

EMERALD LAKE COMMUNITY  
ASSOCIATION, INC.

Activity and Architectural Policies

The following architectural and activity policies have been extracted from the dedication, protective restrictions, covenants, limitations, easements, approvals and bylaws appended to and made a part of the dedication and plat of Emerald Lake of Covington Section I, Articles V and VI, and its community association. They are subject to additions or changes by the Architectural Review Committee and the Board of Directors of Emerald Lake Community Association, Inc.

These policies are meant to ensure the value and desirability of Emerald Lake of Covington and to protect the investment of the individual property owners.

Maintenance and compliance with the above Articles, Bylaws and Policies shall be the responsibility of individual property owners and be maintained/complied with in a timely manner in order to enhance the appearance and value of Emerald Lake of Covington.

## GENERAL

No building, fence, wall or other structure shall be commenced, erected or maintained on a lot, nor shall any exterior addition to, change or alteration to an existing structure be made until the plans and specifications showing the nature, kind, shape, height, materials and location of the proposed activity have been submitted to and approved in writing as to the harmony of the external design and location in relation to surrounding structures and topography by the Architectural Review Committee of the Board of Directors of the Association.

An Architectural Request Form is available from members of the committee or the management agent. Requests must be submitted to the Chairperson of the Architectural Review Committee or managing agent using the designated form and including any additional materials required for full description of a proposed project. Such materials may include: 1) sketch of layout, 2) type of material to be used, 3) color of materials, and 4) height. You shall receive a formal reply to your written request within thirty (30) days of receipt of the request by the Chairperson or managing agent. Failure of the Architectural Review Committee to reply within thirty (30) days of receipt of the request form shall constitute approval of the submitted proposal. Questions regarding this process or the policies in this document should be directed to the Chairperson of the Architectural Review Committee.

## POLICES

1. **FENCES:** Fences are permitted only around approved swimming pools. Fences must be commercial-grade wooden construction and must be six (6) feet high (unless otherwise approved). The finish must be either: paint, stain or natural earth tone color. All fence posts must be either integral to the fence structure or face the interior of the fence; external posts are prohibited. Fencing cannot block the line of sight to the lake of any house on a lot contiguous to the lake. Fencing cannot extend forward of the back line of a dwelling. All fencing must be maintained in a high state of repair. With the availability of new technology and materials, the Architectural Committee reserves the right to approve/deny the materials of fencing on a case-by-case basis.
2. **SWIMMING POOLS:** Only in-ground swimming pools are permitted and must be fully enclosed by a fence of approved construction with a height of six (6) feet (unless otherwise approved). Cabanas are permitted inside the fence when used to house pump equipment for the in-ground pool (design subject to approval by the Architectural Review Committee.)


3. PLAYGROUND SETS: Permitted only in backyards. Maximum permitted height is eight (8) feet; maximum permitted length is 20 feet. Playground sets must be of heavy, wooden construction and must be kept in a high state of repair. Tree houses are not permitted.
4. STRUCTURES: No unattached structure (shack, barn, garage, basement, tent, toolshed, tree house, dog house, dog run, doll house, burn barrel or other outside building) shall be located or used on any lot at any time or used as a residence on either a temporary or permanent basis. The Architectural Committee reserves the right to approve/deny pool cabanas or "houses" on a case-by-case basis. No structure shall be built prior to obtaining approval of the Architectural Committee.
5. VEHICLES: No boat, boat trailer, recreational vehicle, motor home, trailer, truck, camper or any other wheeled vehicle shall be permitted to be parked ungaraged on any lot for periods in excess of 48 consecutive hours, or for a period which, in the aggregate, is in excess of eight (8) calendar days per calendar year. A "truck" is defined for this purpose as one rated one-ton or greater.
6. SIGNS: No sign of any kind shall be displayed to the public view on any lot except either: 1) one professionally-made sign of not more than one (1) square foot or, 2) one sign of not more than five (5) square feet advertising the property for sale or rent or, 3) signs of not more than five (5) square feet used by a builder to advertise the property during the construction and sales period.
7. COMMUNICATION EQUIPMENT: No radio or television antenna shall be attached to any dwelling house with more than thirty (30) square feet of grid area or which attains a height in excess of six (6) feet above the highest point of the roof. No free-standing radio or television antenna or television satellite receiving dish shall be permitted on any lot.
8. DWELLING EXTERIOR: No exterior additions, changes or alterations to any dwelling shall be made until approval of plans, materials and location has been obtained from the Architectural Review Committee. No solar panels (attached or detached) are permitted. Fireplace wood may not be stored on a drive. No roll siding, asbestos siding or siding containing asphalt or tar as one of its principal ingredients shall be used in the exterior construction of any building on any lot. No roll roofing shall be used on the roof of any dwelling or attached garage.
9. OCCUPANCY OF A NEW DWELLING: After occupancy of a new dwelling, the yard shall be seeded and landscaped within sixty (60) days of occupancy (weather permitting).

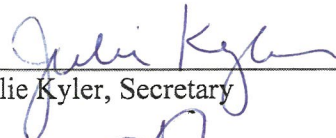
10. VACANT DWELLING: When no one occupies a dwelling for an extended period of time, the owner(s) is still responsible for maintaining the lawn and landscaping in a neat, clean fashion with the grass mowed until the dwelling is sold. Grass must be mown on a regular basis and maintained of a height not to exceed six (6) inches.
11. VACANT LOTS/NEW DWELLING CONSTRUCTION: Any undeveloped lot not under construction must be maintained and kept free of weeds and debris. Bare areas are to be seeded with grass to control erosion and weeds. Grass must be mown on a regular basis and maintained at a height not to exceed nine (9) inches. Construction materials must not be allowed to blow about the lot and onto the street and other lots. Construction materials must be placed in secure trash bins on a daily basis.
12. BASKETBALL POSTS: Basketball posts/goals must be free-standing, constructed of commercial-grade materials and must be located no more than thirty (30) feet from the dwelling.
13. TRASH DISPOSAL: No grass clippings shall be left on the street at any time after mowing the grass. Trash, garbage and other waste shall not be kept in the yard for more than 24 hours except in closed sanitary containers or closed plastic bags. After sanitary containers have been emptied by the garbage disposal company, return them to their proper place as soon as possible. No incinerators (external or internal) shall be kept or allowed on any lot. Composting piles/containers are permitted provided there is sufficient landscaping (trees, shrubbery, etc.) surrounding the compost to obscure it from view from either the street or the adjoining lots.
14. TRAFFIC: No motorized vehicles (mopeds, scooters, minibikes, go-karts, motorized three-wheelers, ATV's, etc.) are permitted on the Association's common ground. Motorized vehicle use of streets must be in compliance with Allen County ordinances and Indiana state law. Motor vehicle operators/drivers must observe any posted speed limits with the subdivision. No snowmobiling is permitted on any common area, lot or any other area of the subdivision. Snowmobiling is permitted on subdivision streets if conducted in compliance with Allen County ordinances and Indiana state law.
15. HOUSEHOLD LAUNDRY: Laundry wash items are not permitted to be aired or dried outside the house. No clotheslines of either temporary or permanent design shall be erected or maintained on any lot.
16. ANIMALS: No animals, livestock or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets may be kept, provided they are not

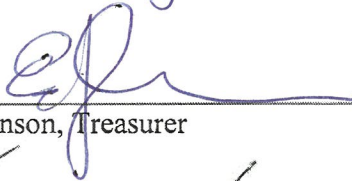
kept, bred or maintained for any commercial purpose. Any permitted animals must be controlled in accordance with Allen County leash ordinances. The feeding of wild animals is discouraged.

17. **ACTIVITIES:** No noxious or offensive activity shall be carried on upon any lot, nor shall anything be done which may become or may be an annoyance or nuisance to the neighborhood.
18. **EASEMENTS:** No owner of any lot shall erect or grant to any person, firm or corporation, the right, license or privilege to erect, use or permit the use of overhead wires, poles or overhead facilities of any kind for electrical, telephone or television service (except distribution facilities entering or leaving the subdivision). Street lighting or ornamental yard lighting serviced by underground wires or cables is permitted. Surface drainage easements and common areas used for drainage purposes shall be constructed to achieve this intention and maintained in unobstructed condition.
19. **GEOLOGICAL ACTIVITY:** No oil drilling, oil development operations, oil refining, quarrying or mining operations of any kind shall be permitted upon or in any lot. No derrick or other structure designed for the use in boring for oil or natural gas shall be erected, maintained or permitted upon any lot. No individual water supply system or individual sewage disposal system shall be installed, maintained or used on any lot.
20. **LIGHTING:** No lighting attached to a dwelling shall be located above the roof line. External lighting attached to a dwelling or located on a lot shall not utilize mercury vapor or similar lighting mechanisms. External lighting not attached to a dwelling shall not exceed seven (7) feet in height.
21. **LANDSCAPING:** Within one year of occupancy, any lot not having at least three (3) original trees remaining after construction of the dwelling shall be planted with a minimum of three (3) trees with at least a two (2) inch diameter trunk and/or at least eight (8) feet tall. At least one of the original or new trees must be located between the front line of the dwelling and the street frontage. At least ten (10) well-established shrubs must be included in the general landscaping plan.
22. **BEAUTIFICATION:** As a beautification project in our community the Architectural Review Committee encourages the planting of trees and shrubs on lots.

These Policies of the EMERALD LAKE COMMUNITY ASSOCIATION, INC. were approved by the Board of Directors on the 30<sup>th</sup> day of July, 2019.

  
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Dr. Rich Presser, President

  
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Julie Kyler, Secretary

  
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Erik Johnson, Treasurer

  
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Tim Sievers, Director of Architecture/Maintenance

  
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Mark Sholl, Architectural Committee