

Heron Ridge

Homeowners Association, Inc.

Rules and Regulations

Revised – March 23, 2023

Please retain this copy in your

Homeowners Manual

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INTRODUCTION

When Individuals purchase a unit in a condominium community, they obligate themselves to abide by the provisions of the legal documents governing that community.

Three legal documents govern our Heron Ridge community:

- *The Declaration of Covenants and Restrictions*
- *The Bylaws*
- *The Rules and Regulations*

The first two documents may only be amended by a two-thirds approval of the owners (one vote per unit). The *Rules and Regulations*, which are subordinate to the first two documents, are adopted by the Board of Directors of the Heron Ridge Homeowners Association. The Directors may amend or clarify the *Rules and Regulations* as they deem necessary, but they may not conflict with the *Declaration of Covenants and Restrictions* or the *Bylaws*.

In compiling these revised rules, the Directors have attempted to achieve the very difficult goal of allowing for some expression of personal creativity while remaining ever mindful of the need to:

- Maintain the beauty and uniformity of our community
- Maintain our property values
- Control future maintenance costs to the Association
- Preserve the pride and enjoyment of our residents.

It is important that all residents read and understand these current rules as well as those contained within the *Declaration of Covenants and Restrictions* and the *Bylaws*. The Board of Directors (or its management company) will enforce all rules and regulations and implement appropriate consequences for noncompliance.

Be assured that these *Rules and Regulations* are for the benefit of the whole community and are intended to help promote and sustain the enjoyment of living in Heron Ridge.

DEFINITIONS

- A. **"Architectural Committee"** is a standing committee of the Association which shall study and evaluate any deviation to ARTICLE IX, Sections 1 – 10 of the *Heron Ridge Declaration of Covenants and Restrictions*. The purpose of the Committee is to protect the value and rights of all homeowners in the Association, and to make recommendations for proposed changes, after reviewing all data pertinent to the change, to the Board of Directors.
- B. **"Association"** means the Heron Ridge Homeowners Association, Inc. (HRHOA), a not-for-profit corporation organized under the laws of the State of Indiana.
- C. **"Board of Directors"** means the governing body of the Association elected by the Members in accordance with the By-Laws of the Association.
- D. **"By-Laws"** means the governing document that provides guidelines for the day-to-day administration and management of the Association.
- E. **"Common Area"** means those areas as may be shown on any recorded subdivision plat, or described in any recorded instrument which are intended to be dedicated to the common use and enjoyment of the homeowners of the Community. Common Areas are located outside the boundaries of the individual dwelling unit lots.
- F. **"Community"** means the Heron Ridge Property, which includes its common areas, limited common areas, Dwelling Units and appurtenant easements.
- G. **"Dedicated Street"** refers to all Heron Ridge streets, the title of which was yielded by the developer to the county for use by the general public.
- H. **"Declaration of Covenants and Restrictions"** means the governing document of the Heron Ridge Homeowners Association, Inc., located in the office of the Recorder of Johnson County as Instrument Number 1999-003375, including any and all amendments pertaining thereto.
- I. **"Dwelling Unit"** means any building, structure or portion thereof, designed and intended for use and occupancy as a residence for one (1) single family.
- J. **"Limited Common Areas"** means those areas that are limited to the use of a specific Dwelling Unit, but that may cross the Common Area, join or cross adjoining Lots. Examples of Limited Common Areas are driveways and sidewalks.

- K. **"Lot"** means and refers to each cluster of two contiguous properties (A and B) upon which a single Building containing two Dwelling Units is constructed; any single, numbered parcel of land shown and identified as a Lot on any recorded subdivision plat or recorded deed. Heron Ridge contains 37 Lots each containing two portions (A and B) for a total of 74 units.
- L. **"Lot Owner"** means the homeowner of record, whether one or more persons, of the fee simple title to any Lot, (A or B) and thereby holds membership in the Association
- M. **"Managing Agent,"** means a managing company retained by the Association to perform specific services for the proper administration and operation of the Heron Ridge Community.
- N. **"Property"** means real estate described in the governing documents and recorded plats.
- O. **"Rules and Regulations"** mean rules and regulations providing restrictions on use of the Heron Ridge Community. Such rules and regulations may be adopted and amended from time to time by the Board of Directors.

BOARD OF DIRECTORS

- 1. Function and Duties:** The Board of Directors is the governing body of the HRHOA and represents all Homeowners. It is responsible for the functions and duties of the Association, including, but not limited to, providing for the administration of the Community; the management, maintenance, repair, upkeep and replacement of the Common Areas; the exterior maintenance of all buildings; insuring the buildings (but not the Homeowner's interior property) from casualty loss; and the collection of assessments and payment of the Common Expenses.
- 2. Approver of Property Changes and Alterations:** No improvements, alterations, repairs, changes of paint color, changes of stain, changes of mulched area material, excavations, changes in grade or other work which in any way alters the exterior of any Dwelling Unit, or the Common Area, may be done without prior written approval of the Architectural Committee and the Board of Directors, except as otherwise may be provided in the Declaration of Covenants and Restrictions. No building, fence, wall, parking area, or other structure may be commenced, erected, improved, or altered without prior approval.
- 3. Interpreter of Protective Covenants:** The Board of Directors is authorized to adopt *Rules and Regulations* to implement the purposes for which it was established. The Directors will interpret the protective covenants set forth in the *Declaration of Covenants and Restrictions* and enforce such covenants, *Rules and Regulations*, policies and guidelines contained in its governing documents or adopted by the Board of Directors.
- 4. Procedure for Meetings and Processing Requests:** The Board is authorized to adopt rules of procedure for the conduct of its meetings and establish procedures for the processing of requests by homeowners for permission to undertake work which requires prior approval of the Board of Directors. The Board of Directors will consider requests only if they are made in accordance with the established procedures.

ADMINISTRATION

1. **Assessment Payments:** If a homeowner pays his/her assessment payment to a person unauthorized to accept such payment, the Association accepts no responsibility for said payment.
2. **Homeowner Complaint or Concern:** Any complaint or concern regarding actions of other homeowners shall be made in writing to the Board of Directors by:
 - a) sending a note to the members of the Board through the CONTACT US feature on the home page of the HR Website at heron-ridge-hoa.com, or
 - b) mailing it to PO Box 1474, Greenwood, IN 46142, or
 - c) e-mailing it to heronridgehoa@gmail.com.
3. **Emergency Contact Information:** The Board of Directors should be furnished with appropriate telephone numbers and contact persons for each homeowner in the case of an emergency.
4. **Amendment:** The right is specifically reserved to the Board of Directors to rescind, change or amend these *Rules and Regulations* and to adopt such other rules and regulations as from time to time the Board of Directors may deem necessary. Any consent or approval given under these Rules and Regulations may be added to, amended, or revoked at any time by resolution of the Board.

DWELLING UNITS AND LIMITED COMMON AREAS

1. **Architectural Change Request (ACR):** No change may be made to the building's exterior or appearance, including patios, fences, lawns, planting beds, or the limited common area surrounding your unit, without prior written approval of the Architectural Committee and the Board of Directors. All ACR Forms should include a complete description of the materials being utilized and a location drawing/sketch. Consult your Architectural Committee chairperson for details. ACR Forms are available for downloading or printing on the Website at www.heron-ridge-hoa.com, or from the Architectural Committee's chairperson.
 - a) The design or color scheme of a proposed improvement or the materials proposed to be used must be in harmony with the general surroundings of the Lot or with adjacent buildings or structures.
 - b) ACR Forms may be submitted to the Architectural Committee by (a) mailing it to PO Box 1474, Greenwood, IN 46142, or by (b) hand delivering it to the chairperson of the Committee or by (c) scanning and emailing it as an attachment to heronridgehoa@gmail.com.
 - c) The proposed improvement or any part thereof must be, in the sole opinion of the Board of Directors, in the best interest, welfare, or rights of the Community.
2. **Exterior Design and Color Scheme:** Any design or color scheme change in a proposed improvement must be in harmony with the general surroundings of the Lot or with adjacent buildings or structures, and must be approved by the Architectural Committee and the Board of Directors.
3. **Exterior Attachments:** No homeowner shall cause or permit anything to be hung or displayed on the outside of the windows of his or her Dwelling Unit or placed on the outside walls of any building. No awning, canopy, shutter, or other attachment or thing shall be affixed to or placed upon the exterior walls or roofs or any other parts of any building without the prior consent of the Architectural Committee and the Board of Directors. The only exceptions to this rule, both of which require prior approval by the Architectural Committee and the Board, are as follows:
 - a) An owner who is physically unable to walk to her/his mailbox and who has been granted a "Hardship Mail Delivery" permit by the US Post Office to have mail delivered to their door may, with the approval of the

Architectural Committee and the Board of Directors, attach a mailbox to the wall next to their front door per specifications provided by the Post Office; and

- b) An owner may, with the approval of the Architectural Committee and the Board of Directors, attach an American flag no larger than 3'x5' to the garage wood door frame using a proper bracket and pole.

4. **Cameras for Security Surveillance:** Cameras for security and surveillance purposes may be installed on the exterior of the house within the following guidelines:

- a) The homeowner shall be responsible for the installation and/or maintenance and related costs of surveillance cameras.
- b) Use the smallest cameras possible.
- c) The camera and mount together shall extend no further than 6" from the surface of the wood.
- d) For cameras other than doorbell units, use wireless cameras.
- e) Mount cameras only on wood surfaces such as door trim or fascia boards at the top of brick walls, not on brick or mortar surfaces.
- f) At the point of the home's sale, the doorbell must either stay with the unit or the area returned to its original condition.
- g) Should a camera be damaged by roofers, painters, power washers, gutter cleaners, etc., the homeowner shall bear the cost of repair. The HOA shall in no way be responsible for the safety and care of such equipment.
- h) The board will not require architectural approval for installing cameras, so no ACR form needs to be submitted. However, if the guidelines above are violated, the board shall have the right to require the homeowner to make appropriate changes to meet the guidelines, or shall itself make said changes at the owner's expense.

5. **Retractable Awnings (Installation & Operation):** Depending on the structure of a house, a motorized retractable awning may, with the approval of the Architectural Committee and the Board of Directors, be installed over a patio or deck. Not all homes can accommodate a motorized retractable awning since awnings can be installed only if and when strict adherence to all the following conditions can be achieved:

- a) Only motorized retractable awnings from a reputable dealer such as SunSetter shall be approved.
 - b) Mounting: Awnings shall be mounted on the soffit under the overhang and gutter so long as the installation does not interfere with the attic air-flow openings or the gutter system, or it can be mounted on the wood structure of a back screened or enclosed porch. Awnings MAY NOT be attached to brick walls, mortar joints, or to the roof.
 - c) The awning shall be opened only when in use by homeowner, and otherwise shall be maintained in the retracted (closed) position.
 - d) The awning shall have a manual crank override in case of power outage.
 - e) The awning shall have a wind-sensor feature that automatically retracts the awning in windy conditions.
 - f) Fabric colors shall be a beige or light grey such as SunSetter's "Wheat" or "Stone Heather," and shall be mostly solid or a subtle- stripe print. The fabric choice must be approved by the Architectural Committee and the Board.
 - g) The leading edge of the awnings' fabric (the valance) shall be straight-edge, not scalloped or "wave."
 - h) Built-in front or side drop screen may be added with fabric approved by the Architectural Committee and Board.
 - i) Neither the HOA nor its house-painting contractor shall be responsible for or held liable for any painting issues related to an installed retractable awning.
6. **Indoor-Outdoor Carpet:** Installation of indoor-outdoor carpet to wood decks, concrete patios, steps, landings or walks is prohibited.
7. **Cables for TV, Telephone and Internet:** Cables being brought to the house for telephone, television and internet service providers must be run underground from the pedestal to the service boxes at least 6" deep. Wire or cable boxes shall be mounted on the exterior wall where other utility boxes are located, and wiring going into the house must enter the wall behind the box. Wires or cables may not be run across or attached to exterior walls of a home. **It is the homeowner's responsibility to inform his/her service provider before the installation of wiring begins.**

8. **Antennas, Satellite Dishes:** No exterior antennas, aerials, satellite dishes, including ham radio antennas or other apparatus for the transmission of television, radio, satellite, or other signals of any kind shall be allowed or maintained on any roof, building, lawn, landscape area or Lot without the prior written approval of the Architectural Committee and the Board of Directors.
9. **Satellite Dish Installation:** No satellite dish larger than 24" in diameter will be permitted, and no approved satellite dish shall be attached to the exterior brick, roof or garage of a Dwelling Unit as they can cause serious damage. Satellite dishes must be placed in a mulched area adjacent to the building exterior and surrounded by a protective mulched area at least 18" beyond the dish. Before installing any satellite dish, a homeowner must complete an ACR Form and submit the request to the Architectural Committee for approval (see section 1.b above).
10. **Holiday and Exterior Lighting:** Except for seasonal holiday decorative lights which may be displayed between Thanksgiving Day and January 10 only, the addition of any exterior lighting fixtures must first be approved by the Architectural Committee and the Board of Directors. Unit exterior flood-lights shall not be directed in such a manner as to create annoyance to neighbors. Exterior lights must conform in appearance and placement to existing standards.
11. **Lights on Patios & Decks:** Lights shall not be permanently fastened to patios, decks or privacy fences without prior approval from the AC. However, temporary lighting may be used on a patio or deck area for social gatherings that will utilize those areas. Temporary lighting may be installed as much as two days before the event and must be taken down within two days following the event, but may be turned on only during the event.
12. **Clotheslines:** No clotheslines or other exterior clothes drying apparatus shall be permitted.
13. **Mulch and Landscape Border Blocks:** Any resident wishing to add mulch to their landscape beds must use (dyed) dark brown hardwood mulch. Border blocks are the only edging material permitted, and the type and color of the block require an approved ACR by the Architectural Committee and the Board of Directors.
14. **Flowers – Annuals and Perennials:** Flowers – annuals, perennials, bulbs and ground covers may be planted in any landscape bed around the foundation of a home, and it is the responsibility of the Owner to maintain them. At the

end of the growing season, any resulting dead plant material; must be removed by the Owner. Climbing plants that attach to the building, patio fence or retaining wall are not permitted.

15. **Mailboxes:** Mailboxes and posts meet standards set by the Board of Directors, and the Board is responsible for providing and maintaining all mailboxes and posts.
16. **Patio/Deck Fixtures and equipment:** Only fixtures and equipment that are designed for exterior use and designed specifically for decks and patios shall be used, placed or kept on any patio or deck.
17. **Fire pits** may be used on concrete patios only, and not on decks or lawns.
18. **Personal Property Outside:** Personal property items (bicycles, gas grills, etc.) are to be stored inside the unit or its garage or on the patio or deck. Except for patio umbrellas, gas grills or plantings, anything visible above a deck railing or patio fence requires prior approval by the Architectural Committee and the Board of Directors. Patio or deck umbrellas should be closed when not in use. Residents are responsible for any damage to properties – their own or their neighbors – caused by their umbrella. Personal benches, chairs, etc. are not to be kept in the grass area. Installing a personal bench, chair, etc. in mulched areas is allowed.
19. **Garage Doors:** Garage doors should be closed whenever possible for appearance and security.
20. **Garage Sales:** One (1) community-wide garage sale per year is permitted and it shall be held on the second Friday and Saturday of June each year as needed. The Board of Directors must approve the community garage sale annually.
21. **Pets:** All pets must be kept under control by their owners whether inside or outside the Dwelling Unit. No pet weighing more than 45 pounds will be allowed. No animal(s) shall be kept, bred, or maintained for any commercial purpose. When outside the Dwelling Unit in the Common Area, all pets shall be kept on a leash and accompanied by a person. As a courtesy to others, scoopers should be used to clean up waste material from pets. No pets shall be tethered outdoors, unattended, so as to become an annoyance or nuisance to others from barking, waste material, or other such cause. If a service has to be obtained to clean up after pets, the pet's owner will be liable for the charges billed to the Association.

22. **Obstruction of Common Areas:** There shall be no obstruction of the Common Areas, nor shall anything be placed or stored in the Common Area without prior consent of the Board of Directors except as hereinafter expressly provided.
23. **Cutting or Pruning Trees and Shrubs in Common Areas:** No live trees or shrubbery may be cut or trimmed anywhere in the common areas of the community without prior approval of the Architectural Committee and the Board of Directors.
24. **Planting Trees and Shrubs in Common Areas:** No homeowner may plant trees, landscape, or do any gardening in the Common Area without the prior approval of the Architectural Committee and the Board of Directors.

ACTIONS OF HOMEOWNERS

1. **55 and Older Community:** Heron Ridge is a qualified "Age 55 and Older" community, requiring that at least 80% of Heron Ridge homes have at least one homeowner of record who is 55 years of age or older.
2. **Age Restriction:** Only persons age 18 years and older shall be allowed to reside in Heron Ridge homes.
3. **Owner-Occupancy Requirement:** No home in Heron Ridge may be leased, rented, leased to own, etc. Except as otherwise provided in this covenant, each home in Heron Ridge must be "Owner-Occupied" only by the titled owner(s), the titled Owner's spouse or significant other, the titled Owner's immediate family members who are at least 18 years of age, the titled Owner's live-in caretaker, and temporary visitors and guests of the titled owner, so long as the titled owner(s) also lives in the home.
4. **Occupancy Following Purchase:** A prospective buyer of a Heron Ridge home must have completed closing the purchase of said home and be a deeded homeowner before moving into or living in a Heron Ridge home.
5. **Yard signs:** No signs of any type shall be displayed to public view on any Dwelling Unit, Lot or Common Area, except as stipulated in the next two items, without the prior written consent of the Board of Directors.
6. **"For Sale" Signs:** "For Sale" signs must be placed in the center of the front yard of the condominium. An L-shaped post will be installed in the ground with a hanging "For Sale" sign, which is mounted to the post. The sign itself will be tan to match the trim on the condominium; the lettering and the post will be green. The "For Sale" sign will list the Realtor or For Sale by Owner, and the phone number.

A homeowner or realtor in need of an approved "For Sale" sign can contact the recommended sign maker below. Each sign shall be custom-made per Heron Ridge specifications. You will need to let them know that the sign is for Heron Ridge. They will customize the sign according to Heron Ridge specifications. An approved sign-maker at the date of this revision is:

Christy Design Sign
500 South Polk
Greenwood, IN 46142
(317) 882-5444

7. **Political signs:** The HOA and the Board of Directors strongly discourage the display of political signs. While Indiana law (Indiana Code 32-21-13) restricts an HOA from prohibiting political signs, the Board urges homeowners to voluntarily abide by the promises we made to each other in our Covenants not to display any signs.

To breach this term of the Covenants is to set an unfortunate precedent. A political sign in your yard is likely not going to change the mind of your neighbor about who to vote for, and may only serve to irritate and divide us. The Board would like to believe none of us really wants our neighborhood to become a field sprouting unsightly signs. Meanwhile, for those who feel they must disregard the promise made in the Covenants, the state code does allow the HOA to set rules governing the use of political signs. Therefore, the following rules shall apply to display of political signs:

- Only the smaller signs of a size no larger than 18"x24" shall be allowed.
- No more than two (2) signs shall be allowed at any one time on any unit's property.
- Signs may be displayed no more than thirty (30) days before the election to which the sign relates and must be removed with five (5) days following election date to which the sign relates.
- Signs may be displayed only in a window or in the mulched landscape bed next to the foundation of the homeowner's unit, and shall not in any way block the care of the lawn or common areas.

The HOA will remove any sign that violates these rules.

8. **Obnoxious or Offensive Activity:** No obnoxious or offensive activity shall be carried on in any Dwelling Unit or in the Common Areas; nor shall anything be done therein, either willfully or negligently, which may be or become an annoyance or nuisance to other homeowners. No homeowner shall make or permit any disturbing noises in the Dwelling Unit. This includes the family, employees, agents and visitors. Homeowners shall not do or permit anything that would interfere with the rights, comforts, or convenience of others. No homeowner shall play upon, or allow to be played upon, any musical instrument or operate, or allow to be operated, a stereo, television set, radio, or other similar device on the property at such high volume or in such manner that it causes disturbances to others.

9. **Feeding Wild Animals:** Feeding wild animals, including but not limited to geese, ducks, feral cats, squirrels, rabbits and raccoons, is strictly prohibited. Leaving pet food or a small pet outside can draw coyotes, big cats, or other wild animals.
10. **Compliance with Laws:** A homeowner shall comply with and conform to all applicable laws and regulations of the United States and of the State of Indiana, and all local ordinances, rules and regulations, and shall save the Association or other homeowners harmless from all fines, penalties, costs, and prosecutions for the violation thereof of non-compliance therewith.
11. **Actions of Family and Guests:** Homeowners shall be held responsible for the actions of themselves, their family members and their guests.
12. **Irrigation Management:** All irrigation controls are the property of the Homeowners Association. Residents shall not make any changes to the central irrigation controls nor shall a homeowner attempt to change the controls that irrigate his or her own lot in an attempt to get more water than the system is set up to provide. Residents shall be held financially responsible for any damage from malfunction or re-adjustment of the system caused by non-compliance

INSURANCE

- 1. Master Insurance Policy:** Heron Ridge Homeowners Association, Inc. carries a Master Insurance Policy in accordance with its Declaration of Covenants and Restrictions, Article XIV, and amendment #3 to Article XIV, Section 1, paragraph 1 (Insurance) filed and recorded on September 30, 2003. Each homeowner will receive annually a copy of:

CERTIFICATE OF PROPERTY INSURANCE – part of the master policy that covers the buildings and grounds.

CERTIFICATE OF LIABILITY INSURANCE – part of the master policy that covers our general liability.

The Master Policy covers the exterior of the home into and including the walls, “including bath and kitchen cabinetry, HVAC and water heaters in each unit, but excluding all floor, ceiling and wall coverings and fixtures, betterments and improvements installed by any lot owner and excluding personal property.” Every building is fully insured to the amount required to repair or replace the structure of each building. Upon request to the Board of Directors, a homeowner can receive a copy of the declaration pages of the policy specific to their building.

- 2. Homeowner’s Personal HO-6 Policy:** It is very important that each homeowner purchase their own HO-6 insurance policy to cover his/her personal property as well as any damage that might occur to the interior finishes, fixtures, floorings, etc. of the owner’s unit, or to any improvement made to the property following the sale by the builder not covered by the Association’s Master Insurance Policy.
- 3. Filing a Claim for Interior Loss:** To file a claim for a personal property or interior damage loss, the homeowner should contact the insurance company carrying the owner’s HO-6 insurance policy.
- 4. Filing a Claim for Exterior Loss:** To file a claim for damage covered under the Association’s Master Insurance Policy, the homeowner should immediately contact the member of the Board of Directors serving as liaison with the Association’s insurance carrier (see “Contact Us” on the Heron Ridge Website). The liaison will assist the homeowner with filing and processing the claim with the insurance company.
- 5. Liability Insurance:** The Association’s Master Insurance Policy includes Liability coverage.

MOTOR VEHICLES

1. **Parking Restrictions:** Vehicles shall be parked only in the garages or in the driveways serving the lots. Vehicles parked in driveways shall not block in any way the sidewalks or any portion thereof. Parking on lawn areas is prohibited. Overnight parking by any resident or resident's guest shall not be permitted on any Dedicated Street for any reason. All streets in Heron Ridge are Dedicated Streets. Short-term street parking during daytime hours is allowed.
2. **Commercial Vehicles:** Homeowners' commercial vehicles, vehicles with commercial writing on their exteriors or vehicles primarily used or designed for commercial purposes shall be parked only in enclosed garages.
3. **Guest Parking:** Guest parking is allowed on the community's Dedicated Streets only when a homeowner has a social function and the invited guests will not be able to park in the homeowner's driveway.
4. **Recreational and Other Vehicles:** Mobile homes, recreational vehicles, trucks weighing in excess of three-quarters of a ton, trailers, campers, camper trailers, boats and other watercraft, and boat trailers shall be parked in enclosed garages only and not on driveways, streets, or anywhere else in the Community.
5. **Inoperable Vehicles:** Vehicles which are either inoperable or do not have current operating license plates shall not be permitted in the Community except within an enclosed garage.
6. **Vehicle Repairs:** No major repairs on vehicles will be allowed in driveways or on the streets within the Community.
7. **Violations Strictly Enforced:** Any vehicle found in violation of these rules may be towed in accordance with the Declaration of Covenants and Restrictions. The homeowner will be billed for any charges connected with said action.

COUNTY BUILDING AND WORK PERMITS
Responsibilities of the Homeowner

1. **Building Permits:** Approval of any project by the Board of Directors does not waive the necessity of obtaining permits required by any governmental authority.
2. **Approval by the Board of Directors:** Obtaining a permit from an appropriate governmental authority does not waive the need for approval by the Board of Directors. The Board of Directors will not knowingly approve a project which is in violation of the building or zoning codes or any other regulations imposed by governmental agencies.
3. **Certificate of Insurance Required:** Contractors hired by homeowners to perform any exterior changes are required to submit the contractor's current certificate of insurance to the Board of Directors or its Managing Agent before any work is started.

End

The foregoing are *Rules and Regulations* as adopted by the Board of Directors on March 23, 2023. These *Rules and Regulations* are effective immediately and supersede in their entirety any and all previous iterations of *Guidelines and Standard Rules and Regulations*.

Board of Directors
Heron Ridge Homeowner's Association, Inc.