

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 November, 2012
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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 take this opportunity to welcome you to our community. Over the coming months we look forward to meeting you whether it be walking down the streets, at the pool or a community activity.

Peppergrass was established in 1992/93 and comprises 42 acres and 185 units.

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

- The Board of Directors, all volunteers, meet on the 2nd Tuesday of each month at the clubhouse at 6:00 pm. Resident participation opens each meeting.
- Day to day operations are conducted by a contracted property manager. Any maintenance issue that is the association's responsibility should be directed to their office.
- Peppergrass is governed by written documents. If you did not receive a copy of these documents when purchasing your condo, printed copies are available at the Book Exchange at the clubhouse, or they may be accessed on our website – <http://peppergrasshomeownersassociation.weebly.com>
- A Resident Guide and Policies 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 for 2017 are \$233, due on the first of each month.

Homeowners are encouraged and invited to become involved. New ideas are always 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 2017

President: Mickey Needham mkneedham54@gmail.com

Vice President:

Secretary/Treasurer – Ricki Chastain mchastain@sbcglobal.net

Grounds/Landscaping:
Contact: info@costleycompany.com

Amenities/Activities: Asghar Gharakhani agghara@indiana.edu

Building/Architecture: Kevin Caird kpcaird@yahoo.com

Director: Carol Bucheri carolbucher@gmail.com

Director: Gail Seegert gmseegert@comcast.net

Director: Roger Spoonmore Oldspoonny49@gmail.com

Property Manager: Julie Costley jcostley@tuckerbloomington.com

Asst. Property Mgr. Emily Cook info@costleycompany.com

Asst. Property Mgr. Cicely Turner info@costleycompany.com



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 its interests and decisions to others. Responsibilities include processing payments, bookkeeping, record keeping, correspondence, scheduling repairs and interacting on the associations' behalf with contracted vendors.

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

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

Office hours are: 9 a.m. to 5 p.m.
The general office phone number is: 812-336-6246.
Email: info@costleycompany.com

When calling the above number leave a message. This phone line is monitored frequently throughout business hours and your call will be answered as soon as possible, or as soon as your question can be answered. **In case of an emergency use the same number listed above and follow the prompts.**

Direct phone numbers:

- Manager Julie Costley – 812-330-7507
- Assistant Manager Emily Cook – 812-330-7508
- Assistant 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 parts or common walls between the 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, as determined by examination by one or more of the board.

Adopted September, 21, 2004

Retyped August, 2016

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.”

Policy on Communal Property (Common Area)

This proposal 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

Proposal Policy on Communal Property:

1. Requests by individual homeowners for changes to communal property must be presented to the Peppergrass Board of Directors, either directly or through the appropriate committee chair
2. Such requests will be discussed and officially decided by the board in executive session (i.e. that 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 such board decisions to the individual concerned
6. The property manager will take all necessary steps to execute such board decisions

Adopted October 19, 2004

Retyped August, 2016

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

Maintenance fees received after the twentieth of each month are considered late and a monthly late charge of \$20 is automatically added to a homeowners' obligation. Late fees are invoiced quarterly.

Insurance

The association maintains 100% replacement cost insurance coverage on each lot and common area. Coverage will include the following: footings, 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 walls. 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 own 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. To view property tax assessments and payment options refer to this website

<http://www.co.monroe.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/homeowners.

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 also established rules and regulations to identify pool usage issues that have arisen in past years.

The pool is usually open from Memorial Day through Labor Day. Prior to opening day in May all homeowners who are not delinquent in paying homeowner fees will receive the entry code, opening/closing dates, pool operating hours and a copy of the pool rules/regulations. Please read these carefully. The lock code is not to be given to non-residents; guests must be accompanied by the homeowner/resident; food and drink are not allowed on the pool deck but are allowed on the wooden deck and at the pergola areas. A complete copy of the pool information is on the website and is posted on the clubhouse bulletin board.

Clubhouse

Only Peppergrass residents/homeowners 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 bathrooms. It may be reserved on a 'first come, first serve basis' by contacting the property manager. An agreement must be signed and deposits of \$35 rental fee and \$75 cleaning fee are required. An inspection after the event will be conducted. If no cleaning is necessary the cleaning fee will be refunded. The clubhouse key may be checked out during regular business hours at the property manager's office. A complete copy of the clubhouse guidelines and rental agreement are on the website and at the Book Exchange during hours of operation.

Tennis/Pickleball Court

A homeowner/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.

Shelterhouses

Located on the Peppergrass property are two shelter houses. One is located by the tennis court and has four picnic tables. The second is located on the north side of the property next to the detention pond. The second shelter house has no furnishings. The shelter houses do not have to be reserved and are open for use at any time of the day until evening. Again, you are asked to be considerate and share.



Activities

The purpose of the Activities Committee is to foster a unified 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. They brainstorm and execute planned events at their committee meetings on the third Monday of the month at 5:30 pm at the clubhouse. The committee is always open to new members. Here are regular monthly activities:

Ladies Coffee

This activity occurs on the first Wednesday of the month. The ladies meet at the clubhouse from 10 am to 11:30 am. Everyone brings a treat to share; coffee and tea are provided. Before, during, and after, the ladies enjoy each other's company and getting to know their neighbors. Volunteer hostesses decorate and do set-up. Everyone joins in clean up.

Book Exchange

Over 1000 books are available at the Peppergrass Book Exchange located downstairs at the clubhouse. Founded on the honor system, each person is asked to return books they have read before selecting new ones to take home. Homeowners/residents may also donate books, jigsaw puzzles, and videos to the Book Exchange. This activity is offered at the following days and times:

- First Wednesday of the month from 10 am to 11:30 pm
- Second Tuesday of the month from 6 pm to 7:30 pm
- Second Saturday of the month from 10 am to 2 pm

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 available jigsaw puzzles. There are no formal guidelines.

Community Social Events

From February through November, the Activities Committee features a community-wide endeavor for all to enjoy. This could be an outdoor picnic, White Elephant Bingo, Ice Cream Social, or any other activity which promotes meeting your friends and neighbors for a fun time. The community event is usually held on the third Friday of the month from 5:30 to 7:30 pm at the clubhouse. Notification is in the newsletter and on the website.

Welcoming Committee

The purpose of the Welcoming Committee is to reach out to new homeowners and make them feel included. New arrivals are given a copy of the Resident Guide, Policies Manual, contact information for Peppergrass and the city of Bloomington.



Pets

We love having dog owners in Peppergrass and we thank all of those owners who care for their pets — and their neighborhood — in 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. You must pick up your dog's waste anywhere and everywhere on Peppergrass property — even in the green space areas. Your dog must always be controlled and supervised when outside and you must obey local leash laws.

If you have a pet, or plan to get one, please consult the *Declaration of Covenants, Conditions and Restrictions* document, Article VI, Paragraph K available on our website. As Peppergrass is within the city limits of Bloomington, the association adheres to the city's animal ordinance and restraint policy. The ordinance may be viewed by logging on to <http://bloomington.in.gov/code>. Choose "Code of Ordinances", Title 7, Chapter 7.24.



Snow Removal

Snow will be removed from public sidewalks and mailbox areas when accumulation reaches one inch. Additionally, after each snowfall, snow will be removed one time from all driveways and front entryways when snowfall reaches three or more inches. 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 icing conditions, homeowners 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 peppergrassboard@yahoo.com. Request this service and be sure to include the email address you want used, as well as your name and phone number. The 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 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 this Resident Guide, and a copy of the Policies Manual, and other information.

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

Nextdoor Peppergrass

Nextdoor Peppergrass is a private social network for residents of Peppergrass. 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 neighborhood 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. Please read these documents as soon as possible. Referral copies are available at the Book Exchange during hours of operation.

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 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 the third Tuesday in January.

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 current homeowner is responsible for the maintenance and repair of these modifications. Similarly, if a past or current homeowner has 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 are encouraged to first be aware of the policy which is relevant to the modification you are considering and then submit Request for Addition or Alternation form to the Board of Directors for consideration. The details you will need to provide are on the form. This form is available on the website or a printed copy is available at the Book Exchange during regular hours of operation. You may make interior modifications without board approval if no load-bearing walls are affected.

Exterior modifications subject to board 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, installing a flag pole or satellite dish. When in doubt, please contact Costley & Co.

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 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 3.

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.

- periodically check hoses to the clothes washer and dishwasher, water valves and pipes to the water heater
- check smoke detectors and fire extinguishers
- check lint accumulation in clothes dryer lines and vents
- do not store flammables around the water heater or furnace
- maintain heat in the unit during winter months, even when the unit will not be occupied
- disconnect garden hoses in winter and turn off inside water valves to exterior faucets
- 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 feet from the residence structure without the express written consent of the board of directors. Any landscaping installed by an owner, or approved by the board, outside the 10 foot area shall be maintained at the sole expense of the owner and not the association.

If you do not want plants in the 10-foot planting area around your unit to be trimmed, please acquire a red flag(s) from the association and place the flag where it is clearly visible in ALL planting areas around the unit. If red flags are present, ALL landscaping in the perimeter will be left untouched. Residents may obtain red flags by contacting the property manager or a board member.

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/homeowner. 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 or estate sale.

When is trash day?

Thursday is the scheduled trash and recycling day for Peppergrass. 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.

Trash is removed weekly and must be in containers no larger than thirty-five gallons and weigh no more than forty pounds. It will only be picked up if it has a City of Bloomington trash sticker placed on it. Trash stickers should either be placed on the handle of the container or around the neck of individual bags placed out for pick-up. Stickers may be purchased at local grocery and hardware stores.

Is there a recycling/yard waste service?

Recycling is bi-weekly on the "B magnet" schedule. A recycling schedule is available at http://bloomington.in.gov/documents/viewSection.php?section_id=299 or you may request a recycling magnet by calling the City of Bloomington Sanitation, Recycling and Yard Waste Division at 812-349-3443 to receive a magnet by mail.

Recycling must be sorted into two different groups prior to being placed out for curbside pickup. All glass, plastic, and aluminum items may be placed together while all paper, cardboard, and other paper fiber materials may be placed together. Yard waste is picked up on the regular recycling day during the months from April through December. Yard waste must be in paper bags or bundles require a green yard waste sticker.

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 lost 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

- Leave a voice mail message with the following details: Name – Address – Contact Number – Problem/Issue Details.
- Or, by email at info@costleycompany.com
- Include the same information as mentioned above using your address in the subject line. Example: 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 regular 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 request approval of the board of directors prior to installation. Consideration by the board will be prompt and will be to insure that the policy provisions and restrictions are met. The Satellite Dish Policy is available in the Policies Manual at the Book Exchange or found on the website. The Request for Addition or Alteration of Property is on page 14 and copies are also available at the Book Exchange during hours of operation.

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: _____ DATE: _____
Name
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.

Description 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 _____

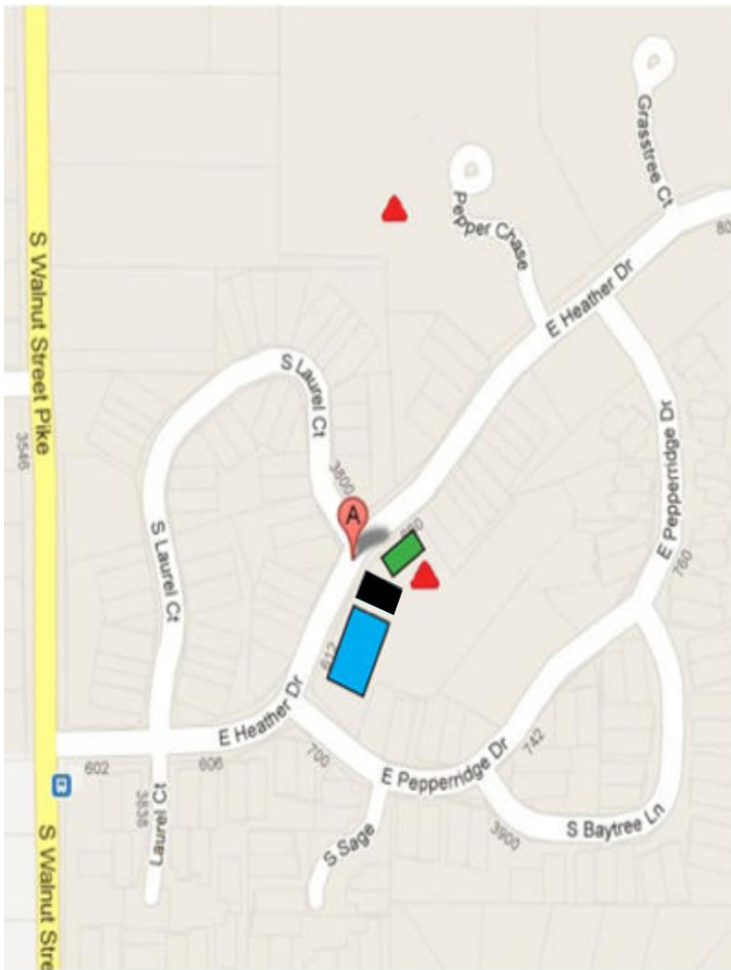
Approved with the following stipulations: _____

Board President's Signature - _____ Date





Reason for disapproval if request if denied: _____

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

Peppergrass Street Map



Peppergrass Homeowners Association
654 Heather Drive
Bloomington, IN 47401

-  Clubhouse
-  Tennis Court
-  Swimming Pool
-  Shelter Houses