



COVINGTON CREEK POLICIES AND RULES

AS OF JULY 1, 2014

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INTRODUCTION

The following are the board approved policies and rules as of July 2014.

NOTE: THESE POLICIES AND RULES SUPERCEDE ANY PREVIOUS RULES OR POLICIES. Some previous policies and rules have been eliminated and others have been modified or reworded. These policies and rules have been categorized and indexed for easier reference.

Living together in a condominium community can and should be most enjoyable. However, individual satisfaction in this setting is dependent upon the cooperation of all residents, both owners and renters. When purchasing a condominium, the owner agrees to comply with the Covington Creek Condominium Bylaws, the Indiana Condominium Codes (which are available at: <http://www.in.gov/legislative/ic/code/title32/ar25.5/ch3.html>), and the Policies and Rules as determined by the CCCA Board of Managers (bylaws are on website).

It is the responsibility of every resident to assist in maintaining the community by being alert citizens and by reporting infractions of the bylaws, codes, rules and policies. The board has the ability to take legal action for infractions. However, there must be documented evidence in order for the board to take any kind of legal action. Any questions regarding the following policies and rules should be directed to a member of the Board of Managers.

COVE CLUBHOUSE

1. The Cove may be reserved by a resident (renter) or owner as an extension of their living room or for regularly scheduled activities of the Cove Committee. The resident or owner reserving the Cove must be present at all times during the function. Fire laws limit the capacity to 100 people.

2. The Cove reservation year runs from January 1 through December 31. The rental fee is \$50 which is non-refundable. A check for \$250 must also be submitted at the time of the rental. This check will be returned (or shredded) after the Cove Committee has determined that the Cove has been left in clean condition and that no contents of the Cove have been damaged. The Cove committee has the authority to withhold any or all of the \$250 to cover cleaning or damages. Cove Committee members are listed in the Directory.

3. No smoking is allowed in the Cove at any time.

4. Any equipment belonging in the Cove (card tables, chairs, etc.) are to be used *only* in the Cove.

DOGS OR OTHER PETS

1. As residents of the City of Fort Wayne, all city codes pertaining to pets apply. The city ordinance may be reviewed at <http://www.cityoffortwayne.org/city-ordinance.html>.
2. All dogs and cats must be under the physical control of the owner or attendant by leash when off the owner's property. Dogs and cats should be fed within the home or limited common area.
3. Owners must pick up all pet droppings on all common areas throughout the property.
4. Owners/residents who do not comply with the city ordinance should be reported to the city's Animal Care and Control Officers at 260-427-1244.
5. Pets are prohibited from the tennis court and swimming pool areas.

EXTERIOR CHANGES AND OTHER MODIFICATIONS

1. Railings for safety may be installed subject to board approval. All railings are to be purchased, installed and maintained by the owner.
2. All exterior changes and/or modifications must be presented to the board, in writing, for approval. *(This is covered in bylaws for windows and doors only.)*
3. Satellite dishes will be allowed in compliance with federal regulations. Any damage to the limited common area or common area as a result of a satellite dish is the responsibility of the owner.
4. One FOR SALE sign may be placed in the front door or window of a unit.
5. White non-blinking lights may be used in decorating for Christmas outside of the units and in the common areas. Wreaths may be hung on French doors, gates and garages. No other type of lighting or decorations on buildings or fences is permitted. All holiday décor must be removed within 30 days following the holiday.

INSURANCE

1. All insurance claims on CCCA's master insurance policy must be processed through the maintenance office or submitted to the Board of Managers through the insurance chairperson.

2. Insurance for the interior and contents of each unit is the responsibility of the unit owner. Owners must consult with their insurance agent to be sure they have adequate condominium insurance.

MAINTENANCE, REPAIRS AND PAINTING

1. **Garage doors:** The association will pay for a) repainting the outside of the door; b) repairing or replacing door springs, track and rollers; c) repairing or replacing door panels. The association will not pay for repairing or replacing: a) electronic door opener mechanisms; b) door opener remotes; c) damage caused by the homeowner's negligence. Garage repairs should be requested through the maintenance supervisor. In an emergency situation, garage repairs contracted by the owner will be reimbursed only at the rate charged by the current contractor in use by Covington Creek Condominiums. The current contractor is Overhead Door.

2. **Exterior surfaces of units:** The association shall maintain all exterior surfaces of the units. The choice of material, color, and scheduling of work will be at the discretion of the Board of Managers and the maintenance supervisor.

3. Window and door colors are defined in Article VI, Section 6.01 (h)(1) of the Bylaws.

4. All wood decks and patios are the responsibility of the owner for repairs or replacement.

5. Any repairs to utilities under patios may be at the expense of the owner if the owner's landscaping contributed to the problem. The replacement of patio material (concrete, wood, plants, etc.) is the responsibility of the owner.

6. Maintenance of all Common Area is the responsibility of the Board of Managers. This includes trees, shrubs, bushes and vines. Vines should be kept off of wood surfaces. Owners are responsible for the vines on patios. Vines must be trimmed or pulled and kept off of neighboring garages and fences. Any questions or concerns related to the maintenance of the grounds should be referred to the maintenance supervisor and not addressed directly with maintenance contractors. Any special requests for landscaping, tree trimming, etc. should be submitted to the maintenance supervisor.

7. Replacement of any skylight must be in accordance with the original design.

8. The board will seek compensation for the damage to the grass, trees, shrubs or any other common area property (if the party is known). Failure to compensate for any damage will result in prosecution.

9. With the exception of treating for carpenter bees, all insect infestations are the responsibility of the homeowner. This includes bees, wasps, ants or any other type of insect problem. The board has the right to inspect unit exteriors and grounds.

10. Maintenance requests should be submitted in writing on the forms provided at the maintenance office. Requests may also be emailed to cca@frontier.com.

11. The owner is responsible for any repairs to the rear patio concrete stoop and rear concrete patio slab. The association is responsible for the front porch stoop.

12. Snow plowing begins as snow reaches two inches or more in depth but may depend on the forecast if more heavy precipitation is forecast. The decision of when plowing begins is made by the maintenance supervisor.

13. Trash is picked up on Monday mornings. Individual dumpsters should be placed outside garages early Monday morning or late on Sunday evening.

MONTHLY ASSESSMENTS

1. The monthly maintenance fees shall be by automatic withdrawal from unit owners' bank accounts or by one check submitted for the entire year. While the board has no way to legally enforce this policy, the policy was adopted for the convenience of the owners and to assist the treasurer in collecting the monthly fees. All owners are encouraged to comply with this policy. There are NO security issues with this policy. The ACH information is processed by Baden, Gage & Schroeder. Officers do not keep this information in their homes.

2. Maintenance fees are due on the first of each month and considered delinquent after the 10th of the month. A \$25 late fee will be charged if the fees are not received by the 10th of the month. If an owner has an emergency situation and is unable to pay the fees on time, the treasurer should be contacted immediately. Maintenance fees delinquent over sixty (60) days may be filed in small claims court, OR a lien may be filed against the owner's property.

3. Delinquent residents may also be denied use of the swimming pools, tennis courts, clubhouse, and may be denied the privilege of voting in the annual election if the delinquency is past 90 days. Maintenance requests will not be honored for those residents who are delinquent.

PARKING POLICIES AND REGULATIONS

1. Garages are intended for vehicle parking and not for storage. If you have 1 or 2 vehicles, they **MUST** be parked inside your garage (unless they do not fit).

2. Owners with more than 2 vehicles shall park their extra vehicle(s) in delineated parking areas **ONLY**. All vehicles parked in the common parking areas must be moved at least every 5 days, must be legally registered and plated, and must have a Covington Creek decal on the front windshield, passenger side. Decals are available at the maintenance office.

3. Parking alongside or immediately adjacent to garages and on streets or drives marked as “NO PARKING” is prohibited. This policy is necessary to allow for emergency vehicle access (fire lanes), mail delivery, trash pick-up, and snow plowing. The “NO PARKING” areas are considered **FIRE LANES**; this is a Fort Wayne City Fire Code.

4. Vehicles parked in areas where no parking is permitted will be tagged with a warning ticket. On the second offense, a sticker will be applied to the vehicle window. On the third offense, the vehicle will be towed at the owner’s expense.

5. Parking commercial vehicles, campers, boats, disabled vehicles, unlicensed vehicles, or trailers of any kind in residential parking lot areas or at the Cove parking lot is prohibited. Residents and guests with motor homes, camper trailers or commercial vehicles must find offsite parking or are subject to being towed.

6. As with any rules, policies, or regulations, there are exceptions. Permitted exceptions for the Parking Policies and Regulations above are:

- Vehicle parked parallel to garage for loading or unloading purposes;
- Vehicle parked parallel to garage for washing or cleaning purposes;
- Cars or trucks not parked in garage due to cleaning of garage or using garage to construct a project, paint doors, etc. Such projects should be short term (1-3 days);
- Due to a party or family gathering when additional parking is needed due to all parking spaces being full. Temporary parking is permitted on the streets; no parking is allowed on the grass!

7. If any property owner has a unique situation that would make it difficult or impossible to adhere to the Parking Policies and Regulations set forth above, specific requests should be submitted to the Board of Managers in writing.

PUBLICATIONS

1. The CCCA newsletter is distributed either via email or in hard copy once a month after having been approved by the board.
2. No personal advertising will be permitted in the newsletter.

SAFETY AND SECURITY

1. The recreational area south of the tennis courts is provided for sports activities and gardening. The play equipment is provided for young children.
2. The use of any kind of a weapon is prohibited on Covington Creek property.
3. No skate boarding is permitted on the premises.
4. No motorcycles are permitted on the pathways at any time.
5. Mallard Cove gate openers are available for purchase at the maintenance office for \$25.00. This is a purchase and not a refundable fee. Remotes may be sold to the new owner when a unit is sold.
6. A security information form is available at the office. It is designed to provide emergency information only; the information will not be distributed. All owners are required to have this information on file. Also, a central key safe is located in the office. The key safe is maintained under double lock. Three board members and maintenance personnel are designated to have the access codes. The purpose of the key safe is to provide access IN AN EMERGENCY SITUATION WHERE NO OWNER IS AVAILABLE or should the owner be locked out of his/her residence.
7. For security purposes, all front porch lights should be in the “on” position 24 hours a day.
8. For any type of incident (suspected burglary, persons trespassing, vicious or barking animals, altercations between individuals, disturbing noises, etc.), CALL 911. Any criminal activity, no matter how minor, should be reported.

SHUFFLEBOARD

1. The shuffleboard equipment is kept in a storage box inside the tennis courts. All equipment must be returned to the box when not being used.
2. No children under 16 are allowed to use the shuffleboard equipment unless under the supervision of an adult.

3. Any damage to the shuffleboard equipment should be reported immediately.
4. The shuffleboard court shall not be used for any other purpose other than the playing of shuffleboard. No bicycles, rollerblades, skate boards or pets allowed on the shuffleboard court.

SWIMMING POOLS

1. Pools are for use between 6:00 AM and dusk daily from Memorial Day weekend to Labor Day (unless time extended by approval of the Board of Managers).
2. Pool gates are locked; each owner is provided with a key and is responsible for the use of that key by all members of the unit and by guests. If keys are lost, replacement keys must be purchased from the maintenance office.
3. Pools 2, 3, and 4 are for the use of residents and guests age 16 and older. No exceptions are allowed.
4. Children 15 years of age or younger must use the main swimming pool by the clubhouse (pool 1) and must be supervised by a responsible adult.
5. Swimming is at your own risk; no lifeguards are provided. No one should swim alone; no diving is permitted in any of the pools.
6. Food is allowed poolside; however, no glass or ceramic containers are allowed inside the pool fences.
7. Plastic pants are required for children wearing diapers.
8. All residents/guests must comply with the rules posted at poolside. These rules are required by the Allen County Board of Health.
9. No spitting, spouting of water, or blowing noses in the pool.
10. No running or boisterous playing is allowed in the pool area.
11. Persons with any considerable areas of skin damage (cuts, blisters, rashes, etc.) shall not use the pools.
12. Residents are responsible for cleaning the pool area of any debris that they, or their guests, bring into the pool area. Trash containers are supplied for cleaning up and disposing of all trash. No diapers should be deposited in the trash containers at the pool.
13. Any damaged equipment in the pool area should be reported immediately.

14. Any flotation objects or other water toys brought to the pool should be removed when the owner exits the pool area.

15. Furniture is provided by the association; personal furniture should not be brought into the pool area.

16. No barbecue grills are allowed within the pool area.

17. Umbrellas are provided for residents use at all pools. PLEASE put them down after use to avoid damage during summer storms.

18. If trespassers are found in the pools (people who are not owners, residents or guests of residents), call the maintenance supervisor, a board member, or Fort Wayne Police (911).

19. COOPERATION OF ALL OWNERS/RESIDENTS/GUESTS IS REQUIRED; NON-COMPLIANCE OF THE POSTED RULES COULD RESULT IN THE POOLS BEING CLOSED BY THE ALLEN COUNTY DEPARTMENT OF HEALTH.

TENNIS COURTS

1. The tennis courts are kept locked and may be accessed by the same key that is used for the swimming pools. Each owner is entitled to one key.

2. Tennis shoes only are allowed on the courts (no black soled shoes).

3. Bicycles, rollerblades, skateboards and pets are not permitted on the courts. No ball playing of any kind other than tennis is permitted.

4. Sitting or leaning on the nets is damaging to the nets and net straps and is prohibited.

5. Tennis ball cans and other debris should be placed in the trash receptacles provided.

6. Guests are permitted as long as the rights of the residents to the use of the courts are not curtailed.

7. The gate to the tennis courts shall be kept closed.

8. Children who are not playing tennis shall not be allowed on the court.

9. All tennis rules, regulations and courtesies shall be observed.

POOLS AND BRIDGE

- 1. No ice skating or swimming is allowed in any of the ponds.**
- 2. The weight limit for the Covington Creek bridge is 10,000 pounds; the number of people allowed on the bridge at one time is 55 with an inspection limit of 60 PSI (pounds per square inch).**