



THE VILLAGES AT
PEBBLE BROOK



Resident's Handbook

July 2020

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Welcome to the Pebble Brook Community

The Villages at Pebble Brook came into existence in 1992 by Estridge who was the developer. The community offers a quality living environment comprised of 197 homes which attract diverse and talented residents of all ages. Welcome home, this is our community, and we are glad you are here.

The purpose of this book is to provide residents with information on the Covenants, Conditions, Restrictions (CCRs) that govern the structure of the Pebble Brook Home Owners Association (HOA), the process for architectural review and approval, community rules, and the communication process.

The Pebble Brook community is comprised of separate entities and which were formed between 1971 and 2000.

- Pebble Brook Golf Course 12/1/1971
- Pebblebrook HOA (the condos) 7/20/1989
- The Villages at Pebble Brook HOA 11/20/1992
- Pinehurst Village HOA 6/20/1997
- Pebble Brook Amenity Association 12/9/1997
- Pebble Brook Boulevard Association 12/9/1997
- Augusta Village HOA 12/9/1997
- The Village of Pebble Brook Apartments 6/29/1999
- Emerald Village at Pebble Brook HOA 4/11/2000
- Pebble Brook Villas HOA 8/24/2017

This handbook was written by The **Villages at Pebble Brook Home Owners Association** for the benefit of their 197 homeowners.

Covenants, Conditions, and Restrictions (CC&Rs)

When The Villages at Pebble Brook came into existence in 1992 the developer, Estridge, formed a legal entity to manage the community and it was named: The Villages at Pebble Brook Homeowners Association. If you own a home here, your purchase automatically entitled and obligated you as a member of the Association.

Every homeowner's association has CC&Rs which are legal documents that describe the Association's and owners' rights, administrative processes, property and voting rights, maintenance and assessments, duties and powers, use restrictions, architectural controls, and other provisions.

There are three (3) legal documents that define the By-laws, covenants, and restrictions for the Villages at Pebble Brook community.

- By-laws of The Villages at Pebble Brook Home Owners Association Inc.
- Declaration of the Covenants, Conditions, and Restrictions for The Villages at Pebble Brook
- Plat Covenants and Restrictions

You should have received a copy of these 3 documents before purchasing your home. As a homeowner, you are strongly encouraged to become familiar with these legal documents, because they define what you agreed to when purchasing a property in this community. Those 3 documents are referenced during decision making to ensure that we continue to create and maintain the high-quality community that we all enjoy.

The legal documents are available on The Villages at Pebble Brook Homeowners Association website located at: www.pbhoa.net.

Inter-related Associations

There are two (2) entities with direct relationship to the Villages of Pebble Brook HOA including the Amenities Association and the Boulevard Association. A portion of money collected from our HOA assessments are given these two associations each year for the purposes described below.

Villages at Pebble Brook Home Owners Association

The existing Villages at Pebble Brook Home Owners Association became responsible only for the 197 homes to the west of the Boulevard and the common areas associated with those homes.

Pebble Brook Amenity Association

The Pebble Brook Amenity Association was created and is responsible for the pool, basketball and tennis courts, playground, and common areas around the facilities.

A large portion of the annual assessment collected each year, goes to the Amenity Association to cover the cost of operating the pool and playground area. The only HOAs with privileges to the pool and playground facilities are the 197 homes in The Villages at Pebble Brook and 40 homeowners in Augusta Village.

In 2012 the Board made a decision to extend a limited number of seasonal passes to selected surrounding developments. These include Pebble Brook North, Pebble Brook Condominiums, and Emerald Village. The number of passes available, is evaluated every year to ensure that the facility is within the state bathing limits. The monies

generated from these passes help to offset costs of maintaining the pool and facilities.

The Pebble Brook Boulevard Association

The Pebble Brook Boulevard Association was created and is responsible for the State Road 32 entrance and all common areas along Pebble Brook Boulevard. Multiple communities pay into the Boulevard Association each year including:

- The Villages at Pebble Brook Homeowners Association
- Pebblebrook Amenity Association
- Pinehurst Village Homeowners Association
- Pebble Brook Golf Course
- Emerald Village at Pebble Brook Homeowners Association
- The Village of Pebblebrook Apartments

The rationale behind the Boulevard Association was that members of all of these communities use the Boulevard and therefore should share the cost of maintaining that area. The Pebblebrook Play School and the Pebblebrook Homeowners Association (the condos) were grandfathered and do not have to pay into the Boulevard Association because they existed prior to the creation of The Villages at Pebble brook.

Home Owners Association (HOA) Structure

The Villages at Pebble Brook HOA is a self-managed corporation ran by volunteer homeowners who serve as the Board of Directors, Architectural Control Committee members, Beautification committee members and Block Captains. These individuals contribute their time and talents to create the environment that we all enjoy. Due to

the work of these volunteers, we are able to remain a self-managed, HOA. By being self-managed we save thousands of dollars each year that would otherwise be spent to hire and pay a management company to take care of association business. Each of us benefit from this arrangement by having very low HOA dues especially in comparison to other similar neighborhoods. All HOA positions are volunteer roles, and no one receives any compensation for their contributions.

Board of Directors

In line with the By-laws (articles IV & V), three (3) homeowners are elected to serve as the HOA Board of Directors. The term of their office is (1) calendar year. The newly elected Board identifies among themselves who will serve as President, Vice-President, and Secretary. The 3 elected Board members may appoint a 4th Board member (if desired).

The duties of the Board of Directors are outlined in the By-laws (Article V/section 5). At a high-level their duties include: management of all corporate affairs, establishment and collection of assessments, procure and maintain insurance, maintain and manage the common areas, and perform the associations responsibilities as it relates to the Declaration.

Architectural Control Committee

The Declaration/Article IV requires the Board of Directors to appoint an Architectural Control Committee comprised of 3 homeowners. This committee is responsible for reviewing homeowner external property change requests as to the harmony of the external design and location in regard to surrounding buildings and the community as a whole. The committee sends their recommendations to the HOA Board who has final approval or rejection responsibility. Refer to the Architectural Control section in this book for information on the review process.

Beautification Committee

The committee works with the landscaper to implement the changes to the entrance or common area landscaping. This group is also responsible for placing flags on mailboxes during certain US holidays.

Activities Committee

The committee works with the Amenities Association to plan activities in the neighborhood. These may include celebrations of events such as the end or start of the school year, July 4th celebrations, etc. The committee plans and implements the events, submits requests to the HOA Board for required funding and procures any necessary supplies.

Block Captains

Our ability to communicate effectively to all the residents of the Villages at Pebble Brook relies heavily on our Block Captains. Block Captains are aligned to various streets within the community. They are responsible for distributing the newsletters to neighbors who do not utilize email. They are also responsible to meet new neighbors moving in to Pebble Brook and ensuring their contact information is given to our HOA Board. They also provide new neighbors with a copy of the Handbook, and instructions for locating the CC&Rs and other important information on the HOA website.

Communication

Communication is a critical component to the success of any community or organization. The HOA has established three (3) primary communication channels including: The Village Voice Newsletter, The Village at Pebble Brook HOA website (www.pbhoa.net), and open HOA Board Meetings.

The Villages of Pebble Brook Website

The HOA website located at: www.pbhoa.net is the central hub for homeowner information. Please locate the website and familiarize yourself with the resources it contains including but not limited to:

- HOA Board Meeting Minutes
- Current Newsletter
- By-laws, CC&Rs, Plat Covenants
- Application for Exterior Home Improvements
- Assessment information
- HOA Board contact information
- Pool information
- Frequently Asked Questions (FAQs)

The Village Voice Newsletter

The HOA Board compiles information into a resident newsletter every other month. The newsletter is a good source of information for upcoming activities, meetings, community news and information that the Board needs to communicate to all homeowners. It is sent by email, and for those who don't have email, it is delivered by Block Captains. Please read the newsletter when it arrives, and keep it for a handy reference for upcoming events.

HOA Board Meetings

The HOA Board meets on a routine basis. These meetings are conducted in a public location (typically Pebble Brook Clubhouse), and you are encouraged to attend. Please refer to the Newsletter for the date, time, and place of the meetings. If you have an item that you would like to bring to the attention of the Board, please send an email to the president so it can be included on the agenda for the next scheduled Board meeting.

Contacting the HOA Board of Directors

If you need to contact the HOA Board please contact the appropriate person via email. Your email will be responded to as soon as possible. Email addresses are located in the Village Voice Newsletter and also on the HOA website at www.pbhoa.net.

HOA Annual Assessment

Homeowners are billed in December for the next year's Annual Assessment.

- Your assessment is due by February 15.
- After March 15, homeowners who have not yet paid their dues will receive a notice that they are delinquent and interest will be charged from the due date of February 15.
- After March 30, a final notice will be sent via certified mail.
- If dues are not received by April 15 the HOA will file a lien against the property. To clear the lien the homeowner must pay all back dues, interest and any applicable legal fees.

If you have questions regarding the annual assessment, please contact the HOA Treasurer. The name and contact information for the Treasurer is on the HOA website located at: www.pbhoa.net.

Streets & Snow Removal

The streets in Pebble Brook are public streets under the jurisdiction of the City of Noblesville. The posted speed limit is 25 mph and is enforced by the Noblesville Police Department. Vehicle street parking is also under the jurisdiction of the city.

Please be mindful of neighbors when parking on the streets and do not block drives, mailboxes or visual clearance. If you have concerns regarding vehicle speed, parked vehicles, or street usage, please contact the Noblesville Police Department at their non-emergency number.

Because the streets are owned by the city, the city (not the HOA) is responsible for snow removal and street repair. Streets within the neighborhood are plowed and maintained according to a priority determined by the city.

Your Home and Architectural Controls

When the developer built the Villages at Pebble Brook, they also established covenants for maintaining architectural control within the community. A part of the paperwork you signed when purchasing your home was an agreement to abide by the Villages at Pebble Brook CC&Rs and Plat Covenants. In the By-laws one of the assigned duties of the HOA Board is to perform the Board's responsibilities within the Declaration. One of the responsibilities is to maintain architectural control by ensuring that external changes made to individual properties are in harmony with the community as a whole.

Architectural Control Committee

Article VI of the CC&Rs explain the process for appointing an Architectural Control Committee and their responsibilities. This committee of homeowners have responsibility for reviewing external architectural change requests. The committee sends their recommendation to the HOA Board who has responsibility for final approval and rejection. The committee communicates the final approval or rejection in writing to the homeowner.

When contemplating any exterior property modification, please familiarize yourself with the CC&Rs and the Plat Covenants located on the website at www.pbhoa.net.

PLEASE NOTE:

ANY CHANGE you wish to make to the outside of your home or property must be reviewed and approved in writing by the Architectural Control Committee and HOA Board. This review should occur before the change is made.

Examples of changes requiring architectural review & approval include but are not limited to:

- Painting the exterior of the home including trim, doors, windows, & siding,
- Changing, removing or adding any exterior component of the home (siding, posts, windows, doors, brick, porches, etc.)
- Changing the mailbox or mailbox post
- Changing exterior lights
- Adding or changing fences, gates, hedges or walls
- Adding or changing walkways, or driveways
- Adding or changing decks, patios & gazebos
- Adding water fixtures such as fountains, waterscapes, or hot tubs

- Large landscape additions or changes
- Removing or adding plants /trees that may interfere with any easement, and/or large enough to encroach on the neighbors' yard, or affect shading on a neighbor's property

Things not allowed include but are not limited to:

- Detached garages and out buildings are not allowed.
- Unenclosed storage areas are not allowed.
- No above ground swimming pools are allowed.
- No solar panels are allowed.
- No metal, fiberglass, or similar type of awnings or patio covers are allowed.
- No fences are allowed on properties adjacent to the golf course.

QUESTIONS:

If you have a question whether a change requires Architectural Control Committee review and approval, please contact the committee for information and guidance before proceeding. Their contact information is in the Newsletter located on the website at: www.pbhoa.net.

CAUTION:

If you make a change without the needed approval, you will be asked to get the approval retroactively. If your change is not approved, you could be legally obligated to have the change removed or reversed.

Applying for Architectural Change Approval

The detailed process to submit a change to the exterior of your home to the Architectural Control Committee is available on the website at: www.pbhoa.net. The basic steps to submit a change are:

1. Completing the **Application for Exterior Home Improvement** form. The form is located on the website at: www.pbhoa.net. Please provide supporting information with your application. Provide your contact information, and a short, written description of the work you have in mind.
2. Your completed form can be submitted via email or mailed. Please refer to the instructions for completing and where to submit your form on the website at www.pbhoa.net.
3. If you have any questions, please contact an Architectural Control Committee member for assistance. Their contact information is located in the Newsletter. A copy of the newsletter is on the website at www.pbhoa.net.

The Architectural Control Committee will review your plans and send their recommendation to the HOA Board who has final approval or rejection responsibility. The committee will communicate the decision to you in writing within 30 days of receipt of a completed application. If disapproved, you may modify your plans to conform to Architectural Standards, and resubmit.

After approval, it is your responsibility to determine if you will need a building permit from the City and obtain any permits necessary.

(Sample form – please use the form on the website at PBHOA.NET)

The Villages at Pebble Brook Homeowners Association
P.O. Box 1033
Westfield, IN 46074
pbhoa.net

APPLICATION FOR EXTERIOR HOME IMPROVEMENTS

Date _____

(This application will expire one year from the date of submission)

Lot # _____

Name _____

Address _____

Daytime Phone _____

Evening Phone _____

E-mail Address _____

Check or explain in the appropriate space:

Type of Improvement or Addition:

- Fence Deck Covered Porch
- Addition to House Basketball Goal Patio
- Other _____

Materials:

- Wood Metal Brick Stone Concrete
- Other _____

Color Combination:

- To Match House
- Other _____

Approximate date construction is to begin:

Approximate date construction will be completed:

Along with this application shall be a plot plan showing the existing conditions (dashed lines) and the proposed improvements or additions (solid lines). These improvements should show adequate dimensions of their limits, and dimensions from the property lines, house, structure, etc. Be aware of all easements and underground utilities before commencement of work. The more information you can supply us, the faster we can grant approval.

Applicant: _____ Date: _____

Approved: _____ Date: _____

Pool, Courts & Playground

The courts (Basketball and Tennis)

These are year-round facilities. The courts are not designed for after dark use, so both close at dusk. Anyone using the facilities is expected to exercise the rules of the areas and act in a courteous, respectful manner to those around.

The Playground

There are many different types of equipment for the children to enjoy, along with picnic tables. The playground is specifically designed for children 12 years and younger. Like the courts, the area is closed after dark and is monitored by security cameras. Children are to use the area safely and respectfully under the supervision of a responsible adult.

The Pool

The pool is a seasonal facility, usually opening on Memorial Day and closing on Labor Day or shortly after. The hours of operation are from 9:00 a.m. to 9:00 p.m. every day of the week. Residents who are in good standing can access the pool using their assigned key card. Because of the logistics/size of the facility, it is considered a “semi-public” pool. This means it is exclusive to the residents and their guests; it is also an unguarded pool. Residents are to use the facility, assuming responsibility and risk. The rules and expectations are posted in multiple areas and are to be strictly followed. Guests are allowed, but should be limited to four guests. All guests must be accompanied by a Villages at Pebble Brook resident. The pool is for all residents, and private events are not allowed.

Common Area

When you purchased your home you also acquired the responsibility for our common areas. Part of the dues you pay goes to maintain the common area grass, trees, and landscaping. These areas are for the enjoyment by all residents. Per the CC&R the HOA Board of Directors are vested with the exclusive control and management of the common areas. The CC&Rs and Plat Covenants identify various restrictions for the common areas.

Please respect the common areas including the landscaping, trees, and other vegetation. Money is expended each year to maintain these areas so they are enjoyable for all residents. Please be mindful when using the common area and do not engage in any activities that will break tree branches or negatively affect landscaping and turf. Do not leave toys, debris, chairs, or any items in the common area.

Neighborhood Rules & Restrictions

A consequence of living in a high-density neighborhood is that some of our behavior may affect others. There are multiple restrictions outlined in the **CC&Rs** and **Plat Covenants** which define specific rules and expected behavior for the community. When you purchased your home, you agreed to abide by these rules and restrictions. You are encouraged to become familiar with these documents which are located on the website at: www.pbhoa.net.

The following identifies some but not all of the community restrictions and rules. Please be mindful of your behavior in relation to these things. If a situation is a nuisance which cannot be resolved by talking to your neighbor, please contact the HOA Board President for guidance as to resolution options.

Home Maintenance & Lot Usage

1. Homeowners are responsible to maintain and upkeep their home, landscaping, yard, bushes, trees, and property.
2. No lot shall be used or maintained as a dumping ground for trash. Rubbish, garbage and other waste shall be kept in sanitary containers. All equipment for storage or disposal of garbage or waste must be kept clean and not stored in public view on any lot. All garbage and other waste must be regularly removed from the lot and shall not be allowed to accumulate.

Vehicles

3. No camper, motor home, truck, trailer, boat or commercial vehicle of any kind shall be stored on any lot in public view.
4. No vehicle in disrepair for more than two weeks may be parked outside of a garage. No vehicle may be dismantled, rebuilt, repaired, serviced or repainted except within a closed garage.

Animals

5. The only animals allowed are common household pets.
6. No farm animals, fowl, or domestic animals for commercial purposes are allowed.
7. Dogs and cats must wear collars and a license tag and identification of their owners, including either a telephone number and/or address as stated in Indiana Code Sec. 531-202 (a).

8. Residents are responsible to control pets that may create noise nuisances. Any animal that continues to cause a noise nuisance may be required to be permanently removed from Pebble Brook as stated in Indiana Code Sec. 531-204 (a) and (b).
9. Owners with dogs should be mindful of other residents, and keep the pet on a leash when walking or physically confined to their yard. Please properly remove any waste left by your pet on the property.

Hazardous Materials/Activities

10. No resident may store or use hazardous, noxious, or illegal substances that could be a hazard, nuisance, annoyance, law violation, or could impact the insurability of the project.

Signs

11. No signs of any kind shall be displayed to the public view on any Lot or Common Area, except that a "For Sale" or "For Lease" sign may be displayed on a home which is being offered for sale or lease.
12. Industry, business, trade, occupation or profession signs of any kind are not permitted on any part of the Common Area or on any Lot.

Gas Storage Tanks

13. No gas or oil storage that is not completely concealed from public view.

Renting

14. Any lease between an Owner and a lessee shall provide that the terms of the lease shall be subject

in all respects to the provisions in the By-laws,
CC&Rs and Plat Covenants.

15. All leases shall be in writing.
16. No home may be leased for a period of less than 90 days.

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