER MUST RESUBMIT THE ALTERATIONS AND ADDITIONS APPLICATION. THE OWNER MUST NOTIFY MANAGEMENT OF THE COMPLETION DATE. FINAL APPROVAL IS PENDING FINAL INSPECTION.

Cambridge Lakes Community Association

ARCHITECTURAL IMPROVEMENT APPLICATION

Items that require submitting an application:

As you should already be aware, ANY changes to the exterior of the home/lot must be approved by the association **prior** to the start of work. This includes, but is not limited to, satellite dishes, decks, patios, fences, swimming pools, hot tubs, pergolas, storm doors, adding additional landscape/hardscape, etc.

If you are making changes inside the home and they do not alter the appearance of the exterior of the home/lot in any way, you do not need the association's approval. However, it would still be a good idea to check with the Village to see if they require a permit.

What to include:

When submitting an architectural improvement application, please make sure you include/note the following:

- _____ You are in good standing with the Association – meaning you are current with your assessments and have no outstanding violations
- _____ Completed Architectural Improvement Application
- _____ Copy of Plat of Survey **with proposed improvement location drawn in**
- _____ Copy of drawings, proposal & scope of work from contractor, if using contractor.
- _____ If self-installation; detailed scope of work must be submitted (i.e. how do you plan to go about the installation to ensure it is sound, safe and in line with Cambridge Lakes & Village requirements?)
- _____ Sample photographs, images of the item (i.e. flyer showing fence section style, image of shed or patio door, color of hardscape, brochures, etc.)
- _____ Certificate of Insurance from contractor listing Cambridge Lakes Community Association as Certificate Holder
- _____ Written approval of adjoining home if a Duplex

It is very important to make sure that you include dimensions, style, colors, etc. on all applications.

If you are looking to install a **fence**, please see the pre-approved fence restriction plan located in the declaration or in the property manager's office.

If submitting a **storm door application**, please note that storm doors are required to be full-view and match the front door or the existing building trim.

If requesting approval for a **shed** installation, be aware that sheds are to be no more than 8'x10'x10.5', must be located in the rear lot, must be constructed on a poured concrete slab or poured footings, and must match the appearance and color of the home. No metal, vinyl, resin, poly, plastic or pre-assembled sheds shall be allowed.

Submitting the Application/Review Process:

Please make sure you submit all of the required information to the association. It can be sent via fax, email or regular mail. This contact information can be found on the application form beneath the signature lines.

Upon receipt of ALL of the information, the application will be put through for review. The review process can take up to 30 days, so please be sure to allow enough time. Depending on the volume of applications, you may receive a response within a couple of weeks, but this is not a guarantee.

Approval/Disapproval:

Once an application is approved or denied, you will receive a letter from the Association.

If approved, you may proceed with obtaining a permit from the Village (if required) and then installation of your improvement. Approval will always be contingent on you obtaining a permit from the Village (if required).

If denied, the letter will indicate the reason. You are then welcome to submit a revised application.

lated to a catastrophe, acknowledged and agreed to by the insured homeowner in writing to be necessary to prevent damage to the premises, the contractor is entitled to the reasonable value of such goods and services.

To file a complaint against a roofing contractor, contact the Illinois Department of Financial and Professional Regulation at 312-814-6910 or file a complaint directly on its website. **Keep a copy of the signed contract in a safe place for reference as needed.**

CONTRACT TIPS

1. Get all estimates in writing.
2. Do not be induced into signing a contract by high-pressure sales tactics.
3. Never sign a contract with blank spaces or one you do not fully understand. If you are taking out a loan to finance the work, do not sign the contract before your lender approves the loan.
4. You have three business days from the time you sign your contract to cancel any contract if the sale is made at your home. The contractor cannot deprive you of this right by initiating work, selling your contract to a lender or any other tactic.

If you are planning to file a claim with your insurance company to pay for the work, you may cancel the contract in one of two ways, whichever occurs first:

- (1) within five business days after receiving written notice from the insurance company denying your claim; or
- (2) within 30 days after you sent a claim to the insurance company.

5. If the contractor does business under a name other than the contractor's real name, the business must either be incorporated or registered under the Assumed Business Name Act. Check with the Secretary of State to see if the business

is incorporated or with the county clerk to see if the business has registered under the Act.

6. Homeowners should check with local and county units of government to determine if permits or inspections are required.
7. Determine whether the contractor will guarantee his or her work and products.
8. Determine whether the contractor has the proper insurance.
9. Do not sign a certificate of completion or make final payment until the work is done to your satisfaction.

10. Before you pay your contractor, understand that the Mechanics Lien Act requires that you shall request and the contractor shall give you a signed and notarized written statement (known as a "Sworn Statement") that lists all the persons or companies your contractor hired to work on your home, their addresses along with the amounts about to be paid, and the total amount owed after the payment to those persons or companies.

Suppliers and subcontractors have a right to file a lien against your home if they do not get paid for their labor or materials. To protect yourself against liens, you should demand that your contractor provide you with a Sworn Statement before you pay the contractor.

You should also obtain lien waivers from all contractors and subcontractors if appropriate. You should consult with an attorney to learn more about your rights and obligations under the Mechanics Lien Act.*

*Disclaimer: The contents of this paragraph are required to be placed in the pamphlet for consumer guidance and information only. The contents of this paragraph are not substantive enforceable provisions of the Home Repair and Remodeling Act and are not intended to affect the substantive law of the Mechanics Lien Act.



KWAME RAOUL

ILLINOIS ATTORNEY GENERAL

If you think you have been defrauded by a contractor or have any questions, please bring your concerns to the attention of your state's attorney or the Illinois Attorney General's Office.

Illinois Attorney General's Consumer Fraud Hotlines

Springfield
1-800-243-0618
TTY: 1-877-844-5461

Chicago
1-800-386-5438
TTY: 1-800-964-3013

Carbondale
1-800-243-0607
TTY: 1-877-675-9339

www.IllinoisAttorneyGeneral.gov

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This material is available in alternate format upon request.

HOMER REPAIR

Know Your Consumer Rights



Consumer Rights Acknowledgement Form

HOMEOWNER: Keep This Part And The Pamphlet

I, the homeowner, have received from the contractor a copy of the pamphlet titled
“Home Repair: Know Your Consumer Rights.”

Signature (Homeowner) _____ Date _____

Signature (Contractor or Representative) _____ Date _____

Name of Contractor's Business _____

Address of Contractor's Business _____



Consumer Rights Acknowledgement Form

CONTRACTOR: Keep This Part And The Pamphlet

I, the homeowner, have received from the contractor a copy of the pamphlet titled
“Home Repair: Know Your Consumer Rights.”

Signature (Homeowner) _____ Date _____

Signature (Contractor or Representative) _____ Date _____

Name of Contractor's Business _____

Address of Contractor's Business _____

AVOIDING HOME REPAIR FRAUD

Please use extreme caution when confronted with the following warning signs of a potential scam:

1. Door-to-door salespeople with no local connections who offer to do home repair work for substantially less than the market price.
2. Solicitations for repair work from a company that lists only a telephone number or a post office box number to contact, particularly if it is an out-of-state company.
3. Contractors who fail to provide references when requested.
4. People who offer to inspect your home for free. Do not admit anyone into your home unless he or she can present authentic identification establishing his or her business status. When in doubt, do not hesitate to call the worker's employer to verify his or her identity.
5. Contractors who demand cash payment for a job or ask you to make a check payable to a person other than the owner or company name.
6. Offers from a contractor to drive you to the bank to withdraw funds to pay for the work.

BASIC TERMS TO BE INCLUDED IN A CONTRACT

- Starting and estimated completion dates.
- Total cost of work to be performed.
- Schedule and method of payment, including down payment, subsequent payments and final payment.
- Provision stating the grounds for termination of the contract by either party. However, the homeowner must pay the contractor for work completed. If the contractor fails to commence or complete work within the contracted time period, the homeowner may cancel and may be entitled to a refund of any down payment or other payments made towards the work upon written demand by certified mail.
- Illinois law also requires contractors who offer roofing work to include their Illinois state roofing license name and number on contracts and bids.
- Provision stating the grounds for termination of the contract if you are notified by your insurer that all or any part of the claim or contract is not a covered loss under the insurance policy, you may cancel the contract by mailing or delivering written notice to (name of contractor) at (address of contractor's place of business) at any time prior to the earlier of midnight on the fifth business day after you have received such notice from your insurer or the thirtieth business day after receipt of a properly executed proof of loss by the insurer from the insured.

- Contractor's full name, address and telephone number. Illinois law requires that those selling home repair and improvement services provide their customers with notice of any change to their business name or address that comes about prior to the agreed dates for beginning or completing the work.
 - Description of the work to be performed.
- If you cancel, any payments made by you under the contract will be returned to you within 10 business days following receipt by the contractor of your cancellation notice. If, however, the contractor has provided any goods or services re-



HOME REPAIR AND CONSTRUCTION: Know Your Rights

Whether you are adding on to your existing home, building a new home, or rebuilding your home after a disaster such as a flood or storm, it is important to take time to plan your project and to know your rights.

RIGHT TO CANCEL THE CONTRACT

- You have three business days from the time you sign your contract to cancel any contract if the sale is made at your home and is over \$25. The contractor cannot deprive you of this right by initiating work, selling your contract to a lender, or any other tactic. The contractor is required to disclose this right to cancel to you and provide a form you can use to exercise this right to cancel.
- If you plan to file a claim with your insurance company to pay for the work on your home, you may cancel the contract if one of the following occurs, whichever occurs first: (1) within five business days after receiving written notice from your insurance company denying your claim; or (2) within 30 days after you sent a claim to the insurance company. The contractor is required to disclose this right to cancel to you and provide a form you can use to exercise this right to cancel.

CONTRACTOR INFORMATION

- If the contractor does business under a name other than the contractor's real name, the business must either be incorporated or registered under the Assumed Business Names Act. Check with the Secretary of State to see if the business is incorporated or with the county clerk to see if the business has registered under the Assumed Business Names Act.

CONTRACT REQUIREMENTS

- The contract should state the contractor's business name and the residential address if the contractor uses a P.O. Box to receive mail.
- For home repair contracts over \$1,000, you have the right to a written contract or work order that describes the work to be performed and states the total cost. The contract should include parts and materials and should specify some detail, such as quality and grade.
- The contract should specify the timing for the work to be done and the payment schedule, including down payment, subsequent payments, and final payment.
- The contract also should specify grounds for terminating the contract. The homeowner will be responsible for completed work even if the contract is canceled.
- If the contractor fails to begin or complete work within the contracted time period, the homeowner may cancel and may be entitled to a refund of any down payment or other payments made toward the work upon written demand by certified mail.
- The contractor must give the homeowner a copy of a brochure entitled "Home Repair: Know Your Consumer Rights," the text of which is specified in the Home Repair and Remodeling Act.
- For contracts over \$1,000, the contractor must have the homeowner sign and date a form acknowledging receipt of the "Home Repair: Know Your Consumer Rights" brochure. The acknowledgment form must be incorporated into the brochure, and the consumer must receive a duplicate copy of the brochure and executed acknowledgment form.
- Contractors who use arbitration clauses in their contracts must advise consumers before they sign the contract that the contract requires them to submit contract disputes to binding arbitration instead of in court before a judge or a jury, and must obtain a consumer's waiver of a right to a trial by jury. The contractor must allow the consumer to accept or reject both the binding arbitration clause and the jury trial waiver, provided that the contractor may reject the contract if the consumer rejects those terms.
- Before you pay your contractor, you should request from the contractor a signed and notarized written statement that lists all the people and companies, with their contact information, that your contractor hired to work on your home and the amount they are owed. These people and companies have a right, under the Mechanics Lien Act, to file a lien against your home if they are not paid for work they did or materials they supplied for your home. It is important that you obtain lien waivers from these people and companies.

If you think you have been defrauded by a contractor or have any questions, please bring your concerns to the attention of your state's attorney or the Illinois Attorney General's office.

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1-800-243-0618 / TTY: 1-877-844-5461

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