

STONEHILL COMMUNITY ASSOCIATION

Dubuque, IA

Policy Manual

Updated

December 11, 2006

STONEHILL COMMUNITY ASSOCIATION

800 Stone Ridge Place

Dubuque, IA 52001

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STONEHILL COMMUNITY ASSOCIATION

Introduction

Contrary to the sometime stated belief, Stonehill Community Association is NOT a condominium association. It is a homeowners' association. In a condominium association, the association owns all of the buildings and all of the common area, and the individuals own the interior portions of their particular units. However, when we purchased our town houses, we acquired ownership of the actual building structure, the land upon which it exists and a percentage of the common ownership of all of the area owned by the Stonehill Community Association.

The individual ownership of each of the town house units is subject to a legal document know as "Declaration of Restrictive Covenants for Stonehill Community." The covenants, as stated, determine the "limitations, restrictions, obligations and uses" of the individual units and the common area. They apply to all of the described property and are binding on all parties and future owners of the properties.

Another important document pertaining to the property is the "By-Laws of Stonehill Community Association." This sets forth the rules and procedures under which the association shall operate.

Policies have been developed over the years by the members of the Board of Directors under Article VII, Section 1(a) of the Covenants:

"The Board of Directors shall have power to adopt and publish rules and regulations governing the use of the Common Area and facilities, and the personal conduct of the members and their guests thereon, and to establish penalties for the infraction thereof."

This document is a compilation of many of the policies approved by the Board throughout the years. They remain in effect at the present time. The Board continually reevaluates and reviews these and the need for additional policies.

STONEHILL COMMUNITY ASSOCIATION

Administration

Background

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Early in 1976, the first families started to populate Stonehill Community, townhouses on Stone Ridge Place in Dubuque, Iowa. Along with the families came a variety of ideas, some doubt and indecision, and much hard work. The Stonehill Community Association was established by the covenants to govern the community.

A Board of Directors consisting of eight elected representatives serving three-year terms acts as the governing body for the community. The Board meets monthly to decide on matters of the Association. Owners are welcome to attend these meetings. Contact a Board member for the time and location of the meeting. Other meetings are held to provide an opportunity for all owners to contribute ideas and discuss matters. All owners should attend the annual meeting in November. It is at this time that board members are elected, and the annual budget and assessments are discussed.

Web site

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The Board has developed a web site to enhance communication among owners. It contains information on meetings and policies as well as copies of various association forms. The address for this site is www.stonehillcommunity.org E-mail may be sent to all Board members using board@stonehillcommunity.org

Annual Assessment

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As provided for in the covenants of properties in the community, the owner of each property pays an annual assessment to promote the recreation, health, safety, and welfare of the residents, for the maintenance of the exterior of the buildings, and for the maintenance and improvement of the Common area.

The assessment covers numerous functions, including liability insurance and lighting on the common area, a staining fund, and year round grounds maintenance. It is the hope of the Board of Directors to keep the annual homeowners' assessment to a reasonable rate. However, the budget of the Association is reviewed yearly and the assessment adjusted accordingly.

Homeowners' assessments are due annually on January first. The Board is currently allowing semiannual payments with the addition of a small service charge on each payment. Assessments that have become delinquent are subject to a 9% interest rate (3/4% per month) and a lien may be placed on a property if the account becomes delinquent. If a lien is required, legal expenses are added to the amount owed by the owner.

When a property is sold, the Treasurer can certify that all payments are current and the property is free of past due assessments.

STONEHILL COMMUNITY ASSOCIATION
Administration

Insurance

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Each homeowner is required to provide insurance for 90% of the replacement value of the unit as specified in the Restrictive Covenants and to provide an annual certificate of insurance to the Board of Directors. Insurance agents can arrange to have this certificate submitted yearly. Owners should ensure that their coverage is for a “townhouse” and not a “condo” The Association has no ownership and carries no insurance on the buildings nor their contents.

Emergency Contact

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Homeowners are encouraged to provide to the Board of Directors the name and phone number of an emergency contact, including someone who has a key to the unit in case of an emergency when a homeowner cannot be contacted..

STONEHILL COMMUNITY ASSOCIATION

Buildings

Maintenance

Approved December 11, 2006

The determination of what maintenance, repair or replacement is performed shall be in the best judgment of the Board of Directors of the Association. The Association will conduct no program of inspection but will consider maintenance, repair or replacement requests brought to its attention by any source.

Any exterior structural change or addition to units, as well as any plantings in the common area, must be approved by the Board in advance. Requests should be in writing and submitted for review. Forms for these requests are available from the Board and are also available through the Association web site. These should be submitted at least six weeks prior to the intended modifications to allow time for consideration by the Association's Architectural Committee and the Board.

Homeowners Responsibility

- Rebuilding, repairing, staining, painting, or covering floors of sun decks.
- Repair of any damage to the Association's property or exterior of building caused by the Homeowner or the Homeowner's tenants or guests.
- Maintenance, repair and replacement of roof mounted skylights, entryway sidewalks, garage floors, and patios.

Association Responsibility

- Maintenance, repair and replacement of exterior surfaces, including siding, brick, flashings, deck floor joists, rain gutters, down spouts, trash receptacles and mail boxes.
- While the Association attempts to fund such repairs through monies set aside from annual assessments, special assessments may be required, as allowed by the covenants, at the time of repairs.

Doors And Windows

Approved December 11, 2006

Homeowners responsibility

- Maintenance, repair, and replacement of all sliding glass doors, windows, screens, exterior doors, garage doors and storm doors.
- Replacements must be approved by the Architectural committee before work is begun. Information about windows, storm doors, garage doors, and awnings which have been approved may be obtained from the Board.

Association responsibility

- Staining or painting of siding, exterior doors, screen (storm) doors, and garage doors.

STONEHILL COMMUNITY ASSOCIATION

Buildings

Awnings

Approved December 11, 2006

With Board approval, homeowners may install awnings on patios or decks. Approved awnings are the canvass roll out type in solid brown color.

Exterior Lights

Approved December 11, 2006

Entry lights should be kept operative at all times. Adequate lighting is the best deterrent to vandalism.

Homeowners responsibility

- Maintenance, repair, and replacement of outside light fixtures attached to the unit. This includes bulb, globe and light sensor.
- For information on replacement light fixtures, contact the Board of Directors.
- Report problems with parking lot lights to a Board member. Do not call Alliant Energy
- Report problems with street lights to the City of Dubuque.

Association responsibility

- Maintenance, repair, and replacement of parking lot fixtures and bulbs.

Heat pumps

Approved December 11, 2006

Homeowners responsibility

- Maintenance, repair, and replacement of all heat pumps, air conditioners, fireplace chimney stacks and plumbing roof stacks.

Association Responsibility

Dryer & Exhaust Fan Vents

Approved December 11, 2006

Homeowners responsibility

- Installation of screens to prevent bird nesting and to exclude access by other animals.
- Cleaning of vent to prevent fire hazards

Association Responsibility

STONEHILL COMMUNITY ASSOCIATION

Buildings

Fireplaces

Approved December 11, 2006

Homeowners responsibility

- Repair of roof damage caused by the chimney.
- Chimney inspection and cleaning as necessary to ensure safety.
- Cleaning and painting of exterior surface as necessary.

Association Responsibility

TV Cables

Approved December 11, 2006

TV cables are to be buried so as not to cause difficulty for lawn maintenance. They may not go over roofs. When necessary to be attached to siding, they must be made as inconspicuous as possible. Homeowners should work with the cable provider to ensure that this is done.

Satellite Dishes

Approved December 11, 2006

Satellite dishes have been approved for installation with limitations. The homeowner will be liable for any damage incurred due to misplacement of the dish.

The dish and mounting stand

- Must be approved in advance by the Board of Directors
- Are to be installed at the rear of the unit on the lowest floor.
- Are not to be installed on the deck railing
- May not be placed on or extend over common ground
- Must be kept as close to the floor as possible in order to receive a signal and no higher than the height of the first floor of the unit
- Must be painted the same color as the unit
- Must be placed far enough from the building so it is not necessary to remove the dish when the building is stained or painted or in any other way maintained. The painters (contractors) will not be held liable for any damage to the dish resulting from placement of ladders or other equipment necessary to complete their work
- All wiring must be concealed.

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Buildings

Planter Boxes

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The use of plastic inserts is encouraged to protect the wood and to allow easier access for maintenance of the boxes

Homeowners responsibility

- Planting and maintaining flowers as desired

Association Responsibility

- Repair, painting, and maintenance of the wooden boxes

Entry Ways & Car Ports

Approved December 11, 2006

No storage, including trash or recycling bins is allowed in open areas

Homeowners responsibility

- Keep clear of leaves, grass cuttings, and other debris

Association Responsibility

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Skylights

Approved December 11, 2006

Homeowners responsibility

- Installation, maintenance, repair, and replacement of all skylights are the responsibility of the homeowner.
- All skylights must have permission from the Board prior to installation
- All damage to roofs attributed to skylights is the homeowner's responsibility.

Association Responsibility

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Three/Four Seasons Rooms

Approved December 11, 2006

Addition or conversion of space to a three/four season room represents major architectural modification. It requires architectural drawings and specific plans which must be submitted and approved by the Board prior to the beginning of construction

STONEHILL COMMUNITY ASSOCIATION

Grounds

Lawn Maintenance

Approved December 11, 2006

The Homeowners' Association has contracted for professional lawn maintenance. This arrangement frees the homeowner from mowing, fertilizing and weed control. The Board has given the lawn contractor the right to refuse to mow an individual's area if there are picnic tables on the lawn, multiple lawn plantings, or an excessive amount of dog residue.

Watering of lawn and trees has not been contracted. During dry periods, owners are requested to provide water for trees and other common ground plants.

While plantings of trees, bushes, or flowers on common ground must be approved in advance by the Board, homeowners are encouraged to add their own personal touch to their unit. Many have planted shrubs and flowers around their units. Guidelines have been developed by the Architectural Committee to help the homeowner with planning.

Homeowners Responsibility

- Maintenance of these additional plantings.
- Approved colors for rock are black, brown, or river rock. Edging is required around rock and must be brown or black.
- Lawn decorations and statues are not to be placed on common ground without written approval from the Board

Association Responsibility

- General maintenance, repair, and replacement of common areas and sidewalks bordering common areas
- Lawn maintenance including mowing, weed control, pest control
- Tree care including trimming and fertilization

Snow Removal

Approved December 11, 2006

A professional service maintains our areas during the winter. The initial snow removal is started around 5:30 a.m. to allow early access to the main streets. Additional snow cleanup is continued throughout the day. The contractor is not responsible for individual entryways, patios, or decks. These may be contracted individually from our professional maintenance firm. After the first major snowstorm, the homeowner will be able to determine which areas are used to dispose of snow.

Homeowners responsibility

- Snow/ice removal from entrance walkways, patios and decks.
- Homeowners are asked to please use their garages for their vehicles. Cars parked in other designated areas should be moved at least once during snow storms to enable complete removal of snow from the parking lots.

Association Responsibility

- Snow/ice removal from parking lots, driveways, and public sidewalks

STONEHILL COMMUNITY ASSOCIATION
Grounds

Parking Lots

Approved December 11, 2006

Use your garage. Any car left outside should be parked in designated parking areas.

Homeowners Responsibility

- Storage of vehicles including boats, campers, recreational vehicles, and non-operational vehicles is not permitted in outside parking areas.
- Parking directly in front of the garage doors is not allowed in order to permit access by emergency vehicles.

Association Responsibility

- General maintenance, repair and replacement of parking areas, driveways, parking lot lights.

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Miscellaneous

Mailboxes

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Mailboxes for newspapers may be added to your unit in the colors of black or brown.

Homeowners responsibility

- Mailboxes for newspapers may be added to your unit in the colors of black or brown.

Association Responsibility

- Provide nameplate for US Postal Service mailbox

Pets

Approved December 11, 2006

No animals, except dogs and cats, may be raised or kept. Have consideration for your neighbor's property with regard to animal waste

Homeowners responsibility

- By Dubuque City ordinance and Association policy, any permitted animal must be on a leash at all times, except when in the dwelling.
- No outdoor kennels, pens or runs are permitted.

Association Responsibility

Trash

Approved December 11, 2006

Common trash enclosures are provided for all units.

Homeowners responsibility

- Keep the door closed and the cover down on the dumpsters.
- Place trash in tied, plastic trash bags (not grocery bags)
- Larger items must be broken down to an acceptable size, or it will not be accepted by the city
- Place bags away from the door, so others do not fall over them.
- Yard waste, appliances, construction materials, etc. should be disposed of according to city regulations.

Association responsibility

- Construction and maintenance of trash enclosures

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Miscellaneous

Firewood Storage

Approved December 11, 2006

Homeowners responsibility

- Outside storage of firewood is permitted from Oct. 1 to April 1 only.
- Firewood may be on a rear patio stack not to exceed 4 feet by 8 feet by 4 feet high. Preferable storage is in the garage. No storage is permitted in the entry way.
- No vehicles are permitted on grassy areas at any time even for delivery of firewood.

Association responsibility

Clotheslines

Approved December 11, 2006

Non-permanent, umbrella type clotheslines may be placed on common ground behind the homeowner's property.

Homeowners responsibility

- The owner is responsible for the installation and maintenance of the base for the device and the location must be submitted to and approved by the Architectural Committee and Board of Directors prior to its installation.
- The pole must be removed as soon as the wash is dry.
- Use of the clothesline is not permitted on Sundays or holidays

Association Responsibility

Garage Sales

Approved December 11, 2006

No individual garage sales are permitted. If there is sufficient interest, owners may organize one community wide garage sale per year. The date of such a sale must be approved in advance by the Board of Directors.

Signs

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Signs, billboards, and advertising devices other than those used in the sale of the property are not permitted.