



July, 2008

Briar Cove Homeowner:

The Board of Directors has been confronted by a number of issues, which are discussed herein. The resolution of these issues requires the cooperation of all Briar Cove homeowners. In addition to these issues, we are including some helpful reminders.

Exterior Modifications. If you would like to make a modification to the exterior of your home or your landscaping, you must complete and submit the Exterior Modification Request Application, which was included in the last mailing, and can also be found on our Website. Even if your request is identical to a neighbor's, you must submit the request to Peter and wait for written approval. When approval is granted, you cannot deviate from the originally submitted/approved request. Approvals are made by the Architectural Review Committee (ARC), which meets on the 2nd Tuesday of each month.

We realize that for the first time many of you are members of a homeowners association. Before moving here, you were not governed by a Declaration of Covenants, Conditions, Restrictions and Easements, or By-Laws, or Rules and Regulations (collectively, the "Declaration"). If you wanted to make a change, you did so, and did not have to seek approval for changes to the outside of your home. But being a member of a Homeowners Association means that you must abide by the Declaration, which includes getting approval for outside modifications.

The Declaration is enforced by the elected Board of Directors. It is expected, and rightfully so, that the Board will enforce the Declaration in a fair, equitable and consistent manner, and to make decisions that are best for the homeowners and the community as a whole. Conversely, it is expected that all homeowners will comply with the Declaration and cooperate in a positive manner.

Proof of Homeowners Insurance. Pursuant to Article V, pages 7-8 of the Declaration, every homeowner is required to have a homeowners insurance policy (Form H03), even if there is no mortgage on the property. This is not only for your protection, but also for your attached neighbor. As a part of this requirement, the Association is to be listed as an additional insured/additional interest. **THIS DOES NOT MEAN THAT THE ASSOCIATION WILL BE RECEIVING ANY REIMBURSEMENT FROM THE INSURANCE COMPANY.** It does mean that the Association will initially receive a copy of the "DEC" page and then again at each renewal **or** only when a change is made (cancellation/non-renewal), depending on your

insurance company. There is NO cost to have this change made, nor is there any premium increase. This requirement is not an option. Per the Declaration, it is the business of the Association to know that a homeowner's insurance policy is in force on the property. It is expected that all homeowners will comply by October 1, 2008. Your insurance agent can fax the "DEC" page to Peter Bylen or you can mail him a copy. If you have any questions about this requirement, please contact Peter.

Ground Cover. A friendly reminder that the only approved ground cover for our planting areas around our homes is cedar mulch. Rubber mulch is not approved and is considered to have potential environmental problems as well as future disposal problems.

Home Businesses in Briar Cove. Article XI, pages 14-15 of the Declaration, states "Home offices which do not increase traffic within the property shall be considered residential uses and related purposes if the Residential Unit is occupied as a residence by the persons using it as a home office." The towns of Schererville and Dyer also have rules regarding home businesses. Increased traffic and/or clients coming to ones home impacts insurance and raises liability concerns. It is recognized that this issue can be somewhat sensitive, however, the Declaration must be adhered to.

Monthly Assessments. Your monthly assessment covers the following costs:

- ◆ Required Grass cutting
- ◆ Required sprinkling system water and maintenance of sprinkler controls
- ◆ Required fertilizing and grub control
- ◆ Rodent control when necessary
- ◆ Required trimming/replacement of original shrubs
- ◆ Required edging of common sidewalks
- ◆ Required gutter cleaning where needed
- ◆ Maintenance of pond and waterfall (treatment, electric)
- ◆ Grounds maintenance of common areas (waterfall, walking paths)
- ◆ Monthly administrative and management costs for 1st American Management company
- ◆ Legal fees for resident issues
- ◆ Property taxes for common areas
- ◆ Required snow removal
- ◆ Capital reserves fund for community repairs (seal driveways, cedar painting, etc.)
- ◆ Property insurance for common areas

Grass Cutting in August. The summer means warm weather and very little rainfall which requires mowing less frequently. Therefore, beginning in August the grass will be mowed every other week. Again, the weather will dictate the mowing schedule.

Birds Nesting in Dryer and Exhaust Vents. Check your dryer and exhaust vents! Homeowners have reported birds nesting in these vents. The birds are somehow opening the louvers to get in and make nests. If you see a lot of bird droppings directly under your vents, you can be pretty sure that they are making nests. You can buy vent covers that will prevent birds from entering at your local home improvement store.

Annual Garage Sale. Start cleaning out your closets and garages...Briar Cove's annual garage sale will be held on Saturday, August 23, from 8:00-2:00! The Welcoming and Social Committee is planning an ice cream social following the garage sale. More details will follow on or before the day of the garage sale.

Solicitors. When strangers are knocking on your door soliciting their goods, please remember to ask for identification and don't let the person in. If they get belligerent or actually try to open your door if you do not answer (as happened recently with an AT&T salesman), please call the police right away.

Homeowner Phone Directory. Cheryl Warshaw, Co-Chair of the Welcoming/Social Committee, has volunteered to put together a Briar Cove Phone Directory. If you are interested in adding your address and phone number to this directory, please e-mail Cheryl at acunique2@att.net, no later than **September 15, 2008**. It won't be anything fancy, just a listing of names, addresses and phone numbers, and it will only be distributed to the homeowners whose names are in the directory. If you do not have e-mail, please include your authorization in a note to Peter Bylen with your monthly assessment payment and he will get the information to Cheryl.

November Annual Meeting. In advance of the annual meeting, start thinking now about nominations for Directors to serve on the Board. Candidacy is open to any owner of record in good standing. Serving on the Board provides an opportunity to bring your talent and know-how into service of our Association by taking an active role in the governance, as our lifestyles and property values are dependent on the decisions made by the Board. To submit your name or an owner's name (with their consent, of course), please notify Peter Bylen. A slate of candidates and proxy will accompany the meeting packet that will be sent in advance of the annual meeting.

Thank You. To homeowners and Committee members for your volunteer work around the community, for your ideas on saving money, for your suggestions, for advising us when there are problems with the sprinklers, for taking care of your lawns beyond the watering from the sprinklers, for beautifying your landscaping for all of us to enjoy as we walk or drive by...thank you!

The Board of Directors and the established Committees sincerely hope that these reminders are taken in a positive light. We are all members of the Briar Cove Homeowners Association, and we each must cooperate fully in order to properly maintain the Briar Cove Subdivision.

www.briarcovehomeownersassociation.com