

**COPPERTREE HOMEOWNERS ASSOCIATION
RULES & REGULATIONS 2025
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REVISED 8.28.26**

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PREAMBLE

The Coppertree Homeowners Association ("Association"), acting through its Board of Directors, has adopted the following Rules and Regulations ("Regulations") which may be amended, revoked or altered from time to time by action of the Board. These Regulations supplement and do not replace the covenant, restrictions and easements contained in the CHOA Declarations of Covenants, Conditions and Restrictions.

Definitions: "Homeowner" applies to the Lot Owner, the resident's family, employees, agents, visitors or guests; CHOA means the Association and its management agent, when the managing agent is acting on the Association's behalf. "Home" means any single-family dwelling unit.

EXTERIOR HOME MODIFICATIONS

 **KEY RULE:** Anyone making any exterior changes to a building or grounds must first get approval from the Board of Directors, with requests submitted through the CHOA portal managed by Costley & Company.

Awnings

If two adjacent homeowners install awnings over patio areas, the awnings must match (or be as close as possible) in style and color. Board approval required.

Doors & Windows

- **Front Doors:** Two approved replacement options available on Costley Portal
- **Front Door Painting:** HOA will pay for repainting if no glass storm door is installed
- **Required Paint Formula:** Available on Costley Portal
- **Window Restrictions:** No window fans or air conditioners permitted on exterior

Driveways

Driveway resealing is the homeowner's responsibility.

Fencing

- **Patio Fences/Decks:** Fences and decks are the responsibility of homeowner. For deck renovations/updates, homeowner may use either standard wood planks or composite materials (such as Trex) in colors that are consistent with Coppertree color formula for trim/ fences/decks found on page 3. When submitting architectural request on Costley portal, please provide sample of color. For fence/deck railing renovations, wood railings or black aluminum are permitted. When submitting architectural request on portal, please note height of patio fence.
- **Privacy Fences:** Community-installed privacy fences maintained by HOA
- **Inspection & Repairs:** Annual Board inspections; 30-day notice for required repairs

Garage Door Lighting

Two approved garage door light options available on Costley Portal.

Holiday Decorations

- **Display Period:** 30 days before to 14 days after holiday
- **Lighting Hours:** 8 AM to 11 PM only
- **Examples:**
 - Christmas: November 25 - January 8
 - Halloween: October 1 - November 14

Painting

- **Exterior Painting:** Must use standardized community colors
- **Two Standard Colors:** Front door and trim/decks/fences/garage

Paint Formulas:

Formula for trim/decks/fences/garages:

CCE*Colorant 02 32 64 128

B1 Black 2 - - -

Y3 Deep Gold 2 32 - -

R2 Maroon - 8 - -

W1 White 4 60 - -

Formula for front door:

S1 Ox 16.7500

W1 Ox 16.8125

M1 1x 6.1250

R3 Ox 24.2500

Formulas can also be found on the Costley portal.

Flag Poles

Please request approval for the installation of new flag poles. All flag poles must be properly maintained. The homeowner is responsible for any damage that may occur (e.g., high winds that can twist the support structure).

Prohibited Items

- Basketball goals (temporary or permanent)
- Outside clothes drying
- Window fans or air conditioners

LANDSCAPING & GROUNDS

HOA Maintained Areas

The Association performs weeding, pruning, and mulching in designated front areas per landscaping contract. See schematic on file for HOA maintenance boundaries.

Homeowner Responsibilities

- **Dead Plantings:** Remove and replace in HOA-maintained areas

- **Additional Beds:** Full responsibility for maintenance
- **Sidewalk Areas:** Maintain areas adjacent to and on either side of sidewalk
- **Downspout Drains:** Install and maintain drainage systems; HOA will incur costs to convert underground drains to above ground
- **Tree Trimming:** Keep plantings/trees trimmed away from structures
- **Shared Areas:** Strip between driveways shared by both neighbors

Mulching

Homeowners doing their own mulching must use hardwood mulch matching the Association's landscape vendor product. Non-matching mulch must be removed and replaced.

MAINTENANCE RESPONSIBILITIES

Requesting Maintenance

- **Submission:** All requests through Costley online portal
- **Response Time:** Decision within 30 business days
- **Bidding Requirements:** Repairs over \$1,000 require two vendor bids
- **Small Repairs:** Under \$100 can be approved by Association President

Garage Door Maintenance

HOA Responsible For:

- Garage door panels and hardware
- Outer weather seals
- HOA will replace door panels/hardware/seals if it is determined that normal wear and tear has occurred: replacement will be at homeowner's expense in cases of door neglect

Homeowner Responsible For:

- Garage door opener system (motor, remotes, keypads, safety sensors)
- Tracks and rollers (cleaning, alignment, lubrication)
- Springs and cables (high-tension components - use professionals)
- Hinges and brackets
- Regular lubrication of moving parts
- Keeping area clean and obstruction-free

Maintenance Schedule:

- Quarterly visual inspections recommended
- Annual professional servicing recommended

Other Homeowner Responsibilities

- **Windows:** Broken glass, screens, and fixtures

- **HVAC:** Check AC unit level/centering; annual furnace inspection
- **Plumbing:** Replace toilet flappers every 2 years; inspect washing machine hoses
- **Seasonal:** Remove exterior hoses before winter; turn off main water if unoccupied 2+ weeks
- **Dryer Vents:** Clean regularly for safety
- **Chimney:** Inspect and clean as needed

Recommendation: The HOA strongly recommends homeowner use insured and bonded service providers. Homeowners are legally responsible for the onsite work performed by service providers.

Solar Panels

Solar panel installation not permitted. Under Indiana House Enrolled Act 1196, homeowner petition rights don't apply since the Association maintains roofs.

PARKING & VEHICLES

Guest Parking

- Park in designated areas only
- Large gatherings: park on ONE side of street to allow emergency vehicle access

Restrictions

- **Overnight Street Parking:** Prohibited
- **Grass Parking:** Prohibited (may damage irrigation)
- **RVs, Boats, Trailers:** No storage/parking except for loading/unloading

PETS & RECREATION

Pet Policies

- **Allowed:** Dogs, support dogs, cats, customary household pets
- **Outdoor Requirements:** Must be leashed and supervised per City of Bloomington ordinances
- **Cleanup:** Owners must immediately clean up pet droppings
- **Damage:** Pet-caused damage repaired/replanted at owner's expense

Gazebo Rules

Free communal use for all residents. Join others unless reserved for private party. Instructions for reserving the Gazebo can be found on the Costley portal.

Rules:

- Respect other residents (reasonable activities, noise, hours)
- No cooking or fires
- Bring battery-powered lights if needed

- Pack in/pack out - no trash containers provided
- Self-report and pay for any damage
- Questions go to Board President or officers

POND

Safety & Use Restrictions

- Children must be supervised
- No boats allowed
- Fishing prohibited
- Water treatment and fountain maintained by Association

UTILITIES & TECHNOLOGY

Fiber Optic Installation

- **Vendors:** Smithville, AT&T have installed community lines
- **Installation Request:** Formal Board request through online portal required
- **Requirements:** Detailed layout from junction box to home
- **Impact on Neighbors:** Board may refuse or require damage payment for installations affecting neighboring properties or any part of the community

Utility Line Insurance

Association contracts annually for exterior home coverage including underground utility lines. Homeowners billed for their share. Individual utility company insurance plans available separately.

ADMINISTRATIVE & FINANCIAL

Association Fees

- **Due Date:** First day of each month
- **Past Due:** After the 5th of the month
- **Late Fee:** 10% if not paid by month end (cumulative each month unpaid)

Management Contact

Costley & Company Rental Management

Phone: 812.336.6246

Email: info@costleycompany.com

Portal: Costley Portal for requests and information

Required Notices

Homeowners must notify the Secretary and Costley of:

- First mortgage liens (provide mortgagee name/address)
 - Mortgage changes, refinancing, or payoffs
 - Must also notify insurance carrier of mortgage changes
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SERVICES PROVIDED

By the Association

- **Lawn Care:** Per contract with approved landscape vendor
- **Snow Removal:** Driveways/sidewalks when snowfall exceeds 2 inches (chemical treatment optional)
- **Pond Maintenance:** Water treatment and fountain maintenance

By City of Bloomington

- **Street Snow Removal**
 - **Trash & Recycling:** Thursday morning pickup (containers out Wednesday evening)
 - **Yard Waste:** Special bags required, scheduled pickup dates, bundled limbs/twigs allowed
 - **Billing:** Yard waste charged on monthly city utility bill
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ENFORCEMENT

The HOA Board monitors compliance with all regulations. Violations result in written notices with required corrective action timeframes. Failure to comply may result in fines per the HOA's established fine schedule and governing documents.

For complete maintenance responsibility details, see attached "Maintenance Responsibilities Chart" which provides a thorough overview of Association/Owner respective responsibilities.