

Chadwick

Townhomes Association, Inc.

Handbook

Chadwick Townhomes Association
Homeowner handbook
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Chadwick Townhomes Association Homeowner Handbook

Chadwick Government

When you purchase a home in Chadwick you agree to abide by the following documents:

- The Declaration of Covenants
- The Articles of Incorporation of Chadwick Townhomes Association, Inc.
- The By-laws of Chadwick Townhomes Association, Inc.
- Chadwick Townhomes Homeowner Handbook

Homeowners can download these documents from the Chadwick web site www.chadwicknc.org. Call the management firm if you need assistance to download these documents.

The following rules and regulations are designed to enforce the covenants to make living at Chadwick pleasant and comfortable for each member of the Association. The restrictions members impose upon themselves through the by-laws and rules are for the preservation of property values and the right of enjoyment by all.

Chadwick Townhomes Association, Inc.

The owners of each townhome automatically have a single vote in the Chadwick Townhomes Association, Inc. (CTA hereafter). An annual meeting of CTA is held in January. A summary of expenses incurred in the previous year and the budget for the upcoming year are presented, along with other information that may be of interest to the homeowner. An election is held to fill positions on the Board of Directors that have expired. You will receive a notice of the meeting at least thirty days in advance as well as a proxy. If you are unable to attend the meeting, please fill out and mail your proxy to the management firm.

The Board of Directors

The Board of Directors (Board hereafter) governs CTA and makes decisions concerning the raising and expenditure of funds, work contracts, and the establishment and enforcement of the rules of CTA. The Board is composed of five elected members who are homeowners. Directors are elected for a two-year term and may be re-elected for additional terms if nominated. Elections are held each year at the annual meeting.

Officers of the CTA

The President, Vice President, Treasurer, and Secretary are elected annually by the Board. The officers must be members of the Board.

Committees

The Board acts as or may establish Architectural, Nominating and Landscape Committees. Occasionally ad hoc committees may be established. Each committee will have a chairperson who will attend Board meetings and report to the Board. A Board member will serve as liaison for each committee. Interested homeowners are encouraged to volunteer.

MANAGEMENT AND OPERATIONS

Management

CTA employs the services of a professional management firm whose duties include initiating emergency repairs, presenting non-emergency repairs to the Board for approval, solicitation of project bids, supervising contract work, and assisting the Board with budgeting and finances.

Whom to contact if a problem arises

Contact the management firm. (Contact information is at the end of this handbook.) If you are not satisfied with the response, you may contact the Board President, a Board member or the chairperson of the appropriate committee.

Bookkeeping

The management company handles bookkeeping for Chadwick. Their bookkeeper receives and processes monthly dues, assessments, pays the CTA bills, prepares expenditure reports and keeps financial records.

Monthly Due and Assessments

Monthly dues are assessed on the Owners of each townhome. The dues are used for grounds and exterior maintenance, management services, insurance and other community expenses. At the request of the Board, the homeowners may also approve special assessments for major projects (including painting, siding and roofing), as well as emergency costs or when necessary for budgetary reasons.

The Board determines the amount of the monthly dues. Monthly dues are payable on the first day of each month. They are past due after the fifteenth of the month. Delinquent homeowners are subject to late fees and legal action including property liens. Checks should be made payable to Chadwick Townhomes Association and mailed to the address in your coupon book. Payment may also be made by bank draft.

Insurance

Included in your monthly Association dues are Property and Casualty Insurance for the entire community. This includes Property and Casualty coverage on each unit. It does not cover your personal contents, such as telephones, beds, tables, etc. It is recommended that you obtain a “contents” insurance policy for your personal belongings. Any deliberate fires or destruction will be charged to the responsible party.

Note: Owners who live in their units need to purchase a policy typically referred to as an HO6 policy and increase the “structural” coverage from the \$1K “structural” coverage that comes standard with the policy to **\$25,000**, i.e. the policy will then cover the first \$25,000 of a loss due to a covered peril such as fire.

Owners who rent their units need to purchase a business owners’ policy with at least \$25,000 coverage on the “structure” of the unit i.e. the policy will then cover the first \$25,000 of a loss due to a covered peril such as fire. Owners have the ultimate responsibility to purchase the proper policy with the proper coverage; therefore, owners should contact their insurance agent to

ensure that they have the proper coverage. Contact Management for the procedure to obtain proof of insurance for lenders, etc.

Garbage Collection

The City of Raleigh Sanitation Department crews pick up all garbage, trash and re-cyclable materials on scheduled days. Scheduled days for CTA area may be obtained from the City of Raleigh. All containers should be properly and securely covered and placed in front of units no earlier than 7 PM prior to scheduled pick-up day and must be removed by 7 PM on collection day. Refuse and recycle bins are to be kept in garages or in rear and side yards.

Termite Protection

CTA provides for an annual termite inspection on all units. Units will be treated if necessary. You will be notified in advance so that crawl space and garage doors can be unlocked for inspection. There is a fee if the inspector cannot reach these spaces and must make a return trip.

Commercial Property Use

No commercial businesses are allowed under Raleigh City Zoning Ordinances.

Leasing Townhomes

Units may be leased if done so in a manner that does not violate the City of Raleigh ordinances for areas zoned R-6. This zoning restricts use of residences to single families. Thus, renting individual rooms or a portion of a residence as an apartment is not permitted. No owner may lease his unit for transient or hotel purposes.

The Homeowner is responsible for payment of monthly dues and for compliance by the renter with the rules of the Association, including those governing use of the common grounds and parking areas. Fines levied for rule violations are also obligations of the homeowner.

LANDSCAPING AND LAWN MAINTENANCE

A principal responsibility of CTA is to maintain and improve the appearance of the community grounds. The Landscape Committee assists the Board in fulfilling this responsibility.

Mowing, trimming and fertilizing the lawn are CTA responsibilities. This work is contracted annually to a professional lawn care firm by competitive bid. Lawn care workers are not responsible for moving bicycles, lawn furniture, and toys or garden hoses to mow and maintain yards. To facilitate yard maintenance and improve community appearance, no such items should be left or stored in common areas, or in front and side yards without prior approval.

Trees and Shrubbery

CTA is responsible for trimming and maintaining trees and shrubs on the front and sides of homeowner units. Replacement of dead trees or shrubs may be delayed for budgetary reasons or until the proper season for planting.

Homeowners must receive written approval from the Landscape Committee or Board prior to planting trees or shrubs in the front or on the sides of their townhome or in common areas.

Requests should be in writing and include the species of tree or shrub and the planned location of the planting. Plantings may not interfere with yard maintenance.

Homeowners may plant and maintain trees and shrubs in their rear yards; homeowners are responsible for maintaining their plantings in a neat manner or removing them if necessary. Plantings must be within the homeowner's property lines as shown on their plot plan or survey. Plantings are not to block access to utility meters or garbage collection and may not interfere with yard maintenance. It is recommended that homeowners submit plans for rear yard plantings to the Landscape Committee or Board similar to those for front yards and common areas. CTA is not responsible for maintaining or replacing these plantings should they die.

Flowers and Vegetables

Flowers may be planted in the mulched areas in the front and sides of townhomes without approval; approval is required to plant in other common areas. The homeowner is responsible for maintaining these flowers in a neat manner and cleaning up the dead stalks.

Vegetables may not be planted in the front or sides of a townhome or anywhere on common grounds.

Flowers and vegetables may be planted in rear yards but must not interfere with yard maintenance and must be maintained in a neat manner.

GENERAL INFORMATION & RULES

Auto Repairs

No major auto repairs may be conducted on the premises. Disabled vehicles must be removed or parked in a garage.

Clotheslines and Window Air Conditioners

Clotheslines and window air conditioners are not permitted. Clothes drying racks are prohibited. No towels or clothing may be hung on deck, stairs or railings.

Cycles and Non-Motorized Recreational Vehicles

Homeowners and their guests may use bicycles, skateboards, and other non-motorized recreational vehicles within the Chadwick community, provided they exercise care and consideration for pedestrians and motor vehicle traffic. Motor bikes, go-carts and other non-licensed motorized vehicles may not be operated on the streets of the community or CTA property. No bicycles or skateboards, etc. may be left unattended on common grounds. They must be stored or parked in garages or in rear yards.

Fencing and Structures

No fences, walls or other structures are allowed on townhome or common property.

Firewood

Firewood must be stored in rear yards and at least 18” from the structure of the building to prevent possible termite, roach, or mildew infestation.

Front Porches

Front porches are to be kept clean of large items other than planters or appropriate outdoor furniture and should not be used for storage.

Noise

Be thoughtful of your neighbors so that they will be thoughtful of you. No sound-producing instrument is to be operated outdoors above normal conversation levels. Similar consideration should be given to the operation of motor vehicles. Any resident being disturbed by unreasonable noise should notify the management company or the city police as appropriate.

Painting

The Association will paint the exterior surfaces of each building on a regular schedule to be determined by the Board. Changes in paint color are permitted with approval from the Board. If two coats of paint are necessary as a result of a color change, the second coat is at the owner's expense.

Parking and Vehicles

The residents of each townhome that does not have a private driveway are entitled to the use of two parking spaces as near and convenient to their homes as reasonably possible. Neighbors should try to accommodate each other. If necessary, the CTA Board may permanently assign one parking space for each dwelling. The parking spaces in the circles and curb space are for the use of guests. Parking is allowed only on paved areas. All vehicles on the property must be properly licensed and in operating condition.

Unused trailers, campers, motor homes and boats are not allowed to be parked at any time on the public or private streets in Chadwick. The Board or management firm may have vehicles in violation of these rules towed at the owner's expense. The city police may also issue tickets and have such vehicles removed from city streets.

No motorized vehicles or trailers, except those used by the grounds contractor, are permitted on the lawns and common areas at any time. Violators will be held responsible for all damage to CTA property.

Pets: Dogs and Cats

Chadwick is located within the Raleigh City limits; therefore, the City of Raleigh leash law must be obeyed. The law reads as follows:

- It shall be unlawful for the owner of any dog to allow such animal to be at large in the City or on any City Property.
- It shall be unlawful for any person owning, harboring, keeping, or in charge of any dog to fail to remove feces deposited by the dog on any street, sidewalk, park or other publicly owned area.

- It shall be unlawful for any person owning, harboring, keeping, or in charge of any dog to fail to remove feces deposited by the dog on any private property unless the owner of the property has given permission allowing such use of the property.
- It shall be unlawful for the owner of any domesticated animal to allow such animal to be at large within the corporate limits of the City or on any City property.

In addition to the Raleigh city leash laws, CTA enforces these special provisions within our community:

- Dogs may not run freely in common areas, nor may they be chained in these areas. They may not be chained in townhome yards if they will cause a disturbance. Invisible fencing is not allowed.
- Your dog should wear ID tags and have the appropriate vaccinations.
- Your dog must be exercised “on leash” and if it eliminates, clean up after it. CTA recommends that your dog eliminate in your own back yard and not around mailboxes, in high traffic areas or in the yards of other homeowners without their permission.
- The Raleigh leash laws and refuse collection rules also apply to cats. CTA recommends that you keep your cat indoors. If your cat goes outside for exercise or to eliminate it must be appropriately vaccinated and should wear an ID tag. You should supervise your cat when it is outdoors.

Recreational Equipment

No basketball hoops, trampolines or other playground equipment may be erected without prior Board approval.

Signs

The only two types of signs that may be displayed are “For Sale” and political signs. “For Sale” signs are to be placed at the front of the individual unit only and are to be removed no later than two weeks after the sale. In keeping with City of Raleigh ordinances, the sign cannot exceed six square feet.

Only one political sign may be placed in a window. The sign may contain more than one candidate’s name and may be displayed three weeks prior to the election until the day after the election.

Soliciting

There is to be no soliciting in Chadwick. There are “No Soliciting” signs at both entrances. If a solicitor comes to your door, politely excuse yourself from the conversation.

Television Antennas and Satellite Dishes

All townhomes are pre-wired for cable. No outside antennas are permitted. Satellite dishes require prior approval from the Board.

Vines and Ivy

Vines and ivy on the exterior of the townhomes are destructive and increase the cost of maintenance. Therefore, no vines or ivy are permitted near the townhomes.

Window Grids/Mullions

Windows traditionally have grids or mullions. Changes to windows should go through the Board, see section on Screen/Storm Doors and Windows.

Yard Sales

No yard sales may be held except for community yard sales arranged by the Board.

RULES ENFORCEMENT

To preserve the integrity of every homeowner's investment, the Board is empowered to take special action to enforce the rules of the Association. After a request for compliance has been made and the homeowner has not complied, the Board may impose fines or take other necessary action including legal action at the cost of the offending owner. The Board is also empowered to suspend voting rights in the case of those who disregard the rules

EXTERIOR AND INTERIOR MAINTENANCE AND RESPONSIBILITIES

Unit Exterior Maintenance

CTA is responsible for exterior maintenance, repair and replacement resulting from normal aging and exposure. The Board proceeds with maintenance deemed the responsibility of CTA after the consideration of the specific circumstances of the request. The maintenance will be performed in the most economical way and the most appropriate method. The Board will consider all requests deemed non-emergency prior to repair. Emergency maintenance is performed immediately by agents of the management firm.

Willful or negligent acts by the homeowner that cause damage to the townhome are not covered by CTA. Repairs not made by homeowner within a reasonable time will be repaired by CTA. The owner will be assessed for these repairs.

CTA is not responsible for interior damage caused by exterior failure. Structural damage, including walls, floors, roofs, etc., that result from foundation settling is the responsibility of the homeowner.

Exterior Painting

The Association will paint the exterior surfaces of each building on a regular schedule to be determined by the Board.

1. Homeowners whose units are scheduled to be painted will be given notice by the property management company.
2. Homeowners desiring to make any changes in exterior paint colors must advise the property management company in writing using the architectural request form.

Requests for paint changes must specify colors to be used, which are to be selected from a paint card available through the property management company or one approved by management.

3. All change requests will be reviewed by the Architectural Committee and/or Board. If the request is approved, the property management company will communicate this approval to the homeowner. In the event the request is not approved, the homeowner will be contacted to discuss the problem and to see if a solution can be worked out and may appeal to the Board. If no mutually agreeable resolution can be reached, the unit will be repainted with no change in color.
4. Extra Cost. In the event that the requested color changes require more than one coat of paint, it will be up to the homeowner to pay for any extra costs. The painting contractor will advise homeowners requesting changes of the amount of any extra charges. These extra charges will be payable in advance.

Special Exterior Painting Situations

Homeowners wishing to change trim, base, or other exterior colors at times other than normally scheduled for maintenance should submit requests to the Board through the property management company office as well as the reason for the change, i.e., “condition of sale”. These requests will follow the review and approval procedure described in paragraph 3 above. If the change is approved, the entire cost would be born by the homeowner.

Exterior Maintenance Concerns

Exterior maintenance questions or concerns should be submitted in writing, by email or telephone to the management firm. Emergency items should be reported immediately by telephone to the management firm.

CTA Exterior Responsibilities

- Exterior wood siding and trim
- Shutters
- Under eave air vents
- Roofing shingles
- Gutters, downspouts and splash blocks
- Roof vents
- Windowsill, nosing and trim around the window
- Handrails
- Streetlights
- Exterior foundation below ground water leaks
- Parking areas, sidewalks and exterior utilities
- Asphalt paving
- Pavement marking or numbering
- Curbs and gutters
- Exterior storm sewer lines
- Concrete sidewalks
- Skylights
- Crawl space doors except full size doors

Homeowner Exterior Responsibilities

- Window glass, sashes and the encasement
- Waterproof all unpainted wood
- Window screens
- All exterior doors
- Door buzzers, bells, knobs, locks and fixtures
- Storm windows and storm doors
- Exterior house numbers
- Roof exhaust fans
- Exterior air conditioners and concrete pads
- Exterior fireplace cleanouts
- Window frames and window encasements obstructed by storm windows will not be caulked, puttied or painted by CTA unless the additional cost is assumed and authorized by the homeowner. CTA can require the homeowner to perform this work as needed. Storm windows improperly installed can cause severe water and moisture damage. These windows should drain water from the interior side.
- Deck maintenance and replacement including periodic power washing and sealing of the deck, railings and steps.
- Exterior water spigot

Screen/Storm Doors and Windows

For purposes of maintaining the look and character of the community, requests to install or change screen/storm doors and windows must be submitted to the Board for review and approval using the architectural request form.

Screen/storm doors typically should be full view with a single glass or screen panel. Doors may be of aluminum or wood. Doors must be painted the color of the front entrance door or trim. Doors that are unpainted or painted with a color that contrasts with the color of the entrance door or trim are not allowed.

Storm windows may have either aluminum or wood frames. Aluminum and wood storm windows must be painted the color of the trim of the townhome. Under no circumstances may plastic covering be applied to exterior windows.

Exterior Changes

Homeowners must receive written approval from the Board for any exterior changes:

1. A request for any change must be in writing to management for approval by the Board via the CTA post office box at least 30 days prior to construction.
2. Include a full description of the change including dimensions, materials, colors, plot plan, elevation, etc. You may be asked to provide pictures and material samples. The contractor must also be approved by management or the Board. Generally, approval will be withheld on any change that encroaches on common ground or a neighboring homeowner's property.

3. Approval of the request will be based on such things as the following: the nature of the change or alteration, design, location, materials, impact on neighbors and their approval, compatibility with existing structures and the look of the community, and contractor qualifications.
4. The Board or management will inform the homeowner of the plan's disapproval or approval along with any stipulations within 30 days.
5. If the request is rejected or the conditions of approval are unacceptable to the homeowner, a meeting may be requested with the Board.

Maintenance Responsibilities for Exterior Changes

Homeowners must keep any additions such as storm windows, room additions or decks in good condition. Maintenance or repair of the original townhome resulting from construction of an addition will be assessed to the homeowner. Homeowners making exterior changes are responsible for damage to neighboring homeowner's property and common areas during construction and the prompt cleanup of construction debris.

Chadwick Townhomes Association Directory of Vendors

Below is a list of Contractors with whom Chadwick has current contracts to provide services for the Association. These Contractors have worked with Chadwick in the past and have provided quality services in a cost-effective and timely manner. Feel free to contact any of these firms should you have personal requirements with your units that are not covered by the Association.

Please do not contact these firms about specific problems which are the responsibility of the association, any such problems are to be reported directly to the management company listed below.

A/C	Jay's Heating & Cooling	919-798-4455
A/C	North Raleigh Air	919-848-7735
General Carpentry	Egil & Andrew Aasan	919-593-5304
Plumbing	VDH/Scheiber Plumbing	919-848-0055
Landscaping	Hunt's Landscaping	919-266-0081

Painting

Should you encounter problems with your individual unit or have an issue with the common areas, please contact the Management Company.

Management	VPJ Enterprises	919-870-0337
		info@vpjhoa.com
		info@chadwicknc.org
	Accounting	kjones@vpjhoa.com

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