

ARCHITECTURAL ACTIVITIES AND POLICIES

Cameron Creek Community Association, Inc.

Rev 11.12.2024

As per the Covenant Restrictions and By Laws of Cameron Creek Community Association, these policies are binding on all homeowners, lot owners, residents, renters and guests in Cameron Creek. These policies are subject to changes or additions, from time to time, by the Architectural Control Committee (hereafter, the Committee) and the Board of Directors of the Association. Timely compliance with these policies is the responsibility of each homeowner, Lot owner, resident, renter and guests in Cameron Creek.

ENFORCEMENT

The Association, the Developer, and any Owner (individually or collectively), shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, Architectural and Activity Policies, liens and charges now or subsequently imposed. Failure by the Association, the Developer, or any Owner to enforce any provisions shall in no event be deemed a waiver of the right to do so later. Where the language and provisions of the Architectural and Activity Policies differ from those of the recorded Covenants of Cameron Creek, the more-stringent language and provisions shall apply. The decision of the Board of Directors shall be final regarding interpretation of either the meaning or the intent of any of the language in these policies.

INVALIDATION

Invalidation of any language or provisions of these Architectural and Activity Policies by judgment or court order shall not affect any remaining language or provisions, and such remaining language and provisions shall remain in full force and effect. No invalidation of any language or provisions of these Architectural and Activity Policies shall affect any of the language or provisions of the recorded Covenants of Cameron Creek.

GENERAL

Pursuant to Section 5 of the Covenants, no building, fence, deck, wall, in-ground swimming pool, or any other structure, whether temporary or permanent, shall be commenced, erected, or maintained upon a Lot, nor shall any exterior addition, change, or alteration be made to a structure on a Lot until the plans and specifications showing the structure's nature, kind, shape, height, materials, and location are submitted to and approved by the Committee in writing as to the structure's harmony of external design and location in relation to surrounding structures and topography in Cameron Creek.

An **Architectural Review Request Form** is **posted on the website** and is available from the management company. Completed Architectural Review Request Forms must be submitted to the management company, including any additional information needed for a full description of the proposed project. Additional information may include, but is not limited to:

- A drawing or detailed sketch with dimensions
- Material type(s) and color(s)
- Proposed location(s)
- Party (ies) doing any required construction or installation and time frame required.

In the event that the Committee, or the Board of Directors of the Association, fails either to approve or to disapprove the design or location of a proposed structure or project as properly submitted on an Architectural Review Request Form (with any necessary supporting information) within thirty (30) days after receipt by the chair of the Committee, then approval of such project or structure will be deemed to have been given. A request for additional information either by the Committee or by the Board of Directors shall be considered disapproval, and the 30-day time frame begins with receipt by the chair of the Committee of the additional information requested. This "default" approval provision only applies to permissible projects and/or structures. Prohibited projects and/or structures shall not be deemed approved as a result of any passage of time or lack of action by either the Committee or the Board.

POLICIES INVOLVING ACTION BY OR APPROVAL FROM THE COMMITTEE

1. **FENCES:** Fences must not be lower than four (4) feet and not exceed six (6) feet in height on any lot except

those located on a pond. Fences on a pond must be four (4) feet in height. Fences are restricted to vinyl, cedar and treated wood. Metal fences may be approved by the Committee. Chain link and wire fences are prohibited. The Committee will not approve construction of or modification of any fence that, in the Committee's sole opinion, would create a sight obstruction of any lake or would create a sight obstruction and, therefore, safety hazard on any street. Fence finish must be sealed naturally, painted, or stained a natural earth tone and must conform aesthetically both with the home and with neighboring homes. Fence posts must either be integral with the fence or face the interior of the fence; external fence posts are prohibited. Fences shall not extend any closer than 10' to the front of the house. Fences must be maintained in a high state of repair.

2. SWIMMING POOLS and HOT TUBS: Only in-ground swimming pools and pools constructed to appear as in-ground pools are permissible. All pools are subject to approval by the Committee and must be fully enclosed by a fence of approved construction, which, generally, must be six (6) feet high. No above ground pool higher than 18" is permitted. Any exterior gate to the fence enclosing a pool must have childproof latches. Hot tubs located exterior to a home generally must be integral with an aesthetically appealing wooden deck and are subject to approval by the Committee. HOT TUBS located exterior to a home generally must be integral with home are subject to approval by the Committee. A privacy or shield fence must be placed around the tub.

3. PLAYGROUND SETS: Playground sets always require Committee approval. Playground sets are permitted only in backyards and at a location approved by the Committee. approval only when the yard is not fenced. Playground sets must not be located on common ground or outside Lot boundaries. Maximum height permitted is fourteen (14) feet; while maximum length permitted is twenty (20) feet. Playground sets may be metal or of heavy, wood construction, earth tone in color, and must be maintained in a high state of repair. Although some plastic accessory parts, a slide for instance, may be approved. Any playground equipment made exclusively or primarily from plastic or vinyl is prohibited for exterior use.

4. TRAMPOLINES: Trampolines must be anchored to the ground.

5. FREESTANDING POLES: No clotheslines or clothes poles, or any other freestanding, semi-permanent or permanent poles, rigs, or devices, regardless of purpose, shall be constructed, erected, located, or used on any Lot. However, one flagpole may be erected, subject to approval by the Committee, for the sole purpose of displaying the United States flag. A home is limited to one flag, whether free standing or wall mounted. No more than two (2) 6' wooden posts are permitted per lot for bird feeders.

6. BASKETBALL POSTS and GOALS: Permanently installed basketball posts and goals are allowed upon approval by the Committee. Basketball posts and goals must be constructed of commercial-grade materials. If located at the driveway, the backboard must be perpendicular to the street. Basketball posts and goals may be attached to the residence upon approval by the committee.

7. HOUSEHOLD LAUNDRY: Laundry wash items are not permitted to be aired or dried outside the house,

8. ANTENNAS and COMMUNICATIONS EQUIPMENT: No radio or television antenna with more than twenty-four (24) square feet of grid area, or one that attains a height in excess of six (6) feet above the highest point of the roof of a residence, shall be attached to a residence on a Lot. Solar panels (attached, detached, or free-standing) are prohibited. No satellite receiving disk or dish in excess of one meter in diameter shall be permitted on any home. However, one satellite dish or disk of less than one meter in diameter may be attached to a home in a manner and position approved by the Committee. Solar Panels (attached, detached or free-standing) must be approved.

9. DWELLING EXTERIOR: Exterior additions, changes, or alterations to any dwelling shall not be commenced, erected or maintained until plans and specifications showing the nature, kind, shape, height, materials, and location are properly submitted to and approved by the Committee in writing as to the structure's harmony of external design and location in relation to surrounding structures and topography in Cameron Creek.

10. BEAUTIFICATION: The Committee encourages both landscaping and the planting of trees and shrubs beyond the minimum. In the event that either landscaping or the planting of trees and shrubs might block lake views or cause traffic hazards, the Committee's approval will be required.

YARDS and LANDSCAPING: Homeowners are responsible for landscaping the yards and easements in the front and back of their property to include weeding and mulching, trimming and pruning, and replacing dead or diseased shrubs and trees.. Grass must be mowed on a regular basis.

YARDS must be free of trash and other debris. Respect your neighbors by limiting the number and types of yard ornaments.

11. **LIGHTING:** No lighting attached to a dwelling shall be located above the roof eave line. External lighting attached to a dwelling or located on any Lot shall not utilize mercury-vapor or similar lighting mechanisms. Street lighting or ornamental yard lighting serviced by underground wires or cables are permitted; however, unusual or extensive lighting designs require approval by the Committee. Flood lighting not attached to a dwelling shall not exceed seven (7) feet in height. Holiday lights and decorations must be removed no later than thirty (30) days following the holiday.

12. **GARBAGE CONTAINERS:** Garbage containers must not be stored on the front of the home or be visible from the street. Garbage cans may be stored on the side of a home provided screening, ie: fencing or evergreens are installed to visually shield the receptacles from the street. All screening must be approved by the Architectural Committee. Closed plastic bags may be used after sanitary containers are full. Trash must not be allowed to blow onto the streets, other lots, common ground, or into any lakes. Grass clippings must not be left on the street or sidewalk at any time. Incinerators (external or internal) are prohibited as are composting piles and containers. Solid-waste disposal costs are not included in Association dues.

New Haven City Codes are as follows:

1. *§ 52.07 METHOD OF DISPOSAL FOR DOMESTIC SOLID WASTE.

New Haven, IN

...If the collection day falls on a recognized legal holiday, pickup will be on the day following the holiday which is not a Sunday or recognized legal holiday. (5) *Garbage* containers and recycling containers shall be placed at pickup location designated by the city or its contractor. During inclement weather, the city may instruct customers of alternate locations, if necessary. (6) *Garbage* containers and recycling containers may be set out no earlier than 4:00 p.m. on the day preceding collection and shall be removed no later than 6:00 a.m. on the day following collection. (7) All *garbage* containers and recycling containers must be stored either inside the garage or on the side of the house at a minimum of four feet behind the front of the house when not placed for collection.

13. **FIREWORKS:** Cameron Creek Homeowners Association prohibits the use of fireworks on Association property, which includes all common areas adjacent to the ponds and all interior sidewalks. Indiana law (IC 22-11-14, *Regulation of Fireworks by Fire Marshall*) provides for fines of up to \$500 for violations if fireworks are used on property without the owners permission and up to \$10,000 if property is damaged by the use of fireworks. A summary of the law is found at http://www.in.gov/dhs/files/Fireworks_Safety.pdf. Violations are to be reported to the New Haven Fire Department.

In addition, New Haven City Ordinance §93.52 CONSUMER FIREWORKS. (C) *No person may use, ignite or discharge or permit to be used, ignited or discharged any Consumer Fireworks within the City of New Haven upon any public street, alley or sidewalk, without the prior consent of the New Haven Board of Works.*

14. **SHED/OUTSIDE STORAGE:** Shed size on lots can be 10' x 12' with matching appearance to the home. The shed must be enclosed inside a 6' fence to hide the majority of the unit for homes not located on ponds. Homes located on ponds must have Architectural Committee approval for shed size and location.

15. **GAZEBOS: TEMPORARY** gazebos must: match the color of the siding of the house; be seasonal, in place only between May 1 and November 1; be maintained in good repair. **PERMANENT gazebos** must have all specifications approved by the Architectural Committee before any installation work begins.

POLICIES NOT DIRECTLY INVOLVING THE COMMITTEE

1. **NUISANCE:** No noxious or offensive activity shall be carried out on any Lot, nor shall anything be done which either may be or may become an annoyance or nuisance to any resident(s) or guest(s) in Cameron Creek. Noxious or offensive activities include: loud music, repetitive dog barking, obtrusive lighting, and any other disruptive activities, which are or may be inconsiderate of neighbors. The use of common ground must include respect for others whose homes adjoin such ground. For example, access to ponds should be via common

ground or walkways as opposed to along backyards of neighbors.

2. **STRUCTURES:** No structure of a temporary character, trailer, boat trailer, camper or camping trailer, recreational vehicle, motor home, basement, tent, shack, garage, barn, tool shed, dog house, dog run, burn barrel, or any other outbuilding or structure, shall be constructed, erected, located, or used on any Lot for any purpose (including use as a residence), either temporarily or permanently. Basements, however, may be constructed in conjunction with an approved single-family residence on a Lot.

3. **OUTSIDE STORAGE:** No boat, boat trailer, recreational vehicle, motor home, camper, camping trailer, truck, or any other wheeled vehicle, shall be permitted to be parked ungaraged on any Lot, or any street, for periods in excess of forty-eight (48) hours or for a period which, in the aggregate, exceeds eight (8) calendar days per calendar year. The term "truck" as used in this section means every motor vehicle designed, used, or maintained primarily for the transportation of property and rated one-ton or greater. It is strongly recommended — both for the sake of safety and for neighborhood appearance — that all motor vehicles be garaged when not in use. The personal property of any resident, to include, lawn and garden tools, and equipment are to be stored inside the residence or a fence when not in use. Fireplace wood must not be stacked on the drive and must be placed neatly at the rear of the home.

4. **SIGNS:** No individual signs are allowed to be posted *with the exception of the following*.

GARAGE SALES: A sign for the annual neighborhood garage sale will be posted during the days of the sale. Individual signs may be posted on private lots for the duration of the garage sale, but must be removed at the conclusion of the event.

HOUSES FOR SALE: An Open House sign, which may be posted on the Thursday preceding the open house and must be removed by Sunday evening. Service provider signs may be posted in individual yards receiving service.

ONE PROFESSIONAL SIGN (for example, stating that the dwelling is protected by ADT) is allowed for the duration of the service.

SIGN SIZE must be Not more than one square foot, not more than five square feet advertising a lot or home for sale or rent.

5. **VACANT LOTS and DWELLINGS:** Except for construction periods, all yards, home exteriors, and vacant Lots must be neat, clean, and be free from weeds, trash, and other debris. Bare areas must be seeded to control weeds and erosion. Grass must be mown on a regular basis and maintained at a height not to exceed six (6) inches. During construction, all materials, scrap, and trash must be contained and not be allowed to blow onto any street, other Lots, common ground, or into any lakes.

6. **TRAFFIC:** No motorized vehicles (mopeds, scooters, motorcycles, minibikes, go-carts, motorized three-wheelers, ATV's, golf carts or the like) are permitted either on common ground or easements in Cameron Creek. The use of streets by any motorized vehicles must comply with Indiana state law and Allen County ordinances. Motor vehicle drivers and/or operators must observe all posted speed limits within Cameron Creek. Snowmobiles are prohibited in Cameron Creek.

7. **WINDOW TREATMENTS:** If residents choose to install any window treatments, they shall consist of drapery, blinds, decorative panels, or other traditional window coverings.

8. **MAILBOX STANDS AND MAILBOXES:** Mailbox stands are maintained by Cameron Creek Neighborhood Association and mailboxes must conform to the Architectural Guidelines as to size, style and color. Individual mailboxes are the responsibility of the individual owner.

No exterior wooden storm/screen doors are permitted. In ground barbeque pits are not permitted.

For all

For additional information contact: Cameron Creek HOA at Stacey@ABCmanagement.org.

260-490-2226 Ext. 202