

# SANDY POINT HOMEOWNERS MANUAL



The ***Sandy Point Homeowners Manual*** gives Residents a single source for a common understanding of Sandy Point covenants, bylaws, policies, rules, and regulations. As neighbors in a shared ownership community, we depend on each other to know and follow the rules and regulations. Residents should keep their household members aware of these contents to prevent potential misunderstanding of Sandy Point rules and procedures. The Board of Directors periodically reviews the master copy of the ***Sandy Point Homeowners Manual*** and posts the most current version on the Sandy Point website. To view or print a copy of Sandy Point forms or documents, go to [sandypointcondos.com](http://sandypointcondos.com) > ***Residents Only***, then click on ***Sandy Point Forms*** or ***Legal Information***.

# SANDY POINT HOMEOWNERS MANUAL

## TABLE OF CONTENTS

<b>DOCUMENT REVIEW AND APPROVAL</b>	<b>4</b>
<b>INTRODUCTION TO SANDY POINT</b>	<b>7</b>
<b>DEFINITIONS</b>	<b>7</b>
LOT.....	7
COMMON AREA.....	8
LIMITED COMMON AREA.....	8
<b>MANAGEMENT OF SANDY POINT</b>	<b>8</b>
PROPERTY MANAGER .....	8
BOARD OF DIRECTORS .....	8
BOARD MEETINGS .....	9
ANNUAL MEETING .....	9
MEETING MINUTES .....	9
COMMITTEES.....	9
COMMITTEE ROLES AND RESPONSIBILITIES .....	10
COVENANTS AND BYLAWS.....	10
REPORTING INFRACTIONS.....	10
MONTHLY HOA DUES AND SPECIAL ASSESSMENTS.....	11
HOA DUES PAYMENTS.....	11
DELINQUENT DUES .....	11
RENTAL POLICY .....	11
HOMEOWNER / GUEST AGREEMENT.....	12
<b>MAINTENANCE OF DWELLINGS, COMMON AREAS, AND RECREATIONAL FACILITIES</b>	<b>12</b>
MAINTENANCE REQUESTS .....	12
OWNER RESPONSIBLE MAINTENANCE.....	12
RENOVATIONS .....	12
OWNER RESPONSIBLE DAMAGE.....	13
MAINTENANCE RESPONSIBILITY TABLE .....	13 - 17
LANDSCAPING AND LAWN MAINTENANCE.....	18
<b>USE AND MAINTENANCE OF RECREATIONAL AMENITIES</b>	<b>18</b>
KEYS TO RECREATIONAL AMENITIES.....	18
TENNIS / PICKLE BALL COURT RULES AND REGULATIONS.....	19
SWIMMING POOL .....	19
BOAT STORAGE AREA.....	19
<b>MISCELLANEOUS POLICIES / RULES / REGULATIONS</b>	<b>20</b>
PROPERTY TAXES.....	20
PROPERTY INSURANCE.....	20
VOLUNTEER INSURANCE.....	21
SPEED LIMIT.....	21

# SANDY POINT HOMEOWNERS MANUAL

PARKING RULES AND REGULATIONS.....	21
SERVICE PROVIDER PARKING.....	22
SUSPICIOUS ACTIVITY.....	22
OPEN FIRES.....	22
FIREWOOD STORAGE.....	22
GARAGE SALES.....	22
PETS.....	23
DISPLAY OF SIGNS.....	23
RIVERBANK CLEANUP.....	24
SNOW REMOVAL.....	24
TRASH COLLECTION.....	24
RECYCLING.....	25
SANDY POINT WEBSITE.....	25
E-MAIL DISTRIBUTION.....	25
URBAN WILDLIFE.....	26
<b>APPENDIX A - ARCHITECTURAL STANDARDS / RULES / REGULATIONS.....</b>	<b>26</b>
ARCHITECTURAL OVERVIEW.....	26
REPLACEMENT DOORS / WINDOWS.....	27
REPLACEMENT GARAGE DOORS.....	28
SATELLITE ANTENNAS.....	28
HEATING AND AIR CONDITIONING REPLACEMENT.....	28
TANKLESS WATER HEATERS.....	29
SOLAR ENERGY SYSTEMS.....	29
EXTERIOR CONSTRUCTION.....	29
AWNINGS.....	30
<b>APPENDIX B - GROUNDS-LANDSCAPE STANDARDS / RULES / REGULATIONS / GUIDELINES.....</b>	<b>31</b>
GROUNDS - LANDSCAPE OVERVIEW.....	31
GROUNDS - LANDSCAPE STANDARDS / RULES / REGULATIONS.....	31
BERMS.....	31
RIVERBANKS.....	31
MAINTENANCE OF LAWNS.....	31
IRRIGATION SYSTEMS.....	32
MAINTENANCE OF TREES AND SHRUBS.....	32
ACCEPTABLE TREES AND SHRUBS.....	32
UNACCEPTABLE TREES.....	33
HONEYSUCKLE.....	33
MULCH.....	33
VEGETABLE GARDENS.....	33
ORNAMENTAL GARDEN DISPLAYS.....	33
ACCENT AND PATH LIGHTING.....	33
HOLIDAY DISPLAYS AND LIGHTS.....	33
FREE-STANDING FLAG POLES.....	33

# SANDY POINT HOMEOWNERS MANUAL

## DOCUMENT REVIEW AND APPROVAL

Version Number	Date Published	Changes
Version 2013.02	June 27, 2013	
Version 2015.01	June 15, 2015	
Version 2016.01	August 10, 2016	<p>Update purpose of Homeowners Manual. 24/7 access to the Homeowners Manual on the SP Website</p> <p>Document Review and Approval Sheet</p> <p>New Assessment Value for Classified Forest.</p> <p>Master Insurance Policy information</p> <p>Parking Rules clarifications</p> <p>Garage Sale policy exception for Estate Sales</p> <p>Control of Pets</p> <p>Republic Trash Service - Contact info</p> <p>Mandatory Documents required for some ACC Requests Foundation requirements for new buildings under a roof</p> <p>Right for removal of unapproved plants</p> <p>Update Acceptable Trees/Shrubs</p> <p>Update Unacceptable Trees</p>
Version 2018.01	September 01, 2018	<p>Inserted Definitions for Lot, Common Area, and Limited Common Area</p> <p>New instructions for emergency and non-emergency maintenance requests</p> <p>Reinforced the potential for Personal Injury</p> <p>Revised requirements for approval before beginning work on specific items</p> <p>Revised table and clarified Association and Owner Responsibilities</p> <p>Added additional instructions for the pool area regarding adult supervision, food, trash, and dirty diapers</p> <p>Revised rules for parked vehicles not allowed and Crime Watch instructions</p> <p>Revised policy for hard fencing and invisible fencing</p>

# SANDY POINT HOMEOWNERS MANUAL

		<p>Revised rules regarding pet leashes outdoors and cleanup of pet waste</p> <p>Revised instructions for Spring Cleanup</p> <p>Revised Sandy Point responsibilities regarding debris cleanup</p> <p>Revised instructions for new weekly pickup of bagged trash and heavy items by DPW</p> <p>Revised instructions regarding color and the painting of exterior doors and garage doors</p> <p>Revised list of acceptable materials for decks/railings</p> <p>Removed all references to adopted areas and revised who is responsible for berms</p> <p>Revised responsibility for trees and shrubs in Common Areas</p> <p>Added instructions regarding the minimum distance between foliage and structures</p>
<b>Version 2018.02</b>	November 01, 2018	Updated and Clarified Sandy Point HOA Payment instruction
<b>Version 2020.01</b>	January 10, 2020	<p>Revised terms Common Area and Limited Common Area</p> <p>Added pickleball to tennis court amenities</p> <p>Changed boat storage access directions and annual fee</p> <p>Added information regarding using sand on snow-covered driveways and walkways</p> <p>Revised instructions for storage of trash/recycling containers</p> <p>Added information about solar energy systems</p> <p>Changed privacy fences to privacy screens</p> <p>Revised requirements for all fences</p> <p>Added instructions about providing space when installing or repairing walkways</p> <p>Added information about irrigation system installation</p> <p>Added information about Homeowners planting new trees</p> <p>Added information about accent and path lighting</p> <p>Added information about free-standing flag poles</p>
<b>Version 2021.01</b>	May 12, 2021	<p>Updated title of Communications Committee</p> <p>Added kayak storage to boat storage area</p> <p>Added information about honeysuckle control</p> <p>Added information about irrigation system installation</p>

# SANDY POINT HOMEOWNERS MANUAL

<b>Version 2023.01</b>	June 26, 2023	Added a Volunteer Insurance Rider Updated language on cutting trees in Common Area Added a Resident-Guest Agreement Updated language regarding Fire Pit usage Removed references to a Crime Watch Committee
------------------------	---------------	---

# SANDY POINT HOMEOWNERS MANUAL

## INTRODUCTION TO SANDY POINT

Welcome to Sandy Point! Our community is an outstanding residential area with 139 single-family homes. Each Owner holds legal title to the Lot directly under their Dwelling and an equal share of the Common Area as described in the recorded plat filed with the office of the Marion County Recorder. Each Owner of a Dwelling is a member of the Sandy Point Homeowners Association. Owner Membership entitles one (1) vote for each Dwelling. Therefore, according to the **SP Documents**, the total number of votes is 139. Rental residents are not members of the HOA and do not have voting privileges.

Sandy Point Residents and their guests enjoy many recreational amenities: a swimming pool with a bathhouse, a fenced tennis area with two courts lined for tennis and pickle ball, a boat storage area with controlled access, and a private boat ramp that gives access to White River. All Residents living in Sandy Point, including rental Residents, can use the recreational amenities and Common Areas subject to the policies, rules, and regulations of the Sandy Point HOA and the **SP Documents**.

A 31.04-acre portion of Sandy Point Common Area has been set aside and officially recognized by the Indiana Department of Natural Resources as an **Indiana Classified Forest and Wildlands Area**. This area is a tribute to Owen Meharg, an original SP owner, who worked tirelessly to get this classification from the State of Indiana. Residents now have an opportunity to share in the natural beauty of wildlife habitat with reduced property tax liabilities.

Sandy Point Inc., commonly known as Sandy Point Homeowners Association (SP HOA), was created as a *Not-for-Profit Corporation* on April 16, 1984, for the sole purpose of providing the maintenance and repair of building exteriors and for administration, operation, maintenance, and repair of all Common Areas and recreational amenities.

The HOA established a written legal covenant with all registered Owners by filing the following documents with the office of the Marion County Recorder:

- a. *The Articles of Incorporation*
- b. *A Declaration of Covenants, Conditions, and Restrictions*
- c. *Bylaws of Sandy Point, Inc.*

As a Sandy Point resident, you are protected and governed according to the policies, rules, and regulations in these documents. When the Homeowners Manual refers to the SP Documents, it means the above legal documents.

Because Sandy Point, Inc. is a *Not-for-Profit Corporation*, it must file an annual tax statement. However, it is only required to pay taxes on interest earned by the reserve fund investments.

## DEFINITIONS

Lot, Common Area, and Limited Common Area are frequently used in the **Homeowners Manual** and are defined below.

### LOT

Lot shall mean the real estate that contains a single-family residential dwelling. Each Lot consists of an area that exceeds the foundation perimeter by one (1) inch and includes one-half (1/2) of any party wall dividing a Dwelling from another dwelling.

# SANDY POINT HOMEOWNERS MANUAL

## COMMON AREA

Common Area refers to all real estate (including improvements) owned by Sandy Point HOA for the use and enjoyment of the Owners. The only portion of Sandy Point not considered a Common Area is a Dwelling plus one inch around the foundation.

## LIMITED COMMON AREA

Limited Common Area refers to all real estate (including improvements) owned by Sandy Point HOA, designated for usage by individual Owners. This land pertains to decks, patios, gardens, trees, paths, walkways, stairways, and docks. A Limited Common Area sits on Sandy Point real estate but is the responsibility of the Owner to maintain. This maintenance responsibility passes from Owner to Owner. In most cases, additions or changes to any of these items must get approval from the Grounds-Landscape Committee or the Architectural Control Committee.

## MANAGEMENT OF SANDY POINT

### PROPERTY MANAGER

Sandy Point is a self-managed property. A professional Property Manager is contracted by Sandy Point, Inc., to handle the operations and administrative duties of the Sandy Point HOA. These duties include receiving payments of HOA dues and fees, maintaining the accounting and financial records for all accounts, and making payment of authorized invoices for services. The Property Manager also provides general oversight and supervision of the maintenance and repairs of Sandy Point Dwellings, facilities, and Common Areas. In addition, the Property Manager manages permits and licenses required by the Indianapolis Department of Code Enforcement for HOA-initiated projects. The Property Manager provides advice as needed to the Board members or residents relating to best practices for residential communities.

Contact information for the Resident SP Property Manager is:

Jerri Guinn - Sandy Point HOA  
8077 River Bay Drive East, Indianapolis, IN 46240  
Telephone: 317-910-0336 - - E-mail: [spmgr@sandypointcondos.com](mailto:spmgr@sandypointcondos.com)  
Office Hours are Monday through Friday, 8:00 a.m. to 5:00 p.m.

### BOARD OF DIRECTORS

Sandy Point, Inc. is governed by a Board of Directors as stipulated in the **SP Documents**. The members of the Board are elected and responsible for the management and administration of the policies, rules, and regulations.

The Board of Directors consists of nine (9) owner-members. The term of office for an elected Board member is three (3) years. Three (3) Board members are elected on a rotating basis by vote of the Membership at the *Annual Homeowners Meeting* each year. The elected Board members select the individuals who will serve as the Officers of the Board of Directors. The Officers of the HOA are the President, Vice President, Secretary, and Treasurer. The remaining five (5) members of the Board serve at large. All Board positions are voluntary. No member receives any remuneration for serving on the Board.



# SANDY POINT HOMEOWNERS MANUAL

## BOARD MEETINGS

The Board of Directors conducts operational management of Sandy Point during regularly scheduled meetings. Each Board determines the time and date of Board Meetings to accommodate all Members. The location for scheduled Board Meetings is usually at the home of an elected Board member.

Homeowners are welcome to attend a scheduled Board Meeting but should advise the Sandy Point Property Manager or a Board Member of their intention to attend. You should limit comments to no more than five minutes at the beginning of the meeting. Items requiring more than five minutes or involving in-depth discussions must be scheduled in advance to allow sufficient time. To have an item placed on the agenda, contact the Sandy Point Property Manager or one of the Board Officers as far in advance as possible, but at least a week before a scheduled Board Meeting.

## ANNUAL MEETING

Each owner member has an opportunity to participate in the management of Sandy Point. The **SP Documents** state the requirement for an *Annual Meeting of the Sandy Point HOA Membership*. The Annual Homeowners Meeting is on or about the fourth Thursday in October.

The Annual Homeowners Meeting, or any special meeting that requires attendance by the HOA membership, will take place in a public place arranged by the Board of Directors. Before the meeting, a notice of the date, time, location, and agenda of items for discussion will be mailed to every Owner, as required in the **SP Documents**. A proxy certificate is included in the notice, allowing members unable to attend to cast their vote on any issue(s) that require a vote.

A slate of at least three (3) candidates for election to the Board of Directors is announced in the notice for the Annual Meeting by the Nominating Committee. Owners not attending the Annual Homeowners Meeting may select their choice for new Board members by proxy and are allowed one (1) vote each for up to three candidates.

## MEETING MINUTES

The approved minutes of the last two meetings of the Board of Directors are published on the Sandy Point website to maintain transparency of the actions of the Board of Directors.

The minutes of the Annual Homeowners Meeting and any Special Homeowners Meetings conducted for the General Membership will be available on the Sandy Point website.

The SP Property Manager keeps the minutes of past Board Meetings, Annual Meetings, or any Special Homeowners Meetings and are available upon request.

## COMMITTEES

The **SP Documents** require the appointment of an **Architectural Control Committee**. The Board of Directors may appoint other committees for specific duties or purposes.

In actual practice, the committees established by the Board of Directors are:

- Architectural Control Committee
- Building Committee
- Grounds-Landscape Committee

# SANDY POINT HOMEOWNERS MANUAL

- Communications Committee
- Finance Committee
- Nominating Committee

## COMMITTEE ROLES AND RESPONSIBILITIES

The roles and responsibilities of each of the committees listed above have been documented and approved by a resolution of the Board of Directors. A current copy of the ***Committee Roles and Responsibilities*** is available on the Sandy Point website.

## COVENANTS AND BYLAWS

Residents in Sandy Point who use recreational amenities or Common Areas and their guests are subject to the policies, rules, restrictions, and conditions in the ***SP Documents***, including all actions and resolutions promulgated by the Board of Directors of Sandy Point HOA. Each new Owner is provided a copy of the ***SP Documents*** as soon as possible after the contract closing. Rental residents get a copy when they move in.

Board Members may interpret some rules, restrictions, or regulations within the ***SP Documents***. Authority for such action is given to the Board members by Article VII, Section 1 of the SP Bylaws. The Board will carefully weigh, discuss, and consider, through a democratic process, any decision and course of action. The interpretive rulings and any resolutions subsequently approved by the Board of Directors are announced immediately to the Membership by e-mail and published in the *Sandy Point Newsletter*. The changes are also published in the ***Sandy Point Homeowners Manual*** and become a part of the body of Sandy Point policies, rules, and regulations and carry the same weight as the ***SP Documents***.

The most current version of the ***Sandy Point Homeowners Manual*** and copies of the ***SP Documents*** are maintained on the Sandy Point website and are always available to Owner Members and tenants. All household members should periodically review the contents of the ***Sandy Point Homeowners Manual*** and all of the ***SP Documents*** to ensure there are no questions about the rules, regulations, and expectations.

## REPORTING INFRACTIONS

As neighbors in a shared ownership community, we depend on each other to know and follow the rules and regulations. Sandy Point has learned that there is harmony when everyone follows the rules and regulations.

The Board members and Residents are not the police, nor is anyone asked or expected to patrol the community looking for infractions. The philosophy adopted by the majority of Residents is to respect each other and follow the published rules. However, input from Residents is part of how the Board of Directors becomes aware of and subsequently may respond to potential infractions within the community.

If you see what you believe to be an infraction of Sandy Point policies, rules, or regulations that is creating a **safety issue** or is something that **significantly impacts the harmony of the community**, put the specifics in writing, sign the document, and give it to one of the elected Board Members or the SP Property Manager. The Property Manager will then record the receipt of the written complaint. Upon receipt of a second (or more) written complaint about the same infraction from other homeowners, especially homeowners directly affected, the Board would have sufficient reason to resolve the problem.

# SANDY POINT HOMEOWNERS MANUAL

## MONTHLY HOA DUES AND SPECIAL ASSESSMENTS

Monthly HOA dues are for maintaining the exterior of individual Dwellings and Common Areas and the operation and maintenance of recreational amenities. The Board of Directors, by provisions of the **SP Documents**, approve the HOA dues and assessments. Special Assessments, if required, are used for Capital Improvements.

1. A Finance Committee prepares an operating budget for each calendar year and presents it to the Board of Directors for review and approval. The Board will present the approved budget to the Owner Membership at the Annual Homeowners Meeting. Any proposed monthly HOA dues increase or Special Assessment will be voted on at the Annual Homeowners Meeting.
2. The Sandy Point Budget Committee will ensure an annualized accrual amount for each *Long Range Reserve Expense Item* is in the annual budget and collected as part of the monthly HOA fee. All funds collected from these Long-Range Expense items will accrue in the Operational Account until transferred, by direction of the Treasurer, to a Reserve Fund Account at the end of each calendar quarter.

## HOA DUES PAYMENTS

The monthly HOA dues and any approved Special Assessment payments are due on the first day of each month. Sandy Point Homeowners Association utilizes automatic deposit of monthly association dues and Special Assessment fees to the Association operating account. Arrangements are made with the SP Property Manager to authorize the initiation of the automatic payment process. On the 10th day of each month, dues and Special Assessments are withdrawn automatically from the checking or savings account designated by the Owner.

## DELINQUENT DUES

Any monthly HOA dues or Special Assessment payment that is not received and processed by the 10th day of the month in which it is due will result in an administrative late fee of \$25.00.

The Sandy Point Treasurer receives a Delinquent Payment report from the Property Manager and will send a courtesy reminder to each delinquent Owner by letter or e-mail. The Treasurer will send a second reminder if not paid by the 10th day of the following month.

Any monthly HOA dues or Special Assessment payment that becomes sixty (60) days past due will be referred to an attorney for collection and filing of a foreclosure lien against the property as stipulated in the **SP Documents**.

If the Member becomes delinquent, they will be responsible for any collection costs incurred. These costs may include legal fees, bank fees, court costs, administrative costs, etc.

## RENTAL POLICY

The Membership formally amended the *SP Documents* to include Article X, which pertains to the Leasing of Dwellings and the Maximum Number of Dwellings that a Resident may own.

This amendment establishes a Rental Cap that limits the number of Dwellings rented to no more than seven (7). Approval from the SP Board of Directors is required before an Owner may rent a Dwelling. Owners must reside in a dwelling for one year before requesting rental permission.

# SANDY POINT HOMEOWNERS MANUAL

The Owner of a Dwelling is required to submit a written request that complies with all of the **General Lease Requirements** and other policies, rules, and regulations contained in Article X. Requests for approval to rent a Dwelling must be received and acted upon by the SP Board of Directors before actual rental and occupancy by tenants. You can contact the SP Property Manager for additional information.

## HOMEOWNER / GUEST AGREEMENT

Sandy Point has a policy to accommodate current homeowners who purchase a second dwelling in Sandy Point for a permanent guest to reside without paying rent. However, approval by the Board of Directors is required. You can access the necessary form on the SP website.

## MAINTENANCE OF DWELLINGS, COMMON AREAS, AND RECREATIONAL FACILITIES

Contracts or service agreements are established and maintained by Sandy Point, Inc., with a variety of maintenance contractors and service providers to take care of the maintenance and repair issues.

The Sandy Point Property Manager is responsible for Common Areas, recreational amenities, and building maintenance. The Property Manager is also responsible for prioritizing and overseeing work projects, managing required permits for SP-initiated work projects, and helping to obtain materials and supplies. The SP Property Manager also provides guidance on issues or questions about Sandy Point policies and rules with help from the Architecture, Building, and Grounds Committees.

### MAINTENANCE REQUESTS

If emergency maintenance is needed, call 317-910-0336.

If non-emergency maintenance is needed, call 317-910-0336 (Mon-Fri 8 a.m. to 5 p.m.) or e-mail [spmgr@sandypointcondos.com](mailto:spmgr@sandypointcondos.com).

### OWNER RESPONSIBLE MAINTENANCE

The maintenance responsibilities performed by Owners are a part of keeping the quality, safety, appearance, and overall value of all properties at the high standards we expect for our homes. Owners should periodically evaluate the status of all maintenance items around their homes.

Not keeping repairs up-to-date could result in damage not only to your own home but could also cause personal injury, damage to Common Property, or the home of a neighbor. Owners are responsible for all costs required for restoring or repairing damage caused by failure to maintain items that are their responsibility.

### RENOVATIONS

The Indianapolis Department of Business and Neighborhood Services (BNS) requires permits for many household projects, including some interior renovation projects. Some jobs require licensed contractors or tradesmen to perform some jobs. Projects that include drainage, driveway, electrical, heating and cooling, master plumbing, right of way, sewer lateral connections and structural integrity, and wrecking require BNS permits. Before beginning any planned projects, the Owner must obtain any required permits. You can call BNS at **(317) 327-8700** for information regarding all applicable permits, license requirements, and fees for your project.

# SANDY POINT HOMEOWNERS MANUAL

Owners must submit the permit application(s) with supporting documentation (e.g., project plans, drawings or diagrams, contractor licenses or trade work certifications, etc.) to BNS. Keep the issued permit(s) until completion of the work, the final inspection accomplished, and approval granted. Failure to comply with permit expiration dates or code requirements can result in work stoppage, fines, and additional costs or delays to your project.

The HOA/Property Manager cannot act on behalf of Owners about permits. The HOA does not assume any responsibilities for obtaining required permits for Owner projects or the outcome or consequences of any work the Owner has commissioned or completed.

Note that any exterior work or alterations to, including but not limited to, doors, windows, storm doors, exterior painting or stain (e.g., choice of colors) of all fences, decks, docks, or repairs to decks or docks or any room additions, must be reviewed and approved by the Architecture Control Committee **before starting any work**. *Architecture Change Request* forms are on the SP Website or obtained from the SP Property Manager or a member of the Architecture Control Committee.

When starting a project, the Owner must contact the SP Property Manager to coordinate work efforts to ensure compliance with Sandy Point standards for environmental harmony and construction quality.

## OWNER RESPONSIBLE DAMAGE

An inspection/survey of homes is conducted routinely by the Sandy Point Property Manager, assisted by the Building and Grounds-Landscape Committees. The reason for this inspection is to identify maintenance tasks that the HOA will prioritize, schedule, and attend to.

While conducting HOA maintenance work, hidden damage is frequently found or becomes apparent. The Property Manager will document and report to the Owner(s) in writing any damage discovered that is the responsibility of the Owner to repair.

If a homeowner fails to complete the necessary repairs, the HOA may issue a final written notice to the Owner. This notice will notify the Owner of their financial responsibility for the cited maintenance. In addition, BNS may take action regarding permits or work inspection results. Some maintenance issues may be critical and could jeopardize safety, or if left unattended, could cause additional damage. In such circumstances, the HOA will suspend the work that revealed the damage and make temporary repairs until the Owner can make proper repairs.

It is in the best interest of the HOA Membership that suspended HOA maintenance work be resumed as soon as feasible. The HOA and the Owner may be able to agree to proceed with repairs to the cited issues. Repair costs that are the responsibility of the Owner will be added to their HOA Fees account as allowed by the Sandy Point Covenants and Bylaws.

## MAINTENANCE RESPONSIBILITY TABLE

The ***Maintenance Responsibility Table*** shows whether the HOA or the Owner is responsible for a specific maintenance item. The costs for HOA maintenance responsibilities are paid from the HOA dues unless the reason for that maintenance is due to negligence of the Owner or Guest.

# SANDY POINT HOMEOWNERS MANUAL

## Responsibility Code:

**A = HOA    O = Owner**

<b>Additions</b>	
Rooms	O
Screen on Porches	O
Sunrooms	O
<b>Asphalt</b>	
Driveways and Public Parking Areas - Replace	A
Driveways – Oil leaks	O
Streets, Driveways, and Public Parking Areas – Sealcoating	A
<b>Concrete</b>	
Driveways and Sidewalks – Repair or replace	A
Sidewalks – Power washing, repair of minor cracks	O
Driveways – Oil leaks	O
Garage Floors – Clean, repair, or replace	O
Front Porch and Stoops – Repair or replace	A
Foundation – Repair or replace	O
<b>Decks</b>	
Maintain, repair, or replace	O
<b>Docks and Stairs to Docks</b>	
Maintain, repair, or replace (paint or stain color approval in advance).	O
<b>Electrical</b>	
<u>Interior</u> – Repair or replace	O
<u>Exterior</u> Garage Lights Night Sensor - Replace	A

# SANDY POINT HOMEOWNERS MANUAL

<b>All Other Exterior Electrical</b>	
Outside Garage Lights - A volunteer will replace bulbs as needed.	A
Light Fixtures - All	0
Electrical Outlets - All	0
Accent and Path Lighting	0
<b>Fences – Maintenance</b>	
All Fences (paint or stain - color approval in advance).	0
Deck Divider (paint or stain - color approval in advance).	0
<b>Fireplace</b>	
Interior – Firebox, flue liner, grate, screen, damper, gas line, starter, logs	0
Exterior – Siding and chimney cap	A
<b>Front Doors</b>	
Painting (color approval in advance)	0
Maintain, repair, or replace	0
Glass – Replace	0
Trim and Weather Stripping	0
<b>Garage Doors</b>	
Repair or replace	0
Painting – Exterior only	A/0
Note the Owner is responsible for painting the door to match the trim or siding color when replacing a garage door. The HOA includes garage doors when painting units.	
Glass - repair or replace	0
<b>Garage Door Openers</b>	
Repair or replace	0
<b>Gutters and Downspouts</b>	
Repair or replace	A
Painting	A
Cleaning	A

# SANDY POINT HOMEOWNERS MANUAL

<b>Household Mechanicals</b>	
Water Heater, Water Softener, Furnace/Air Conditioner (including duct and flue), Washers and Dryers (including vent and vent cleaning)	0
Portable Solar Systems (approved in advance)	0
<b>Insurance</b>	
SP Master Policy – Covers Dwelling Structure, Common Grounds, and Common Facilities – Loss or Damage over \$10,000.00. Limited Liabilities - In the event of a total loss, dwelling structure replacement is limited to the legal description of the Lot found in the original or amended plat	A
Interior - All	0
Decks, docks, stairways to docks	0
Personal Property, Flood, Personal Liabilities, Additions or Modifications	0
<b>Landscaping – Foundation Plants and Limited Common Area</b>	
Trees and Shrubs - Maintain	0
Flowers – Maintain, remove, or replace	0
Watering	0
Irrigation System (approved in advance)	0
Weed control - Lawns	A
Mowing - Lawns	A
Original Trees – Remove or replace	A
<b>Landscaping – Common Areas</b>	
Trees and Shrubs – Maintain, remove, or replace	A
Flowers – Maintain, remove, or replace	A
Lawn - Weed control, fertilize, water, mow, and seed as required	A
<b>Locks</b>	
Homes	0
Boat Storage, Tennis Courts, Swimming Pool, Boat Launch gate	A
<b>Mailboxes</b>	
Paint, repair, or replace	A
<b>Pest Control</b>	
Exterior Damage – Carpenter Ants/Bees, Termites, or Beavers. (Not including Moles, Chipmunks, Raccoons, Squirrels, or Varmints)	A
Interior Damage – All pests	0



# SANDY POINT HOMEOWNERS MANUAL

<b>Plumbing</b>	
Exterior – Hose Bibs and Frozen Pipes <ul style="list-style-type: none"> <li>Note: Remember to winterize outside faucets by removing all hoses and attachments</li> <li>Interior – All pipes and fittings</li> </ul>	O
Water Mains – Up to water meter	A
<b>Roofing</b>	
Repair or replace	A
<b>Roof Leak Damage</b>	
Exterior - All Interior - Limited to roof leak damage only	A
Exterior Ventilation Pipes	O
<b>Siding and Trim</b>	
Painting	A
Repair or replace	A
<b>Skylights</b>	
Repair or replace	O
Clean	O
<b>Snow Removal</b>	
Sidewalks, Paths	O
Streets (over 3 inches)	A
Driveways (over 3 inches)	A
<b>Street Signs</b>	
Maintain, repair, or replace	A
<b>Window Washing</b>	
Interior and Exterior	O
<b>Windows</b>	
Glass – Repair or replace	O
Frames – Repair or replace	O
Screens – Repair or replace	O
Exterior Trim – Paint, repair, or replace Note the HOA will repair or replace the exterior trim after a window replacement. The cost for structural damage repair caused by defective windows (e.g., damage to siding, wall, frame, or interior walls) is the responsibility of the Owner.	A

# SANDY POINT HOMEOWNERS MANUAL

## LANDSCAPING AND LAWN MAINTENANCE

The Owner is responsible for maintaining the landscaping in the Limited Common Area around each Dwelling. Alterations or changes to the landscaping around a Dwelling (except for replanting annuals in existing flower beds) must be approved in advance using a **Grounds-Landscape Change Request** form found on the SP website or through a Grounds-Landscape Committee member.

Landscaping and Lawn Maintenance responsibilities include periodically clearing the old mulch from flower beds and regularly trimming and caring for the shrubbery. Residents should trim the trees and shrubs in the Limited Common Area regularly. Trim plantings, shrubs, and trees to leave at least 12 inches minimum clearance from a wall, roof, or fence to facilitate ease of maintenance or painting and to protect from rot, mold, etc. Plantings next to the garage door should be trimmed so that the house numbers are always visible.

The presence of a rental tenant in a Dwelling does not relieve the Owner of responsibility for landscape and lawn maintenance or for periodic maintenance of Owner-responsible structures such as decks, docks, fences, etc. If the situation remains unresolved in the allotted time, the HOA will contract the maintenance. The Owner will be responsible for the cost per the **Sandy Point Covenants and Bylaws**.

The HOA will maintain all lawn areas, including mowing, fertilizing, and weed control applications. Homeowners are responsible for watering the lawn area adjacent to their Dwelling. Due to the sandy nature of the soil, an inch of water during each watering is sufficient. Place a pan or small dish in the yard to determine how long you must water to attain one inch. Depending on the severity of heat or lack of rain, you may need to water your lawn at least one inch every 5-7 days.

**Frequently watering trees is vital** – The grass in the lawns will go dormant without watering, but trees will die. The Homeowner is responsible for removing or replacing a tree that dies in a Limited Common Area due to lack of water.

The HOA has installed irrigation systems in many of the Common Areas and maintains all shrubs, trees, and lawn areas that are in Common Areas not adjacent to a Dwelling. The closest residents to a landscape project or new trees planted by the HOA in Common Areas that do not have irrigation systems installed should water these plants or trees until they become established. Your cooperation in watering is much appreciated.

## USE AND MAINTENANCE OF RECREATIONAL AMENITIES

The recreational amenities within Sandy Point include a Boat Storage area, a Boat Ramp, Tennis/Pickle Ball Courts, and a Swimming Pool/Bath House. These amenities are the responsibility of the HOA to operate and maintain. However, responsible and careful use by Owners and residents is needed. The recreational amenities operate successfully thanks to the dedication of numerous volunteers who have taken on the responsibility of managing them.

### KEYS TO RECREATIONAL AMENITIES

All recreational areas (except the Boat Storage lot) use the same key. Homeowners will receive a new key when locks are changed. If a previous owner neglects to pass the key on to a new resident, the Property Manager will issue a key upon request. If a key is lost, there is a \$25.00 fee for replacement. Do not give your key to relatives or guests you cannot accompany to the pool, boat ramp, or tennis court.

# SANDY POINT HOMEOWNERS MANUAL

## TENNIS/PICKLE BALL COURTS

The following rules and regulations are for the benefit of all users:

- Keep the courts clean. Place trash in the containers provided.
- Observe posted signs, and do not allow pets or individuals with street shoes, roller blades, or skateboards on the court.
- If others are waiting, release the court after 45 minutes of play.
- Remember to lock the courts and the gate to the boat launch area after use.

## SWIMMING POOL

The swimming pool season is from approximately the 3<sup>rd</sup> week of May until the 2<sup>nd</sup> week of September. The HOA maintains the pool and contracts with a commercial firm to clean the pool and provide the required chemicals.

The HOA or the SP Property Manager has the right to deny the use of the pool to anyone at any time.

Be considerate of other pool users.

- Pool hours are 9 a.m. to 9 p.m. daily. A resident volunteer opens and closes the pool each day.
- The Sandy Point pool is a **No Smoking/Vaping Area**. Therefore, smoking or discarding smoking materials is prohibited within 25 feet of the perimeter.
- **A LIFEGUARD IS NOT ON DUTY.** All persons using the pool do so at their own risk. The HOA and the Property Manager are not responsible for accidents or injuries.
- A Resident of Sandy Point must accompany all non-residents.
- Children under age 14 are not allowed in the pool area without adult supervision.
- No running or diving allowed in the pool area.
- No pets are allowed in the pool area.
- Place trash in the containers provided, and take food with you when you leave.
- Glass containers are not allowed in the pool area.
- Radios, CD players, boom boxes, etc., are allowed with earphones only – no external speakers.
- All babies must wear pool-approved diapers, if not potty trained, and used diapers taken home.
- Proper swimming attire is required – no street clothes in the pool.

## BOAT STORAGE AREA

The Boat Storage Area is for Sandy Point residents only and not for friends, relatives, or non-residents. Boat storage permits (a numbered/colored sticker) and a gate code are issued annually. The current annual storage fee is \$120.00 per boat/trailer. A kayak rack in the Boat Storage Area is provided for use by residents. Each kayak, canoe, or paddle board costs \$15.00 annually for storage.

According to Indiana State law, all watercraft must have a valid Indiana license and registration. The Boat Storage Manager will keep the license and registration on file to contact the Owner if necessary.

The HOA may remove any item in storage not in the Boat Storage records. The HOA may also dispose of any abandoned item. The proceeds from selling abandoned items go into the Boat/Kayak Storage account for maintenance.

# SANDY POINT HOMEOWNERS MANUAL

The Boat Storage Manager listed on the website oversees the Boat Storage Area. Boat Storage rules follow.

- Parking spaces in the Boat Storage Area are first come, first served. Park your boat/trailer in a manner that will allow for a maximum number of users. This community effort greatly facilitates the most effective use of the limited space in the Boat Storage Area.
- When moving your boat, if any boats/trailers are blocking your way, contact the Owner to obtain permission to relocate their boat/trailer.
- Only store watercraft/trailers in the Boat Storage Area unless otherwise deemed appropriate by the Board of Directors.
- Display the SP boat storage sticker on the tongue of the trailer or the side of the boat if you do not have a trailer.
- Each stored watercraft must display the name, address, and phone number of the Owner on the boat or the trailer.
- Store trailers in the boat storage area during boating season, not parked in Common Areas, Limited Common Areas, or driveways.
- Always keep the gate to the boat storage area locked.
- Each boat owner is responsible for securing insurance coverage in case of damage or theft. Remove all valuables while storing the boat. The HOA insurance policy does not cover your boat or trailer.
- The HOA recommends removing the license plate from the trailer during storage.
- Boats stored on blocks must be next to the fence, and those on trailers parked in front to facilitate ease in moving boats.

## MISCELLANEOUS POLICIES, RULES, and REGULATIONS

### PROPERTY TAXES

Sandy Point Inc. (the Sandy Point HOA) does not receive a property tax bill or assessment statement on the Common Area tax parcels. Therefore, the HOA does not pay property taxes on Common Areas as stipulated in the ***SP Documents***.

The total property area in Sandy Point includes 139 Lots where single-family Dwellings stand. The remaining property (approximately 93.88 acres) is divided equally into 139 Lots and included in the property assessment of each Owner.

Assessment of Land enrolled in the Indiana Classified Forest & Wildlands Program is \$1 per acre. Sandy Point has 31.04 acres of Common Area enrolled in this program, approximately 0.223 acres per Owner. The payment of property tax, including the equal share of Common Area property, is the responsibility of each Owner. The HOA cannot act on your behalf in these matters. Questions about property tax or your Lot assessment should go to the Marion County Assessor. You can also find detailed information about available deductions and the instructions and forms needed for submitting claims on the ***Indy.Gov*** website.

### PROPERTY INSURANCE

The HOA maintains a master insurance policy with ***Erie Insurance Company*** that covers loss or damages to all Dwellings and Common Area facilities with a claim deductible of \$10,000.00. Earthquake coverage is included but covers only 85% of the replacement value for loss or damage claims due to earthquakes. In a catastrophic or total loss, full restoration coverage is limited to only the property description found in the original or amended re-recorded plat. The master policy does not cover any

# SANDY POINT HOMEOWNERS MANUAL

personal contents, interior structural modifications, or exterior alterations by the Homeowner. The SP Board must approve claims against the SP Master policy.

The master policy does not include flood insurance. All Dwellings in Sandy Point are currently not in the revised FEMA Flood Zone map and, therefore, are not required to carry mandatory flood insurance for mortgagees or other legal entities.

Homeowners must obtain insurance policies to cover personal contents in their homes and for any interior upgrades, modifications, additions, and other coverage or personal liabilities.

Should you need a certificate of HOA mortgage insurance or have questions about the Sandy Point Master policy, contact the insurance agent listed below:

**Brad Ray Insurance Group**  
**11441 Overlook Dr., Fishers IN**  
**Agent: Brad Ray**  
**(317) 841-9995**  
**[www.rayinsurancegroup.com](http://www.rayinsurancegroup.com)**

## VOLUNTEER INSURANCE

Sandy Point acquired an insurance policy to cover our volunteers in case of severe injury. This policy is with K & K Insurance Group and written through Brad Ray Insurance.

## SPEED LIMIT

The speed limit in Sandy Point is **20 MPH**. The road in Sandy Point is narrow and winding, and there are no street lights or sidewalks, so speeding puts walkers, joggers, or others using our roads at significant risk.

## PARKING RULES AND REGULATIONS

- The Sandy Point Covenants state *Ownership of each Lot shall entitle the Owner to use one or more parking spaces in the area of the driveway immediately outside the garage, together with the right of ingress and egress in and upon this parking space. This space shall be in addition to the garage space and is for exclusive use by the Owner of the Lot or his guest or invitee as a Limited Common Area.*
- Additional parking spaces are provided in Common Areas throughout the community for use by guests of the Owners. Use of Common Area parking spaces is open to all on a first-come, first-served basis. Owners/Residents are not prohibited from using Common Area spaces but should limit their use.
- Parking is not allowed in grassy areas at any time. If there are no spaces in Common Area parking areas, restrict your guest parking to only one side of the street, leaving the road open for emergency vehicles and others to pass freely.

# SANDY POINT HOMEOWNERS MANUAL

- HOA Bylaws state that Homeowners cannot store boats or trailers in driveways or Common Areas but in a closed garage or the Boat Storage Area.
- A temporary exception allows parking a boat, trailer, or recreational vehicle in your driveway or guest parking area for one or two days while cleaning or doing launch/storage preparation.
- Homeowners must keep an unsightly vehicle in a closed garage.
- Maintenance or repair of vehicles is not allowed in driveways, streets, or open locations within Sandy Point. However, minimal vehicle repairs are allowed in an emergency.

## SERVICE PROVIDER PARKING

Homeowners should instruct any tradesmen or service providers to park their vehicles in their driveway or one of the guest parking areas. If it is necessary to park at the curb, they should leave sufficient room for emergency vehicles to pass. In addition, they should not park on grassy areas, possibly damaging roadside sprinkler heads, and place appropriate warning signs in front and behind the work vehicle.

## SUSPICIOUS ACTIVITY

If you see a Crime in Progress, ***Call 911***. Do not challenge the individual(s) or become directly involved. To report suspicious activity or non-emergency issues, call IMPD at 311 (similar to 911, but for non-emergency calls). Do **not** call the Property Manager or a Board member.

## OPEN FIRES

The ***SP Homeowners Manual*** includes a specific rule against burning leaves, trash, or debris, even when collected during Riverbank cleanup. This rule does not apply to outdoor fireplaces or fire pits. Homeowners should abide by local ordinances and drought restrictions and practice common sense. If someone complains to the police or other officials, they may ask the individual to extinguish the fire. The police or township officials deal with any failure to comply. The HOA accepts and bears no responsibility for the actions of individuals in this regard.

## FIREWOOD STORAGE

Storage of firewood presents a danger of infestation by termites or other insects. Therefore, firewood must be stored above the ground, on a rack at least eight (8) feet from the building. The Homeowner is responsible for the repair cost for damage caused by improperly stored firewood.

## GARAGE SALES

Sandy Point organizes a community-wide annual garage sale (usually in June or July) in which participants share the cost of advertising. A Garage Sale Committee member will notify all residents in advance and ask if they are interested in participating. No other garage sales are permitted. The Board of Directors may grant an exception to this policy for an estate sale in the case of the death of a Resident.

The day of the sale brings many visitors and vehicles to Sandy Point. Due to our narrow roads and the many cars and people, patience on this day is necessary.

# SANDY POINT HOMEOWNERS MANUAL

## PETS

Pet owners are responsible for the actions of their pets in Sandy Point. All pets on Sandy Point property, including pets of visitors or non-residents, must be on a leash whenever they are outside or in a fenced area (approved by the Architectural Committee). Invisible fencing of any type is not allowed.

### **Pets should never be off-leash in Sandy Point Common Areas.**

- a. Indiana State law requires all pets and domestic animals inside the boundary of a State park or reserve to be on a leash at all times. The Sandy Point *Classified Forest and Wildlands* area is subject to this regulation.
- b. Marion County and the City of Indianapolis have legal jurisdiction and responsibility to respond to a request or complaint to deal with aggressive animals running loose or creating a nuisance. The Indianapolis Animal Care Services (IACS) provides this service.

Residents with a complaint or concern about an animal can contact the **Mayor's Action Center at (317) 327-4622**, Monday through Friday, 7:30 a.m. - 5:30 p.m. The **RequestIndy** app and website are available 24 hours a day for emergencies.

Pet owners are responsible for cleaning up after their pets in all SP Common Areas. Carry a pooper scooper or a bag to clean up and prevent unpleasant odors and health hazards. If someone makes a written complaint against an Owner who disregards pet waste cleanup, the Property Manager will advise them to clean up the waste by letter.

Do not tie a pet's leash to a tree, storm grate, or in a way that could cause damage to landscaping.

Cats should not be allowed to use a neighbor's plant bed as a litter box.

## DISPLAY OF SIGNS

Placing signs (e.g., For Sale, For Rent, Sports Teams, Construction Companies, etc.) outside a Dwelling or the lawn is not permitted. The approved exceptions are listed below.

1. Open House signs are permitted only under the following conditions:
  - From 9 a.m. Friday until 6 p.m. Sunday.
  - A commercially printed sign, no larger than 29 by 30 inches, may be placed in the front yard of the advertised Dwelling. The entrance to Sandy Point may also have a directional sign. Directional signs are permitted only during the hours except at the main entrance.
  - The Realtor or Owner must remove their signs no later than the close of the open house.
  - A For Sale By Owner sign must be professionally printed and conform to the size and placement requirements. Hand-lettered signs are not permitted.
  - Commercial advertising or the use of Information Boxes is not permitted.
2. Home Security signs should be close to the house and displayed discreetly.

# SANDY POINT HOMEOWNERS MANUAL

3. Indiana Code IC 32-21-13 allows the display of political signs on property that may otherwise be subject to restrictive covenants or HOA rules. Sandy Point allows political signage as long as it complies with the Indiana State statute and the Sandy Point rules below:
- Political signs may be displayed, beginning thirty (30) days before and ending five (5) days after the date of the election to which it relates. The total number may not exceed three (3).
  - Signs must be professionally printed and mounted on wire stands (no hand lettering) and may not be larger than the standard yard sign used by all candidates.
  - All signs must be in the Common Area adjacent to your home, where they do not interfere with lawn mowing, maintenance, or services provided. The HOA will move any signs that create a problem for service providers.
  - Homeowners must remove their election signs no later than five (5) days following Election Day. Otherwise, Sandy Point management will remove them.
  - Any signs that appear in your adjacent Common Area without your consent or knowledge may be removed and disposed of at your discretion.

## RIVERBANK CLEANUP

A general riverbank cleanup is contracted out by the Property Manager once a year, generally in summer. The Homeowner should pick up small branches (less than four feet long and three inches in diameter) and debris (cans, bottles, Styrofoam, etc.) from their riverbank. Bag the trash and put it out for trash collection. **Do not put debris or smaller branches back into the water!** Success in controlling this significant budget item rests on the continued high level of cooperation.

Sandy Point is only responsible for removing downed trees and large branches that obstruct mowing or have caused property damage (excluding docks, decks, stairways, and walkways). Removing debris after seasonal flooding will be prioritized based on budget constraints.

## SNOW REMOVAL

Snow is removed from the streets, driveways, and guest parking lots as soon as possible after at least three (3) inches have accumulated. Each resident is responsible for snow removal from sidewalks, walkways, or paths around their home. Using sand, rather than salt, on driveways and sidewalks is preferred. Move any vehicles parked in driveways to allow for snow removal.

## TRASH COLLECTION

Trash collection is on Thursday each week except during weeks with a holiday when trash collection is a day late. The City government regulates what is acceptable in the trash, and property taxes pay for collection. This service is not managed or controlled by the SP Property Manager. Call Republic Services Customer Service at **(317) 917-7300** for additional information.

Republic uses automated trucks in Sandy Point. Use the Republic trash container(s). You may place two additional items, either bagged or designated as Heavy Items, beside the containers on Trash Day.



# SANDY POINT HOMEOWNERS MANUAL

Republic will pick up these items separately. Put Bagged or Heavy items where they will not interfere with the automated pickup. Call Customer Service if you are unsure if an item is acceptable. Do not place trash containers outside until the evening before or as early as possible on the morning of collection since it starts as early as 7:30 a.m. If you will be away and still want your trash set out, ask a neighbor to help. Put trash and recycling containers back in the garage after pickup.

## RECYCLING

Republic Services offers curbside recycling for an extra monthly cost to each household. They provide a specialized container for collecting glass, plastics, newspapers, cardboard, magazines, aluminum, tin, and steel cans. Curbside pickup of recyclables is every two weeks.

Public recycling sites are at a variety of locations. The closest collection point to Sandy Point is Broad Ripple Park. Use the Evanston Ave. entrance located near 63<sup>rd</sup> St.

## SANDY POINT WEBSITE

The Sandy Point website, [sandypointcondos.com](http://sandypointcondos.com), contains information about the HOA, contact information, **SP Documents**, and the current policies, rules, and regulations.

The *Architectural Change Request*, *Satellite Dish Agreement*, and *Grounds-Landscape Change Request* forms are posted on the website so Owners can obtain project approval. Those without internet access can get these forms by contacting an appropriate committee member or the Sandy Point Property Manager.

The **Residents Only** section requires a password to access as it contains content that is proprietary or of interest only to Sandy Point residents. The password is confidential, and the HOA may change it for security.

## E-MAIL DISTRIBUTION

The Sandy Point Communications Committee maintains the Sandy Point e-mail distribution list. If you wish to receive an e-mail with updates to the website, electronic copies of the Newsletter, or other relevant information, send your name, home address, and e-mail address to the SP Property Manager at [spmgr@sandypointcondos.com](mailto:spmgr@sandypointcondos.com). There is no limit to how many e-mail addresses you can give. Your e-mail address information is treated as confidential and is not shared or used other than as outlined above.

The SP Communication Committee periodically receives calls that a Resident is not receiving SP e-mails. If you have provided a company e-mail address, SP e-mail may go to the company SPAM folder. Sandy Point owns and uses the unique domain name **sandypointcondos.com**. SPAM filters used by some corporate e-mail servers may not accept or deliver e-mail with our domain name. Sandy Point cannot predict or control this situation because there are no uniform standards for SPAM filtering.

If you are not receiving e-mails from the **sandypointcondos.com** domain and have provided Sandy Point a corporate or company e-mail address, call your company e-mail system administrator to request they set up the Sandy Point domain name **sandypointcondos.com** as a safe recipient.

You may also need to indicate that **sandypointcondos.com** is a safe domain in your e-mail application.

# SANDY POINT HOMEOWNERS MANUAL

## URBAN WILDLIFE

Sandy Point has diverse wildlife, including birds, waterfowl, and a few natural predators like hawks, eagles, coyotes, and foxes.

Coyotes and foxes have no natural predators locally to control their population, so they thrive in our urban environment. Attempts to remove them have been unsuccessful.

The **Indiana Department of Natural Resources** recommends the following steps to help people living in urban residential areas avoid conflicts with wildlife:

- Do not leave water bowls, pet food, or other food sources outside.
- Securing garbage containers will eliminate odors that may attract animals. They can make a mess by opening bags or unsecured containers and rummaging for food.
- Trim shrubbery (especially near ground level) that could provide cover for animals.
- Never leave small children unattended outdoors.
- Do not allow pets to run free. Always walk your pet on a leash. Accompany your pet outside, especially at night or in the early morning.

Fortunately, predators like coyotes and foxes are wary of people and are usually not aggressive. If you see them, you can discourage them from visiting the area by making loud noises, turning on lights, or throwing something at them.

## APPENDIX A- ARCHITECTURAL STANDARDS / RULES / REGULATIONS

*(This document should be reviewed and understood before applying for an architectural change.)*

### ARCHITECTURAL OVERVIEW

The primary objectives and responsibilities of the Architectural Control Committee are:

- Seek to raise all Sandy Point Owners asset values by objectively applying the maintenance and construction standards for structures at Sandy Point.
- Evaluate Architectural Change Requests from Sandy Point Owners objectively, professionally, and promptly.
- Evaluate the proposed scope of work for conformity with Sandy Point standards for materials and methods.
- Communicate with an Owner submitting an Architectural Change Request.
- Keep the Sandy Point Board advised of all Architectural Change Requests and their status.
- Maintain files for Architectural Change Requests over the life of each Sandy Point property.
- Prevent cost burdens on the HOA budget.
- Maintain or raise the quality of the community.

# SANDY POINT HOMEOWNERS MANUAL

The Declaration of Covenants, Article IX, Section 1, is the basis for having the Architectural Control Committee (ACC). The ACC is required to consist of at least three members. An elected member of the Board is designated the Architectural Control Committee Chairperson to satisfy this requirement and to afford good communication with the Board.

Filling out an **Architectural Change Request** form is required for all projects initiated by an Owner, regardless of size or scope of work. The ACC will review *Architectural Change Request* forms to ensure conformity to SP standards and community harmony. Some requests are routine, including installing a satellite antenna and replacing windows, doors, or garage doors. The ACC may expedite such requests at its discretion. Some large projects may need to be reviewed by the Board, even though the ACC has agreed. These projects are usually requests that will set or change a precedent, impact a neighbor or the SP budget, or alter the appearance or practices in Sandy Point.

Owners are responsible for checking with the **Indianapolis Department of Business and Neighborhood Services** to determine the need for permits associated with any project submitted and for obtaining any required work permits **before starting**. Projects that involve changes or additions to electrical wiring, interior walls, HVAC, plumbing, or sewer connectivity may require more than one permit.

If a project requires changes to the existing plat records on file with the Marion County Recorder, the following additional documentation and requirements are mandatory:

- a. Provide a certified survey of the Lot and surrounding Common Area from a licensed surveyor with a legal description of the existing Lot and Common Area (land) and a description of the proposed changes or addition(s), plus one inch from the foundation perimeter.
- b. Provide a flood elevation certificate dated within three (3) months of the date the ACC request form is submitted. This certificate verifies the proposed changes will comply with existing floodplain regulations.
- c. The Owner is responsible for all costs and fees for obtaining surveys and recording the changes in the property description on file with the Marion County Recorder. If the ACC approves the project, the ACC must receive a copy of the updated plat record within 30 days of the new recording.

Blank **Architectural Change Request** forms are available at the Sandy Point website or the ACC. To submit a request, follow the instructions or call a committee member for help. There will be no attachments (e.g., trellises, hose reels, wall décor, etc.) to the exterior of a dwelling without first consulting the SP Property Manager or the ACC.

The following are some guidelines to help you in formulating your request:

## REPLACEMENT DOORS / WINDOWS

The Architectural Control Committee must approve the replacement of existing doors or windows. They must fit into the same space as the old window or door. Installing a small window into a larger opening will not be approved. No aluminum windows are allowed, but aluminum-clad windows are acceptable.

- The ACC must approve the use of ornamental doors or windows.

# SANDY POINT HOMEOWNERS MANUAL

- The window exterior (non-glass surfaces) and the wood trim must be the same color.
- The exterior color of doors must complement the existing exterior siding and trim color. Otherwise, the Owner is responsible for painting the door exterior as soon as possible.
- If the window color does not match the trim or siding, the Homeowner is responsible for painting the window.

## REPLACEMENT GARAGE DOORS

- Replacement garage doors should be four panels high by eight panels wide.
- Windows are optional and should be centered on the door and in one of the top two rows.
- The ACC must approve the use of ornamental windows.
- The garage door window trim must be the same color as the garage door.
- If the garage door does not match the siding or the trim color, it is the responsibility of the Homeowner to paint the garage door as soon as possible.

## SATELLITE ANTENNAS

- The ACC must approve all satellite antennas.
- The antenna must be securely mounted toward the back of a building wall or on an exposed wood surface that is not readily visible from the street. Installation of an antenna on the ground is only acceptable if no other location provides adequate reception and it does not block the view of neighbors.
- Under no circumstances may the antenna be mounted on a roof surface or through roof materials in a manner that would void the roofing warranty.
- The location of the antenna will be reviewed and approved by the ACC before installation and kept in the residential files. Homeowners must submit a request to relocate an antenna on an ACC request form for review and approval before changing location. The Homeowner must correct any unauthorized movement of an antenna upon request.
- All cables and connections must be secure. Ask the cable installer where the wires will enter the building. Ask the SP Manager to learn where antenna cables can be in contact with the siding and how to disguise them.
- The HOA will repair any damage to a building caused by an antenna at the Homeowner's expense.
- An Owner who sells their home with a satellite antenna is responsible for its removal.

## HEATING AND AIR CONDITIONING REPLACEMENT

The Owner must get an **Architectural Change Request** form approved by the ACC before starting any proposed Heating or A/C installation. Approval will be contingent on the type of furnace or air conditioner, method of installation, construction requirements involved, location of the unit, noise factors, visibility, appearance, and environmental factors. Window-mounted air conditioning units or components of a portable A/C mounted in a window are not allowed.

# SANDY POINT HOMEOWNERS MANUAL

## Replacement of existing Furnace or Air Conditioner

Do not change the existing location and basic footprint of the A/C compressor. The ACC has approved the following requests in the past:

- Install a second furnace and A/C unit.
- Extend existing ductwork.
- Install a split ductless system.
- Install a PTAC system.

## Replacement of an existing Furnace with a High-Efficiency Furnace

Installation requirements for a high-efficiency furnace may mean significant building modification. The Owner is responsible for the cost of required changes to the building. These issues are likely to arise with installation:

- Space constraints
- Exhaust venting
- Condensate disposal

## TANKLESS WATER HEATERS

The ACC must approve a Tankless Water Heater installation before starting. Approval will be contingent on the installation method, construction methods, physical location, noise factors, visibility, appearance, and environmental factors.

## Replacement of existing Water Heater with a Tankless Water Heater

Installation requirements for a Tankless Water Heater may mean significant building modification. The Owner is responsible for the cost of any required changes. These issues are likely to arise with installation:

- Exhaust venting
- Condensate disposal

## SOLAR ENERGY SYSTEMS

Sandy Point does not permit solar energy systems to be attached to roofs, siding, trim, decks, fences, walkways, docks, or located in Common Areas.

Using portable energy systems requires approval from the ACC and should not block the view of neighbors, be visible from the road, or be offensive to view.

## EXTERIOR CONSTRUCTION

- All new exterior construction must be made of wood. Do not use plywood or OSB. Composite materials (e.g., Trex) for deck and dock surfaces are acceptable. Balusters must not be glass, plastic, fiberglass, or manufactured material.
- Enclosed rooms must be on a foundation that meets the building code. The Homeowner must provide

# SANDY POINT HOMEOWNERS MANUAL

structural details, including specific information on the foundation, for all projects submitted for approval.

- Changes or additions to fences, porches, walkways, or decks on the water side of a home **must not** be attached to the existing home structure for FEMA compliance. Document changes to non-visible areas with photos or a trade affidavit.
- Privacy screens are allowed between decks and patios, but no higher than six (6) feet.
- All fences must be picket fence style, made of wood, no higher than four (4) feet, and no more than six (6) feet from the building. The Board of Directors will determine the type of fencing around amenities.
- Do not change the color of your deck, walkway, dock, or fence without prior approval from the ACC.
- When installing walkways, allow for the passage of lawnmowers or maintenance crews.

## AWNINGS

Consider a free-standing pergola over a deck or patio for shelter from the sun. If an awning is preferred, the following conditions apply:

- Awnings should be striped or solid colored and complement the trim or siding color.
- Edges of awnings should be either straight or scalloped. Fringes, tassels, or other decorations are not allowed.
- The awning frame must be attached to the trim. Do not attach awnings to siding, roof, or gutters. The Homeowner should work with the ACC to accommodate unusual circumstances. If it can be approved, the Homeowner is responsible for the cost.
- The Homeowner is responsible for repairs of any damage to the building that results from the installation or use of awnings.
- Keep awnings in good condition, e.g., repair in the event of tears, wind damage, fraying, or noticeable fading.
- The seller is responsible for making the buyer aware of these provisions when they sell the Residence.

# SANDY POINT HOMEOWNERS MANUAL

## APPENDIX B - GROUNDS-LANDSCAPE STANDARDS/RULES/REGULATIONS/GUIDELINES

### GROUNDS-LANDSCAPE OVERVIEW

The primary objective of the Grounds-Landscape Committee (GLC) is to ensure that the maintenance of Common Areas and Limited Common Areas is consistent and uniform throughout the community. The Standards, Rules, and Regulations that follow are to be observed by all residents.

The Grounds-Landscape Committee reviews all requests for landscaping or planting trees, shrubs, or ground cover throughout the community. Residents who wish to change their landscaping in the Limited Common area around their home should submit a **Grounds-Landscape Change Request** form with detailed diagrams and descriptions of the proposed project. Each type of tree or shrub must be on the acceptable list found later in this section.

Discuss your ideas with neighbors, as this will weigh heavily in the approval process. Be considerate of the view of your neighbor. A *Grounds-Landscape Change Request* form does not require the signature of your neighbor for approval but allows them to state their comments for GLC review.

The HOA will contract with a professional landscaping and lawn service provider for the Common Area maintenance.

Homeowners are responsible for assisting the community by performing routine maintenance and care of the lawn and landscaping around the home. This care will help ensure that our community is a place to feel proud to welcome our friends, family, and guests.

### GROUNDS-LANDSCAPE STANDARDS / RULES / REGULATIONS

The Sandy Point Board of Directors has established the following guidelines for all residents.

#### BERMS

All berms will adhere to the uniform appearance of the community. Residents should not interfere or request that the lawn service providers do anything other than as instructed by the Property Manager. Berms sometimes have grass planted on them depending on the location and grade of the ground. The GLC approved the grass to provide a more finished appearance and to control erosion. The lawn service provider includes all grass areas on the berms in a monthly mowing schedule, including those adjacent to Nantucket and Clearwater Cove.

#### RIVERBANKS

The Limited Common Area behind homes on the water includes the riverbank. Riverbanks will be trimmed monthly with weed eaters if they are not accessible by mowers. Residents should periodically remove excess weeds or wildflowers from their adjacent riverbank. Anything planted on the riverbank is at risk of being mowed. Residents should not interfere or request the lawn service providers do anything other than as instructed by the Sandy Point Property Manager.

#### MAINTENANCE OF LAWNS

The HOA maintains all lawns through a professional service provider. This maintenance includes routine

# SANDY POINT HOMEOWNERS MANUAL

fertilization and weed control.

Homeowners are responsible for watering their lawns. Sandy Point has very sandy soil that needs frequent and consistent watering. Keep lawns watered regularly for lawn health and appearance, but over-watering can attract insects and cause lawn diseases.

The homeowners are responsible for mole or other varmint control in the Limited Common Areas.

## IRRIGATION SYSTEMS

- A licensed professional must install or modify irrigation systems, but prior approval by the GLC is required. The Homeowner or contractor is responsible for locating utility lines and nearby irrigation systems and notifying Citizens Energy of the hookup. The Homeowner is responsible for having the backflow device tested annually by a certified tester according to Citizens Energy requirements.
- The installation contractor is responsible for providing the GLC with a detailed map showing the exact locations of all sprinkler heads and water lines. The GLC will provide installation specifications.
- Control panels must be located inside, not on an exterior wall. The HOA does not permit sharing an irrigation system with a neighbor.
- Before approving a request, an HOA representative will inspect the construction of the meter pit walls, check for water leaks in the meter pit, and review the location of the backflow device.
- Upon completion of the installation, an HOA representative will do a follow-up inspection, checking for damage to the pit walls and leaks in the service lines. The contractor and the Homeowner installing the system assume responsibility for leaks in pits with two meters for 90 days. Additionally, the Homeowner will be responsible for water leaks within 24 inches of the connection for 120 days, including the water meter shut-off valves.

## MAINTENANCE OF TREES AND SHRUBS

The GLC will evaluate trees and shrubs yearly for disease or damage and prioritize their maintenance based on available funds.

The Homeowner is responsible for new trees and shrubs or are part of the foundation plantings in the Limited Common Areas. Newly planted trees must be at least eight (8) feet from dwellings, driveways, and sidewalks to allow for growth. Residents should regularly evaluate the trees and shrubs in their Limited Common Area and trim or maintain them appropriately. Trees and shrubs should be over 12 inches from siding, roofs, and gutters.

If a Homeowner adds new shrubs or trees to their Limited Common Area, they are responsible for maintenance, including removal, if necessary. The HOA can prune a tree or shrub without prior notice that is not kept trimmed or becomes a hazard. Cutting down or trimming trees owned by Sandy Point in the Common Areas requires approval by the GLC. If there is uncertainty about the ownership of a tree, the Property Manager has that information.

## ACCEPTABLE TREES AND SHRUBS

- **Trees:** Pines (all varieties), Red Buds, Purple Plums, Maples, Dogwoods, and Magnolias are approved. Discuss other types or varieties with the GLC for approval.
- **Bushes:** Flowering Shrubs, Hollies, Peonies, Hostas, Stella de Oro Lilies, Lilacs, and Ornamental grasses are



# SANDY POINT HOMEOWNERS MANUAL

approved (note: Ornamental grasses are excellent for erosion control). Discuss other types or varieties with the GLC for approval.

## UNACCEPTABLE TREES AND SHRUBS

Some trees are inappropriate or unacceptable due to being prone to disease, attracting insects, or having other problems. The HOA will remove or replace unsuitable or damaged trees with a different variety when the budget allows.

- **Trees:** Hawthorns, Mulberries, Willows, Crabapples, Cottonwoods, Bradford Pears, some species of Elm, and fruit-bearing trees are not allowed.
- **Bushes:** Honeysuckle and Burning Bushes or other invasive bushes are not allowed.

## HONEYSUCKLE

Honeysuckle is an invasive plant that covers much of Sandy Point. It requires knowledgeable contractors to cut it down, chip it, haul it away, and apply a herbicide to retard new growth. An insured landscape contractor must be used to remove honeysuckle from Sandy Point due to liability issues.

## MULCH

The HOA will have mulch spread as needed around Common Area trees and shrubs each spring. In addition, a pile of mulch will be dropped in several areas of the community for use by residents on a first-come, first-served basis. The mulch is for use in landscaped areas in your front yard. Only use the provided mulch or an equivalent type and color. Do not use ornamental stones or rocks as foundation beds.

## VEGETABLE GARDENS

Vegetable Gardens are prohibited. Consider putting vegetable plants in a pot and placing it on your deck or back porch. You can plant vegetables among shrubs or flowers, but only in the rear of your Residence and out of view of your neighbor. Vegetable plants are not allowed in front of your home.

## ORNAMENTAL GARDEN DISPLAYS

Plastic, foam, or bright-colored garden statues are prohibited. A garden display should blend in with the garden and cannot be offensive in size, color, or style.

## ACCENT AND PATH LIGHTING

Outdoor decorative lighting requires prior approval by the GLC and should not interfere with lawn maintenance. The lights must be installed by a professional if they are AC. The Homeowner or contractor is responsible for determining utility line locations.

## HOLIDAY DISPLAYS AND LIGHTS

Holiday displays for observed holidays are permitted but must be removed after the holiday as soon as possible. The HOA installs a holiday light display at the entrance and the triangle for all to enjoy.

## FREE-STANDING FLAG POLES

The GLC must approve a free-standing flag pole. A professional must install the flag pole in a mulched area in the backyard. Height should not exceed the ridge line of the roof.