

Stonehill Community Association
dba Stone Ridge Townhomes
Dubuque, IA 52001

Approved policies
Revised May 14, 2021

Policy updates can be found at
www.stonehillcommunity.org

Welcome to the Stone Ridge Community!

As a new resident of our community, we want you to be familiar with the concept of community living as exemplified by Stone Ridge Community. The concept of community townhouse living requires responsibilities, limitations, restrictions, obligations, and uses to which property may be put. This is necessary to preserve the integrity and aesthetic nature of the community, and to provide a proper environment for the well-being of its residents.

The enhancement of Stone Ridge Community as a pleasant and proper place to live is vitally dependent on the degree of compliance by its residents to the "Restrictive Covenants of the Stonehill Community Association". A copy of these Covenants should be a part of your property abstract and it is important that you familiarize yourself with this document particularly Article VIII-General Provisions. The covenants are available on the website www.stonehillcommunity.org.

The affairs of the Stonehill Community Association are managed by a Board of Directors. These eight individuals, elected by owners at the Annual Meeting, have volunteered their time and efforts to administer the actions and finances of the Association. The Board determines the policies for the betterment of the community.

Please read the approved Policies to acquaint yourself on the rules and regulations that pertain to the Stonehill Community Association (dba Stone Ridge Townhomes).

Again, we welcome you to our community and look forward to your participation in the affairs and activities of the community.

Yours truly,

Board of Directors
Stonehill Community Association

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History

Early in 1976, the first families started to populate the 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 which govern the community.

A Board of Directors acts as the governing body for the community. The Board of Directors consists of eight elected representatives serving three-year terms. The Board meets monthly to decide on matters of the Association. Owners are welcome to attend these meetings. If a homeowner plans to attend a monthly Board meeting, please contact a Board member in advance. 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.

General Information

Stonehill Community Association is a homeowners' association. The units that comprise the association are townhouses. As such, each owner owns the building structure of his/her unit, the land upon which it exists, and a percentage of the common ownership of all the area owned by the Stonehill Community Association. This is what differentiates the Stonehill Community Association from a condominium association. The units on Stone Ridge Place are NOT condos and the Stonehill Community Association is NOT a condo association.

The individual ownership of each of the town house units is subject to a legal document known as "Declaration of Restrictive Covenants for the 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 the 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 the 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 Policy Manual is a compilation of policies approved by the Board throughout the years that remain in effect as of May 14, 2021.

The Board has developed a web site to enhance communication among owners. It contains information on meetings and policy updates as well as copies of various association forms. The address for this site is www.stonehillcommunity.org E-mail may be sent to the Board member using stonehillcommunityassociation@gmail.com.

Recent Major Maintenance Projects

- 1997: Parking lots replaced. (Special Assessment)
- 2006: Parking lots resurfaced.
- 2007-2009: All roofs replaced.
- 2012-2014: All siding, deck joists, gutters, building lights, and newspaper boxes replaced. (Special assessment)
- 2017: Parking lot resurfaced
- 2018: Four new mailbox stations replaced nine sites. Seven garbage corrals replaced eight garbage corrals.
- 2019: Drainage tile installed behind Building 6 to control flooding.
- 2019-2020: Firepit installed on grounds.
- 2020: Solar array serves our parking lot lights.
- 2020: Little library installed.

Annual Assessment

(Policy is based on Covenants, article 4, section 9, page 2)

As provided for in the covenants of properties in this 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, building maintenance, legal fees, and year-round grounds maintenance. It is the hope of the Board of Directors to keep the annual homeowner's assessment to a reasonable rate. However, the budget of the Association is reviewed yearly, and the assessment is adjusted accordingly.

A homeowner's assessment is due annually on January first. The Board is currently allowing semiannual payments with the addition of a small service charge on each payment. A delinquent assessment is subject to the following:

- 30 days late—past due notice will be sent with 1% penalty.
- 60 days late —1% penalty will be applied to the previous total due (which includes the 30 days penalty).
- 90 days late—an additional 1% penalty to the previous total due (which includes the 60 days penalty)
- 120 days late — 1% penalty will continue to accrue monthly until assessment is paid. The corporate attorney will be contacted to file a lien against the delinquent unit. If a lien is required, legal expenses are added to the amount owed by the homeowner.

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

Awnings

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

Building Maintenance

The determination of what maintenance, repair or replacement is performed shall be in the best judgment of the Association's Board of Directors. The Architectural Committee conducts a yearly "walkaround" for a cursory inspection of the buildings and grounds and 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 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, rain gutters, down spouts, trash receptacles and mailboxes.

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.

Clotheslines

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.

Association Responsibility: NA

Doors and Windows

Homeowners responsibility

- Maintenance, repair, and replacement of all sliding glass doors, windows, screens, exterior doors, garage doors and storm doors.

Association responsibility

- Painting of siding, exterior doors, screen (storm) doors, and garage doors.
- Replacements must be approved before work is begun. Approved items are listed on the Association website.

Dryer & Exhaust Fan Vents

Homeowners responsibility

- Cleaning of dryer and exhaust fan vents to prevent fire hazards

Association Responsibility: NA

Emergency Contact

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. These contacts are made available only to Board members to be used for emergencies. These are not distributed to the entire community.

Entry Ways & Car Ports

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: NA

Exterior Lights

Entry lights were provided by the Association during the siding project. Entry lights should be kept operative at all times and on only when it is dark. 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 for approved fixtures.

Association responsibility

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

Report problems with parking lot lights to a Board member. Do not call Alliant Energy.

Report problems with streetlights on Stone Ridge and Windsor Avenue to the City of Dubuque.

Firepit Patio

A firepit patio was added on the southwest side of the property (behind buildings 3 and 6).

Homeowners Responsibility

- It may only be used by homeowners, their family, and guests, while the homeowner is present.
- Fire must remain inside the metal enclosure.
- The firepit should not be used to burn trash, composite building materials or yard waste.
- The fire must be extinguished before you leave.
- The following day all trash should be removed from the area and the tarp replaced.

Association Responsibility

- Wood placed here is for community use. The Association will provide the wood from debris picked up on the grounds. Once the wood has been used up, homeowners will need to provide their own wood.
- Ashes will be removed periodically by a volunteer.

Fireplaces and/or Wood Stoves

Homeowners responsibility

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

Association Responsibility: NA

Firewood Storage

Homeowners responsibility

- Outside storage of firewood is permitted from Oct. 1 to April 1 only.
- Firewood may be stored on a rear patio and the 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.
- Be alert for termites that may be living in purchased firewood.

Association responsibility: NA

Flags

One approved flag holder may be attached to each unit with prior approval by the Board.

Garage Sales

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.

Association Responsibility

- If approved, advertising for the garage sale will be paid for by the Association.

Heat Pumps/Air Conditioners

Homeowners responsibility

- Maintenance, repair, and replacement of all heat pumps, air conditioners, fireplace chimney stacks and cap, radon vent pipes, and plumbing vent pipes (roof vent and boot).

Association Responsibility: NA

Insurance

Each homeowner is required to provide adequate insurance 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 to the Association yearly. These should be mailed to Treasurer, 800 Stone Ridge Place, Dubuque, IA 5 2001. Owners should ensure that their coverage is for a “**townhouse**” and **not a “condo**” The Association has no ownership and carries no property insurance on any townhouse or its contents.

Lawn Maintenance

The Homeowners' Association has contracted for professional lawn maintenance. The Board has given the lawn contractor the right to refuse to mow an individual's area if there are picnic tables or chairs 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 Responsibility

- Individual homeowners are encouraged to add their own personal touch to their unit. Guidelines have been developed by the Architectural Committee to help the homeowner with planning.
- Many homeowners have planted shrubs and flowers around their units.
- The only approved rock is river rock or unpolished river rock.
- Edging is required around rock.
- Black plastic lining is not permitted. Ground cloth is permitted.
- Lawn decorations and statues cannot 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, and pest control.
- Tree care including trimming and fertilization.

Little Lending Library

A Lending Library was installed next to the mailboxes on the median across from buildings 10 and 13. Community members can leave books that you no longer want. You may take books to read. They can be returned to the lending library too. A volunteer regularly will check the library and remove older items and anything inappropriate.

Mailboxes/Package Boxes

Approved house delivery boxes for newspapers and Association communication were provided by the Association at the time of the siding project. Mailbox stations were installed by the USPS. Each homeowner provided three mailbox keys. New homeowners should receive mailbox keys

from the previous homeowner. Contact USPS for additional or new keys. These keys are at the expense of the homeowner.

For smaller packages delivered, USPS will place the package in one of the package boxes at the mail station and put the key to the package box in your mailbox. When you insert the key into the appropriate box where your package is located, it cannot be removed. You can still turn the key and open the door to retrieve your package but do not attempt to remove the key.

Homeowners responsibility

- Any replacement of delivery boxes must be approved by the Board.
- If you need to replace a lost key to your mailbox, contact USPS on Futuro Drive or call (563)582-6559.

Association Responsibility: NA

Parking Lots

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 if it hinders ease of travel of other vehicles.

Association Responsibility

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

Pets

No animals, except dogs, cats or other small indoor pets may be 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.
- By Dubuque City ordinance, there is a fine for non-removal of animal waste.
- No outdoor kennels, pens, invisible fences or runs are permitted.

Association responsibility: NA

Deck Rail Planter Boxes

Homeowners responsibility

- Planting and maintaining flowers as desired.
- Provide plastic inserts to protect the boxes and to allow for maintenance.

Association Responsibility

- Repair, painting, and maintenance of the boxes.

Satellite Dishes

Satellite dishes have been approved for installation with the following limitations. The homeowner will be liable for any damage incurred due to misplacement of the dish. Dish reception is quite limited in this area and very few buildings meet the requirements to have a dish satellite.

Homeowners Responsibility

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. If placed on a raised deck, it cannot be more than 4 feet tall.
- Are not to be installed on the deck railing.
- Must not be placed on or extend over common ground.
- When installed on the lowest floor, they 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 as the unit.
- Dishes must be placed where it is not necessary to remove the dish when the building is 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.

Association responsibility: N/A

Signs

Signs (political or otherwise), billboards, and advertising devices other than those used in the sale of the property are not permitted on or near the exterior of the building.

Skylights

Homeowners responsibility

- Installation, maintenance, repair, and replacement of all skylights
- 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: NA

Snow Removal

A professional service maintains our areas during the winter. The initial snow removal is started around 5:30 a.m. This is done 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. Additional services 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 their 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 snowstorms to enable complete removal of snow from the parking lots.
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Association Responsibility

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

Three/Four Seasons Rooms

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 start of construction. The homeowner is responsible for the maintenance of its roof, windows, and doors.

Tool Lending Library

There are numerous tools that are available for use by community members. Contact one of the Board members to use a tool. Please limit the amount of time you keep any tool and return when you are finished using it.

If you need touch-up paint, check with the President. If there is none available, you will be able to find out the correct color for the paint you need.

Tools include

- Garden shovels
- Hoes
- Rakes
- Leaf rakes
- Snow roof rakes
- Ice chipper
- Branch saw
- Branch nippers
- Hand bush trimmer
- Pole saw
- 2 wheelbarrows
- Electric Sump pump (plug in)
- Chain saw (battery powered)
- Leaf blower (battery powered)
- Weed Wacker (battery powered)

Trash

Common trash enclosures are provided for all units.

Homeowners responsibility

- Place trash in tied, plastic trash bags.
- Place plastic trash bags in large trash receptacles only.
- Larger items must be broken down to an acceptable size, or it will not be accepted by the city.
- Yard waste, appliances, construction materials, etc. must be disposed of according to city regulations.

Association responsibility

- Construction and maintenance of trash enclosures.

TV Cables

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 properly installed and made as inconspicuous as possible, correct color, etc. Homeowners should work with the cable provider to ensure that this is done.

Water Seepage

(Policy developed with legal opinions first sought in 1991 and confirmed in 2003, 2008, and 2013)

Homeowners responsibility

- Based on the Declaration of Covenants, the homeowner is responsible for all costs associated with water seepage in basements through the foundation at ground level or below. This includes costs of water damage sustained and the cost of any repairs. If water coming in the building will damage the building, the homeowner must fix the problem.

Association responsibility

- According to Article IV, Section 5, the Association can impose a special assessment on an individual unit for the cost of reconstruction, repair or replacement of internal or external components, including drainage tiles related to a single unit. The Association can levy an assessment. Homeowner will be given 30 days prior written notice specifying the work that needs to be done. The unit owner can then choose to do the work at their expense, or the work can be done by the Association if not done by the homeowner in the time specified. If the Association performs the work, it can assess the cost to the unit. The cost would be a lien against the lot.