RULES GOVERNING THE ASSOCIATION

The following rules are based on provisions of the Bylaws, Declaration of Horizontal Property Ownership, and agreed upon community practices.

PROPERTY MANAGEMENT PORTAL: When you become a new homeowner the title company will alert the HOA's property management company, Phoenix Property Management Group, who will in turn contact you via email and provide you with a link to set up an on-line portal. Through the portal you can set up automatic payments, pay monthly HOA fees, pay the annual insurance fee, and submit maintenance requests. Should you not receive portal information from Phoenix, contact them for assistance in setting up your portal.

Phoenix Property Management Group

https://www.phoenixpropertymanagement.net/windermere-east-hoa

Email: officemanager@phoenixpropertymanagement.net

Phone: 812.330.8655 Address: One City Centre

120 W. 7th Street

Suite 204

Bloomington, IN 47404

PAYMENTS: HOA monthly fees and annual insurance payment can be made through the on-line portal, by postal mail or in person. Payments are due on the first of every month and will incur late fees if not paid promptly. For the period March 1, 2025 through February 29, 2026 HOA fees are \$325/month. More detailed information is available in Section 3 of this document titled "Payments: HOA Fees, Insurance, Assessments," posted on the Phoenix website and included in the Welcome Packet.

SPECIAL ASSESSMENTS: Periodically the Association must engage in major projects which exceed the funds generated by HOA fees. Should an assessment be necessary, owners will be notified and will have the opportunity to vote for approval. More detailed information about Assessment is available in Section 3 of this document titled "Payments: HOA Fees, Insurance, Assessments" posted on the Phoenix website and included in the Welcome Packet.

PARKING: Covenanter Court is reserved for short term parking for guests and owners. Parking is not permitted at any time in the Covenanter Drive and Rechter Road entrance driveways, to allow access for emergency vehicles. Violators are subject to towing fees. On occasion owners may parallel park in front of their garages. Units with multiple cars are expected to park two cars in the garage. If an owner has more than two vehicles, special arrangements must be made with the Board and can be terminated at any time by the Board.

TRASH & RECYCLING: Trash is collected on Friday morning. Recycling pick-up occurs every other Friday of the month by the same company that handles trash pick-up. Containers should be placed outside the garage doors on Thursday evening since pick-up may occur early Friday morning. Standard issue trash and recycling bins are currently provided by Republic Services. Trash should be placed in tied plastic bags. Owners should contact Phoenix to either begin or end recycle service.

MAINTENANCE REQUESTS: Routine maintenance requests should be reported through your on-line portal. Alternatively, call Phoenix at 812.330.8655, leaving a message or email your request to:

maintenance@phoenixpropertymanagement.net

Additional information about submitting maintenance requests is available in Section 4 of this document titled "Maintenance Reporting Procedures," posted on the Phoenix website and included in the Welcome Packet.

RENTAL & HOUSE SITTING: Since Windermere East is an owner-occupied Community, renting and long-term house-sitting are not allowed. The Board will consider truly exceptional circumstances, which must be approved in writing in advance. City of Bloomington licensing and inspection regulations must be followed. There is a limit of two years during the homeowner's ownership of the condominium for approved rental or house-sitting or any combination thereof. Approval will only be granted for up to one year at a time; approval beyond one year must be requested in writing and is not guaranteed. Short-term rentals such as Airbnb are strictly prohibited.

SALE OF PROPERTY: Before any property is placed for sale, please inform the Board of Managers of your pending listing.

PLANTINGS: Any individual plans for planting or landscaping must be presented in writing to the Board of Managers and approved in writing before work is undertaken, with the exception of flowers and small bushes (no trees) planted along the immediate front and sides of individual homes.

PATIO/DECK MAINTENANCE: Owners are responsible for keeping limited common areas including their patios, decks, and adjacent areas free of weeds, trash and debris.

DRAINAGE: Only potted plants may be used near drainage systems on patios and adjacent spaces so that roots do not interfere with proper drainage. Also, no objects may be placed in drainage channels (e.g. between patios and garages of the West and South buildings) that would interfere with proper drainage.

EXTERNAL ADDITIONS: There are to be no additions of any size to the outside of the building, including antennas, decks, and other patio structure without prior written permission of the Board of Managers.

OUTDOOR GRILLING: Gas and charcoal grills are permitted but cannot be placed near siding or patio fences. Gas and charcoal grills are not permitted in units 2628, 2632, 2636 and 2640 because balconies are too narrow to safely accommodate outdoor grilling.

OPEN FIRE PIT CONTAINERS: Owners may not use any open fire pit containers. Air pollution control rules in the State of Indiana prohibit open burning in condominium complexes. Open burning is the burning of materials in a manner that releases smoke and other emissions directly into the air without passing through a chimney or smokestack from an enclosed chamber.

GARAGE DOORS: Garage doors should normally be kept closed.

WINDOWS: All windows should have curtains, drapery linings or blinds that are neutral in color so that the exterior of the windows present a uniform effect.

PAINTING: Painting front doors, shutters and other exterior trim are the responsibility of the Association. If individual homeowners wish to change colors (at their own expense) prior written approval of the Board must be obtained.

PETS: Dogs are to be kept on leashes when in common areas of the property. Pet owners are responsible for cleaning up after their pets.

OTHER ITEMS: If you have questions about Association policies and practices, which are not addressed in this document, please check with the Board.

Owners who disregard rules will be notified by email by the Board to make changes that comply with stated rules and will be given adequate time to make corrections. Should corrections not occur the Board may take corrective action at the expense of the owner.

PAYMENTS: HOA FEES, ASSESSMENTS, INSURANCE

HOA MONTHLY FEES: HOA monthly fees can be made through the on-line portal, by postal mail or in person. Electronic payments will be subject to an electronic process fee.

Postal mail payments should be sent to:

Phoenix Property Manager Group

PO Box 7812

Bloomington, IN 47407

In person payments can be submitted at:

Phoenix Property Management Group

One City Centre

120 W. 7th Street

Suite 204

Bloomington, IN 47404

HOA fees are due on the first of every month and will incur late fees if not paid promptly. Payments submitted after the 1st of the month are subject to the following provisions:

- 1st of month: payment due
- 10th of month: payment past due
- 5-day grace period
- 16th day: a \$10 late fee will be imposed and notification sent to the homeowner. Late fees will be imposed each month when the account is past due. Each time a late fee is levied, notification will be sent to the owner with an updated statement.
- 30th of the month: the homeowner will receive a cautionary letter and an updated statement including the late fees.
- 60th day: the account will be turned over for collection

ANNUAL INSURANCE PAYMENTS: In addition to monthly HOA fees, the owner(s) of each unit also pays an annual insurance premium to cover shared property (everything other than the interior of your unit) and liability. Insurance premium payment is due August 1st and has recently (as of 2025) approached \$1,000. Paper bills are not sent, and the payment is not automatically added if you are on automatic withdrawal.

In the past the Board has discussed adding an estimated amount to cover the insurance premium in the monthly HOA fee, but so far owners have preferred to

make a separate payment once a year. Owners should also purchase a separate condominium insurance policy to cover the internal contents of your unit.

SPECIAL ASSESSMENTS: Although infrequently needed, the expense of funding a major project cannot be covered by HOA fees. Special assessments must be approved by a two-third majority of owners. Voting takes place at either the annual February Association meeting or at a special meeting called by the Board of Managers.

MAINTENANCE REPORTING PROCEDURES

Routine maintenance issues should be directed to Phoenix Property Management.

• <u>During normal business hours</u> of 9:00 a.m. to 4:00 p.m., Monday through Friday, or outside of normal business hours the best way to submit maintenance requests is through your online portal. Alternatively, call 812.330.8655 or email maintenance@phoenixpropertymanagement.net

To report **emergencies** at any time:

• Call 911 immediately for emergencies such as, but not limited to fire, breakin or if you smell gas or believe there is a gas leak. In the case of a potential gas leak, leave your residence immediately.

Examples of **NON-EMERGENCIES** are:

- o noise complaints or parking disputes
- downed trees or branches that do not endanger structures or sidewalks

If you have pets, it is your responsibility to secure them, so they do not interfere or make the completion of the maintenance repairs difficult or impossible.

If any maintenance is the result of owner damage or neglect, you will be responsible for labor, parts and costs associated with the repair.

Maintenance issues that are the responsibility of the Association:

Requests for repairs which the homeowner believes to be the responsibility of the Association must first be submitted to Phoenix for pre-approval. Phoenix will conduct an inspection, and if work is warranted, obtain contractor bids (if necessary) and secure Board approval for the expenditure. Homeowners may not hire a contractor themselves and request reimbursement from the Association for maintenance or repairs that are the Association's responsibility.