

Peppergrass Homeowners Association



Resident Guide

This document is updated once a year. A current version is always available on the Peppergrass website: <http://peppergrasshomeownersassociation.weebly.com>

Revised March 2023 (MEM/CB)

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Welcome Letter

Dear Homeowner,

We hope the move-in process has gone smoothly and that you are settling into your new residence very nicely.

On behalf of the Board of Directors and the Peppergrass homeowners we would like to welcome you to our community. Over the coming months we look forward to meeting you at the pool, at a community activity, or taking a walk.

Peppergrass was established in 1992/93 and is comprised of 185 units, sitting on 42 acres.

It is our hope the information you are given by our Welcome Committee or Chairperson will be beneficial and answer any questions you may have. Here is a brief summary:

- A nine-member Board of Directors, all volunteers, meet the 2nd Tuesday of each month. You can access the website or contact Costley and Co. for the time and location. Residents are welcome to attend meetings during the first half hour.
- Day-to-day operations are conducted by our contracted property manager, Costley & Co. Rental Management. Any association-responsible maintenance issues should be directed to their office at 812-336-6246.
- Peppergrass is governed by written documents. If you did not receive a copy of these documents when purchasing your condo, they may be accessed on our website: <http://peppergrasshomeownersassociation.weebly.com>
- A Resident Guide and Policy Manual have been compiled to get you off to a smooth start.
- You may find city service information about your new home at <http://bloomington.in.gov.mybloomington>
- Monthly association fees are due the first of each month and considered late after the 20th of the month. Fees may change annually, commencing January 1st. You can contact Costley & Co. for updates on the monthly fee.

Homeowners are encouraged and invited to become involved. New ideas are always welcome and needed.

We hope you are happy with your new home and will enjoy Peppergrass and its residents.

Sincerely,

Peppergrass Board of Directors

Board of Directors, Officers, Committee Chairs

President	Kevin Caird	<u>kpcaird@yahoo.com</u>	Building & Architecture
Vice President	Asghar Gharakhani	<u>aghar@indiana.edu</u>	Building & Architecture
Secretary	Lori Todd	<u>Lori@CallChoiceRealty.com</u>	Communications
Treasurer	Carol Bucheri	<u>bucheric@yahoo.com</u>	Finances
Director	Theresa Wellman	<u>wellmandillion@att.net</u>	Amenities
Director	Susan Platter	<u>platters@iu.edu</u>	Landscaping
Director	Carolyn Anderson	<u>caanders@indiana.edu</u>	Board Member
Director	Mary Ellen McCann	<u>memccann@iu.edu</u>	Activities/Welcome

Peppergrass Property Manager Information

Costley & Company Rental Management is our contracted property management company. The management company attends to the daily affairs for our association and is the liaison between the board and the homeowners. The property manager reports to the board and represents the board's interests and decisions to others. Responsibilities include processing payments, bookkeeping, record keeping, correspondence, scheduling repairs and interacting on the association's behalf with contracted vendors.

Costley & Company is your primary contact when services are needed for maintenance and landscaping issues. Here is their contact information:

Costley & Company Rental Management
487 S. Clarizz Boulevard
Bloomington, IN 47401

Office Hours are: M – Th 9 – 4:30, F 9 - 4
Office phone number – 812-336-6246
Email: info@costleycompany.com

Please use the above number to report emergencies 24 hours a day, leave a phone message, or request a work order. If you must leave a message, your call will be answered as soon as possible, or as soon as your question can be answered. Since the HOA is charged for this service, interior repairs are not considered HOA emergencies.

Direct phone numbers:

- Manager Emily Cook – 812-330-7508
- Manager Cicely Turner – 812-336-6246

You may also contact any board member with questions or requests for information.



Unit Description

Each unit owned and maintained by the owner shall consist of all the space bounded as follows:

1. The upper boundary is to the lower surface of the roof decking.
2. The lower boundary is through the lower surface of the concrete floor (and floor joists in the case of a crawl space) and includes the ground beneath the concrete floor.
3. The vertical boundary runs to the center line of all interior party or common walls between units; it extends to the studs on the exterior wall, and includes insulation, all windows, window frames, doors, and door frames.

Exception: Garage door replacements shall be the responsibility of the homeowners association and will be made on the basis of need, following examination by one or more board member.

Adopted September 21, 2004

Reviewed June, 2022

Lot Description

The recorded plats in the office of the recorder of Monroe County indicate that the lot owned by each homeowner includes not only the land beneath their condominium but also the 10-foot area around their condominium.

The Declaration of Covenants, Conditions, and Restrictions (governing documents), Article I, Section 5 reads: "lot shall mean a plot of land shown upon the recorded plats and designated by number or character, but does not include the common area not publicly dedicated to streets or roads."

Utility Line Maintenance

The By-laws, Article VII, Section 2 (H) charges the Board of Directors to be responsible for repairing “the utility lines from the meter to the lot or building upon the lot, or from the utility main to the lot or building upon the lot (and to repair damage to grounds or landscaping and to return it to its original condition).

The interpretation of this article by the Board of Directors is that the homeowners association would be responsible for maintenance of the drain lines from the buildings to the utility main, and from the building to the water meter in the case of water lines.

However, if it is apparent that the stoppage of the drain line outside the building is due to materials improperly placed in the drains by occupants in the building, then the cost of clearing the drains (including the cost of restoring grounds and landscaping) is the responsibility of the homeowner. Because the homeowner owns the land beneath their condominium, anything beneath or from the walls of the building inward is considered to be the responsibility of the homeowner.

Policy on Communal Property (Common Area)

This policy is based on the following assumptions:

1. Amenities and planting beyond 10 ft of individual units constitute communal property
2. Each homeowner has a share equal to, but not greater than, 1/185th of communal property
3. The board has jurisdiction over communal property
4. The board has not surrendered this jurisdiction over communal property to any other agency or individual

Policy on Communal Property:

1. Requests by individual homeowners for changes to communal property must be presented to the Peppergrass Board of Directors, with directly or through the appropriate committee chair
2. Such requests will be discussed and officially decided by the board in executive sessions (i.e., the part of the board meeting that follows the open session in which homeowners may address the board)
3. In reaching official decisions, the board will strive to balance individual and communal interests
4. The board will convey such decision to the property manager
5. The property manager will convey the board decision to the individual concerned
6. The property manager will take all necessary steps to execute such board decisions

Adopted October 19, 2004
Reviewed June, 2022

Financial Obligations

Monthly Maintenance Fee

Each homeowner pays a monthly maintenance fee to help cover all common expenses. These maintenance fees are due the first day of each month. The association depends on this money to pay for services provided by the association.

A special mailbox is located at the clubhouse entrance where maintenance fees may be deposited. Or if you prefer, a check may be mailed to:

Peppergrass Homeowners Association
c/o Costley & Co. Rental Management
P.O. Box 5925
Bloomington, IN 47407

You can also pay online through Appfolio with your owner portal. All we need is an email address and then we can send you a link. Maintenance fees received after the twentieth of each month are late and a monthly late charge of \$35 is automatically added to a homeowner's obligation. Owners are notified of their delinquency quarterly.

Insurance

The association maintains 100% replacement cost insurance coverage on each lot and common area. Coverage will include the following: foundations, exterior/loadbearing walls, interior stud walls and framing except in the basement, interior perimeter support walls and beams, exterior siding, exterior windows and doors, garage doors, roofs, porches, decks and patios, fireplaces (except inserts), electrical service to the meter, and plumbing to the inside of the exterior wall. This is termed "bare walls" coverage.

Owners are invoiced each May for this group coverage. The annual premium will be listed in the Certificate of Insurance. Payment is to be made to Peppergrass Homeowners Association, Inc. and mailed to the address shown in the cover letter from the insurance agency.

Each homeowner is solely responsible for obtaining insurance, at their expense, and with an insurance carrier of their choice, for coverage of the real property, contents of the unit, and personal liability. In the event of a total loss, the master policy will not cover these items for you. In essence, the master policy allows for the exterior shell of the building to be rebuilt, up to and including the interior studs.

Property Taxes

Property taxes are billed by the Treasurer of Monroe County and payment is the responsibility of each homeowner. Property tax and assessment information is available at:
<http://www.co.montoe.in.us/tsd/Government/TaxProperty/Treasurer.aspx>

Peppergrass Amenities

A swimming pool, a clubhouse for personal events, a tennis/pickleball court, and two shelter houses are the amenities offered to Peppergrass residents.

Swimming Pool

The Indiana State Department of Public Health administers the rules and regulations regarding semi-private swimming pools at condominiums. The Peppergrass Board of Directors has established additional rules and regulations to ensure everyone is safe and able to enjoy the pool.

The pool is usually open from Memorial Day through Labor Day. Each unit is assigned a specific entry code for the pool, as well as the common code for the clubhouse restroom. These codes are valid and usable as long as the resident is up-to-date with his/her homeowner fees. Please read these carefully. The lock code is not to be given to non-residents. Guests must be accompanied by the resident. Food and drink are not allowed on the pool deck but are allowed on the wooden deck and at the pergola area. A complete copy of the pool information is on the website and is posted on the clubhouse bulletin board.

Clubhouse

Only Peppergrass residents may use the clubhouse facility. It may not be used for political or profit-making functions. The clubhouse is furnished with a complete kitchen and downstairs bathroom. The Clubhouse shall be reserved on a "first come, first served" basis. To reserve the Clubhouse, contact the Property Manager's office at 812-336-6246 (leave message) to check availability on desired date and time. This agreement must be signed and a non-refundable rental fee of \$75.00 made to reserve the Clubhouse. The clubhouse key may be checked out during business hours at the property manager's office. A complete copy of the clubhouse guidelines and rental agreement are on the website.

Tennis/Pickleball Court

A resident who enjoys racket sports will appreciate the tennis court located next to the clubhouse. The court has also been striped for pickleball enthusiasts. This amenity is free and available on a "first come, first serve" basis. Please be considerate by sharing the court with all persons who enjoy the two sports.

Shelter Houses

There are two shelter houses located on the Peppergrass property. The north shelter house, located adjacent to green space, has a swing but no picnic tables. The shelter located by the tennis court and clubhouse has four picnic tables. The clubhouse shelter may be reserved for activities but is otherwise available on a first come basis. There is a reservation form on the website.



Activities

The purpose of the Activities Committee is to foster community by organizing fun, interesting events for the entire community so neighbors can meet and socialize with each other. The Activities Committee is a group of volunteers chaired by a member of the board. The committee meets on the third Monday of each month, at 4 p.m., at the clubhouse. The committee is always open to new members and new ideas. The committee is responsible for developing and executing monthly events. Here are regular monthly activities:

Ladies Coffee

This activity occurs on the first Wednesday of the month and provides everybody an opportunity to get to know their neighbors. The ladies meet at the clubhouse from 10 a.m. to 11:30 a.m. Ladies may bring a treat to share, coffee and tea are provided. Volunteer hostesses decorate and do set-up. Everyone shares in clean-up.

Book Exchange

Over 1,000 books are available at the Book Exchange, located downstairs at the clubhouse. Founded on the honor system, a resident is asked to return read books before selecting new ones to take home. Residents may also donate books or jigsaw puzzles to the Book Exchange. This activity is offered at the following days and times:

- First Wednesday of the month from 10 a.m. to 11:30 a.m.
- Second Saturday of the month from 10 a.m. to 12 p.m.

Volunteers operate the Book Exchange. No tax deduction slips are issued for donations.

Drop-in Crocheting, Knitting, Jigsaws

During the Book Exchange hours, on the second Saturday of each month, the Activities Room is open for those who enjoy visiting with each other while crocheting, knitting, or working on jigsaw puzzles. There are no formal guidelines.

Community Social Events

From March through November, the Activities Committee organizes monthly, community-wide Socials for all to enjoy. This could be an outdoor picnic White Elephant bingo, Ice Cream social, or any other activity which promotes meeting your neighbors. The Social is usually held on the third Friday of the month from 5:30 p.m. to 7:30 p.m. at the clubhouse. Notification is in the newsletter and on the website.

Welcoming Committee

New arrivals are given a copy of the Resident Guide and contact information for Peppergrass.

Pets

We love having dog owners in Peppergrass and we thank all of those residents who care for their pets, and their neighbor, and a responsible and caring manner. If you own a dog, you must pick up your dog's waste immediately every single time and dispose of it in a sanitary manner anywhere on the Peppergrass property, including green space areas. Your dog must be controlled and supervised when outside and you must obey local leash laws. "Staking" an animal on Lots or in a Common Area, without supervision, is strictly prohibited.



Snow Removal

Snow will be removed from public sidewalks and mailbox areas when accumulation reaches one inch. Additionally, after a snowfall, of 3 inches or more, snow will be removed one time from all driveways and front entryways. Snow removal crews will remove snow around vehicles parked in drives to the extent possible without causing damage, but crews will not return to do additional removal after vehicles are moved. During periods of icy conditions, residents may use ice melt, locally available at many groceries, hardware, and home improvement stores. Products vary in regard to the temperatures at which they are effective – read label directions carefully.

Communications

Newsletter

Published each month and provided to Peppergrass residents through two mediums:

1. Electronically
2. Printed copies

If you wish to receive the newsletter electronically, send an email to info@costleycompany.com. Request this service and be sure to include the email address you want used, as well as your name and phone number. The email address will be added to the newsletter distribution list and you will automatically receive this document at the first of each month. Printed copies are placed in a special box at the clubhouse entrance and may be picked up at your convenience. A copy of the current newsletter is also posted on the bulletin board at the clubhouse and on the website.

Website

At the first of each month, the Peppergrass website is updated with any current information. There is also standard information that does not change by the day, week, or month. The website will offer access to the Peppergrass governing documents, a copy of the Resident Guide, and a copy of the Policies Manual, and other information.

Website address: <https://peppergrassassociationboard.weebly.com>

“Nextdoor” Peppergrass

A private social network for residents of Peppergrass (and nearby neighborhoods). You may access this site by entering <https://peppergrass.nextdoor.com>

On our Nextdoor site, neighbors share community events, recommendations, items for sale, crime reports, ideas about how to improve our neighbor and more.

Frequently Asked Questions

Please note the *Declaration of Covenants, Conditions, and Restrictions*, and *Association By-laws* constitute the official governing documents of the association and nothing in this text is intended to contradict these documents. New homeowners should have received a copy of the By-laws from the previous owner prior to closing. If you do not have a copy, contact Costley & Co. or go to the Peppergrass website at www.peppergrasshomeownersassociation.weebly.com

Monthly fees – How are they set and what do they cover?

Monthly maintenance fees for the next year are determined by the board of directors after reviewing the current year's income and expenses and establishing a budget for the following year that will support the needs of the community. The information is mailed to each homeowner in December, prior to the annual meeting which is held on a Tuesday in January at the Board of Director's discretion.

Monthly fees are set to cover the expected cost of carrying out the responsibilities and operation expenses of the association, such as landscaping, snow removal, termite control, maintenance, and management. A portion of the monthly fees is specified for capital reserves which are set aside for roof replacement, new garage doors, sidewalk repair, sealing service drives and driveways, and exterior painting. The intent is to the by-laws allow for special assessments when approved by a majority of homeowners.

Who pays for repairs to my unit?

The *Declaration of Covenants, Conditions, and Restrictions* and *By-laws* specify these details. In general, the homeowners association is responsible for maintenance and repairs to the **exterior** of the building and individual homeowners are responsible for **interior** repairs. However, if past Peppergrass homeowners have modified the exterior of the unit from the basic plans (for example, added a fence or patio, etc.) the past or current homeowner had added flower beds, trees, or other landscaping, the current homeowner is responsible for maintenance. If you are uncertain about what modifications have been made to your unit, contact Costley & Co.

What modifications to my unit require board approval?

If you are considering any exterior modifications to your unit, you should first contact Costley & Co. to be sure you understand the process and the details you will need to provide in order to request approval of the board of directors for such changes. You may make interior modifications without board approval if no load-bearing walls are affected. An owner may access the alteration request form through the website.

Exterior modifications subject to approval includes anything visible to neighbors such as enclosing an area, adding or removing a fence, planting a new flower bed, removing or planting trees or shrubs, or installing a satellite.

Where do I report landscape and maintenance issues.

All landscape issues or maintenance issues should be reported directly to the Property Manager's Office. This should be done **immediately** upon noticing there is a problem needing to be addressed. Please do not wait until weeks or months following an incident to report it. Please do so immediately. Information on how to contact the Property Manager's office is listed on page 5 or you can use your owner portal to send them a message as well.

What can I do to prevent damage to my unit?

Preventive detection and maintenance are important to avoid insurance claims. The following are a few suggestions:

1. Periodically check hoses to the clothes washer and dishwasher, water valves and pipes to the water heater
2. Check smoke detectors and fire extinguishers
3. Check lint accumulation in clothes dryer lines and vents
4. Do not store flammables around the water heater or furnace
5. Maintain heat in the unit during winter months, even when the unit will not be occupied
6. Disconnect garden hoses in winter and turn off inside water valves to exterior faucets
7. Drain exterior water lines to prevent freezing.

Who decides and pays for tree planting, removal, and trimming?

The *Declaration of Covenants, Conditions, and Restrictions*, Article VI, Paragraph E specifies landscaping guidelines for homeowners. No landscaping is permitted more than 10 ft. from the residence structure without the express written consent of the board of Directors. Any landscaping installed by an owner outside the 10-ft area requires board approval. The area shall be maintained at the sole expense of the owner and not the association.

ALL landscaping maintenance (weeding/trimming, etc.), within the 10-ft perimeter, is the responsibility of the homeowner.

Termite Inspection

The Peppergrass Homeowners Association has a contract with Scott's Pest Control. It is an exclusive contract and proper procedures must be followed to avoid violating said contract. To maintain the insurance part of the contract, each homeowner must allow Scott's Pest Control to perform an annual inspection of their unit. Each August every resident receives a letter from the property manager advising of the impending inspection period. The inspection must be scheduled by the resident. If you see termites or termite damage prior to an inspection, call Scott's at 812-339-8729 to schedule treatment.

Are individual garage/yard sales, moving sales, or estate sales permitted?

Each May and October the association schedules a community-wide garage/yard sale in which residents may participate. The sale is scheduled on a Saturday for limited hours and is publicly advertised by the association. A resident must petition the board for special permission to have a moving sale, estate sale, or individual garage/yard sale other than during the association sanctioned dates in May and October.

When is trash day?

Thursday is the scheduled trash and recycling day for Peppergrass. Trash is removed weekly in containers provided by the city. As specified in the covenants, trash containers cannot be kept outside. They may be placed at the curb up to 8 hours before pick-up and must be returned to the garage or house within 8 hours after pick-up. The city begins trash pick-up at 5 a.m.

Is there a recycling/yard waste service?

City of Bloomington recycling is now single stream and picked up weekly. This means you can put all items in the recycling bin without sorting them. Households should set out their recycling by 5 a.m. on their designated pick-up day. Magnetized schedules with trash, recycling, and yard waste pick-up dates are mailed annually, by the city, to residences.

How do I get a key for my mailbox?

Mailbox keys should be received at closing along with keys to the home. In the event your keys have been or there is a problem with the lock, contact the USPS at 812-331-4553 or TTY 877-889-2457.

How do I report a needed exterior repair to my condo?

If you need repairs to your condo which you believe are the responsibility of the HOA, you should report them to the Property Manager's office.

By phone (812-336-6246)

By email (info@costleycompany.com) or

By owner portal

Include the following information:

Your name, address, contact number

Problem/Issue details

Use your address in the subject line – i.e., 1010 Drury Lane Repair Request

Voice and email messages are monitored frequently throughout regular business hours. Once a message is retrieved and a work order written, a repair person will assess the situation and, if possible, complete the repair within 3 business days. Larger repairs that require a bid or repairs awaiting better weather may take longer. When repairs are completed the maintenance company should leave a door hanger to signify the work has been completed. If you do not see a door hanger after 3 business days you should contact the property manager.

Messages left after business hours, weekends or holidays, will be retrieved the next business day.

May I install a satellite dish?

The board of directors created a policy regarding the installation of satellite dishes in Peppergrass. Residents wishing to install antennas are required to approval from the board of directors prior to installation. Consideration by the board will be prompt and will ensure that the policy provisions and restrictions are met. The Satellite Dish Policy is available in the Policies Manual.

Are political signs allowed?

Residents may display up to three political signs related to a current election. Signs may not be displayed prior to 30 days before any election and must be removed within five days after the election. Signs may not be placed further than ten feet (10') from the homeowner's unit and should not interfere with the landscape crew's ability to maintain the property. Each sign may not be larger than 32 inches wide by 22 inches tall. Residents are responsible for any costs incurred by the association for removal of signs that are improperly posted in regard to location or time frame.

Request for Addition or Alteration to Property

To: Board of Directors
Peppergrass Homeowners Association

From: Name _____

Date _____

Address _____ Phone _____

Please include and identify 2 drawings or sketches depicting location and dimensions of the structure, alteration, landscaping, etc.

Construction specifications are required for any construction request.

Depiction of Request (Identify Attachments) _____

Time needed for total completion: _____

If this request is approved, it is based only on the aesthetics and types of materials used. Once approval is granted no changes can be made without prior written approval from the board. It remains the homeowner's responsibility to obtain structural approval, if required, by Monroe County. All structures are subject to local Building Regulations, Codes, and Restrictions of Record. All alterations of the property are the responsibility of the homeowner to maintain.

Board of Directors Review and Decision: Approved _____ Disapproved _____

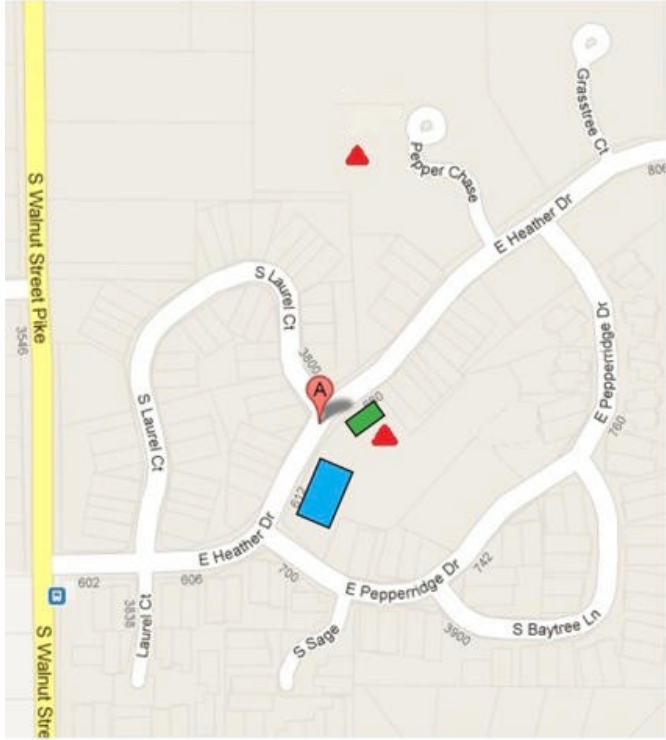
Approved with the following stipulation(s): _____

Board President's Signature _____ Date: _____




Reason of disapproval if request is denied: _____

Mail request to: Peppergrass Property Manager, Costley & Co., P.O. Box 5925, Bloomington, IN 47407

Peppergrass Street Map



Peppergrass Homeowners Association
654 Heather Drive
Bloomington, IN 47401

-  Tennis Court
-  Swimming Pool
-  Shelter House