

Big picture

These covenants apply to all lots in Bittersweet Lakes Sections I, II, III, and V, run with the land, and are enforceable by the association and the lot owners. In other words: if you buy in, you buy into the rules too.

Article I – Definitions

This article mostly defines the vocabulary used throughout the document. The important ones are:

- **Association** = Bittersweet Lakes Community Association, Inc. (**§1.03**)
- **Board** = the HOA board (**§1.04**)
- **Common Area** = HOA-owned common property, including lots 74 and 75 and common facilities (**§1.06**)
- **Non-Owner Occupied Residence** = a house not occupied by the fee owner or immediate family (**§1.10**)
- **Residence/Dwelling** = the single-family home and related improvements on a lot (**§1.15**)

Article II – Property rights / common areas

- Every owner has a right to use their lot and the common area (**§2.01**).
- The HOA can transfer common area to public agencies by board vote, and can expand common area with approval of more than 66% of owners (**§2.02(a)-(b)**).
- The lakes are private for owners and their invited guests only. Use is subject to HOA rules (**§2.02**).
- Certain common-area rules are specifically called out:
 - no motorized vehicles or motorized boats in common areas, lakes, ponds, or sidewalks, except authorized maintenance equipment (**§2.02(a)**)
 - the board/architectural committee can decide where boats may be moored or stored (**§2.02(b)**)

- no dumping trash, debris, grass clippings, or garbage in common areas; no leaf burning there either (**§2.02(c)**)
- The HOA must maintain the storm water drainage system, and the cost is shared by all owners (**§2.03**).

Article III – Duties of the association

The HOA is responsible for maintaining and repairing common areas, administering the association, keeping records, entering contracts, and adopting/amending bylaws. It may also provide snow and ice removal on public streets if it chooses (**§3.01(a)-(e)**).

Article IV – Membership and voting

- Every lot owner is automatically a member of the association (**§4.01**).
- Each whole lot gets **one vote** (**§4.02**).

Article V – Assessments / dues / lien rights

This is the money article.

- Annual assessments are charged for common expenses and HOA purposes (**§5.01**).
- The board sets the amount each year (**§5.02**).
 - If the increase is **10% or less**, it goes into effect unless a majority objects in writing within 14 days (**§5.02(a)**).
 - If the increase is **more than 10%**, it needs majority owner approval at a meeting (**§5.02(b)**).
- Assessments become a **lien on the lot** if unpaid, and the HOA can record and foreclose that lien under Indiana law (**§5.03(a)-(f)**).
- Late fee: **\$50 per month** after 30 days overdue, unless the board waives it for good cause (**§5.03(g)-(h)**).
- Dues can be used for maintenance, repairs, taxes, insurance, admin costs, social activities, community purposes, and even snow/ice removal on public streets (**§5.04**).
- Special assessments for major unplanned expenses require approval from at least **66% of all owners** (**§5.05**).

- Assessments must be uniform across lots (**§5.06**).
- If an owner or their contractor damages HOA property, that owner is responsible to pay for it (**§5.07**).

Article VI – Architectural rules

This is the “don’t just build first and apologize later” section.

- You need prior approval for a dwelling, addition, or other permitted structure, based on plans/specs and plot plan (**§6.01**).
- The board/architectural review committee must approve or deny in writing; if they do not respond within **45 days**, that acts as a waiver of denial (**§6.02**).
- Rejected plans can be overturned by petition signed by **75% of owners** (**§6.02**).
- Building setbacks must comply with the plat; buildings must stay at least **7 feet from an interior line**, and rear setbacks are limited as stated in **§6.04**. Lots backing to common area have a **15-foot rear setback** (**§6.04**).
- Minimum house size:
 - **Sections I, III, V:** 2,000 sq ft one-story; 1,200 sq ft one-and-a-half-story; 1,000 sq ft two-story (**§6.05**)
 - **Section II:** 1,800 sq ft one-story; 1,200 sq ft one-and-a-half-story; 1,000 sq ft two-story (**§6.05**)
- Exterior finishes on the front must be natural materials except roofs; sides and rear can be natural material or vinyl siding (**§6.06**).
- Playground/recreational equipment needs approval (**§6.07**).
- Visible roofs must fit neighborhood appearance; asphalt shingles are standard, and metal or rubber roofs not in keeping with the subdivision are not allowed unless approved. No more than **two layers of shingles** (**§6.08**).
- Fences/walls are generally **not allowed**, except around an approved in-ground pool, and even that needs approval (**§6.09**).
- Above-ground pools are prohibited. In-ground pools and larger hot tubs/water features need prior written approval and approved safety/access restrictions (**§6.10**).

- Driveways must be hard-surfaced **poured concrete**; stamped concrete needs approval. Some lots cannot have driveway access to Homestead or Liberty Mills (**§6.11**).
- No changes to lake/pond banks, including steps, retaining walls, piers, or docks, without approval (**§6.12**).

Article VII – Use restrictions

From the portion visible:

- Lots are for **single-family residential use only** (**§7.01**).
- Only one single-family dwelling per lot, plus approved related structures (**§7.01**).
- Each house must have an **attached garage for at least two cars** (**§7.02**).
- Temporary structures like pods, tents, portable toilets, roll-off dumpsters, etc. need prior board approval (**§7.02**).
- No detached outbuildings, pole barns, greenhouses, sheds, unattached garages, or similar structures (**§7.02**).
- Lots cannot be subdivided without both board and plan commission approval (**§7.03**).
- Outdoor lighting has height and brightness limits; no light source over **4,500 lumens**, and brighter lights must be directed onto your own lot (**§7.04**).
- No noxious or offensive activity or nuisance behavior (**§7.05**).
- Pets are allowed with restrictions: no commercial breeding, no outdoor kennels/runs, dogs must not become a nuisance, must be leashed, and waste must be picked up. Owners also cannot feed or harbor pest animals like geese, raccoons, skunks, muskrats, etc. (**§7.06**).

Article VIII – Owner occupancy / leasing / rentals

This is one of the biggest practical sections.

- The purpose is to preserve owner-occupancy, protect values, reduce turnover, and avoid commercial/rental-style use (**§8.01**).
- **No non-owner occupied residences are allowed** in the subdivision (**§8.02**).

- There was a limited grandfathering/registration process for already-existing leased homes at the time these covenants were recorded (**§8.03**).
- Hardship waivers may be granted by majority vote of the association, but only for up to **6 months**, and the owner must either sell or move back in afterward (**§8.04**).
- **Short-term or vacation rentals are prohibited (§8.05)**. So, no Airbnb side hustle empire here.

Article IX – Flood protection / easements / utilities

From the visible portion:

- Certain lots have specified minimum flood protection grades.
- Dwellings on those lots must be built at or above the listed minimum elevations (**§9.01**).

What matters most in day-to-day life

If you want the quick operational version, the biggest practical rules appear to be:

1. **Single-family, owner-occupied neighborhood** — rentals are heavily restricted or banned except limited grandfathered/hardship situations (**§7.01, §8.02-05**).
2. **Architectural approval is required** before most exterior changes or construction (**§6.01-02**).
3. **No detached sheds/pole barns/outbuildings** and no above-ground pools (**§7.02, §6.10**).
4. **Fencing is basically prohibited** except approved pool fencing (**§6.09**).
5. **HOA dues can become a lien**, with late fees and foreclosure rights if unpaid (**§5.03**).
6. **Lakes/common areas are private** and subject to HOA rules, including no motorized boats/vehicles there (**§2.02**).

If you want, I can turn this into a **one-page cheat sheet** with headings like “Rentals,” “Pools,” “Fences,” “Pets,” “Dues,” and “Approval Needed?” so it reads more like a board/member reference sheet.