

Frequently Asked Questions

1. **Q: What are the association's monthly fees and where do I pay? Also, who is the Association's Bank and their contact information for helping set up auto pay?**

A: The Association banks with First Citizen's Bank. Ava Davis is our representative and can be reached at 615/510-7029.

The Board previously adopted a procedure (effective 1/1/2010) in the way unit owners are billed for HOA dues and how monies will be received. Unit owners are not billed monthly for their dues. Once a year coupon books are ordered from the bank and mailed to each unit owner. Each coupon book contains 12 vouchers - 1 for each month as well as pre-addressed labels. The unit owner simply pulls out a voucher, attaches a check and mails their HOA dues to the bank's lockbox address below.

Dues are due the 1st of each month in the amount of \$150 and considered late after the 10th of each month. It is important that all unit owners pay their dues timely. Late payment of \$15 is assessed after the 10th of each month. We have a signed Lockbox Agreement with First Citizens Bank.

Upon the closing of a unit in The Gardens, we will have a coupon book ordered for the new unit owner. It will be mailed to you from First Citizens Bank, Charlotte, North Carolina. The cover will be blue and white. The last page of the coupon book contains peel off labels for your convenience. Please send all of your future HOA payments to the P.O. Box on that label. The label should read:

The Gardens at Heritage Green, P.O. Box 63305, Charlotte, North Carolina 28263-3305 and all monies for HOA dues should be mailed to this address.

Mail only correspondence to The Gardens at Heritage Green, 800 Callaway Court, Chattanooga, TN 37421.

Because the association hired a bookkeeper/accountant to maintain the books, all dues must be sent to the lockbox. First Citizens on Gunbarrel Road cannot accept payment of HOA dues.

2. **Q. Where can I find the Association's Master Deed, Bylaws, Rules, Regulations and minutes as well as other information and documentation?**

A. All documents can be found at the HOA website: TheGardensAtHeritageGreen.org.

3. **Q: Who is the insurance provider for the association and what is their contact information?**

The association's insurance agency is Robins Insurance Agency, 30 Burton Hills Boulevard, Suite 300 (P.O. Box 150437) Nashville, TN 37215. Our agent is Joseph P. Waldron who can be reached at 615/665-3248 or jwaldron@robinsins.com.

Our insurance carrier is Community Association Underwriters of America, Inc., 2 Caufield Place, Newtown, PA 18940, member of QBE Insurance Group.

The new policy is for total replacement \$1,000,000/\$2,000,000 effective for 3 years from 9/25/2011 until 9/24/2014. CAU has no aggregate which allows filing of numerous claims

beyond the threshold. (CAU's Policy # CAU3164991).

4. **Q: I would like to install a satellite dish. What are the rules on determining where it may be placed?**

A: With regard to Satellite Dishes, approval requests must be submitted in writing on the previously mentioned "Change Request Form to the Architectural Committee before installation of satellite dishes. The Architectural Committee is responsible for allowing placement of a satellite dish at a respective Unit. It is not up to the Owner to place the satellite dish at his/her Unit. Satellite Dishes may not be mounted on the roof of any unit at any time due to roof damage/insurance concerns.

NOTE: The Federal Communications Commission give the individual Owner the right to install them, however, it did not take away the right of the Homeowner Associations to control their specific placement and size. The dish must not be visible from the front of the condo/carriage house.

5. **Q: When does garbage run? When is the complex sprayed for ants, pests and what day is allocated for mowing?**

A: Garbage pick up and mowing occur on Thursdays. Our garbage service is with Stephens Garbage. Our landscaping/mowers are Felker Landscaping, Andy Felker, President.. LadyBug Exterminating Company (698-5769) sprays for pests, bugs, ants, etc. the third Tuesday of each month. Gates must be left open for access and pets must be put up. If you are using a garbage can, it must have a liner in it for easy disposal. Please be sure any pins, needles, medical supplies are properly disposed of in your garbage. If using only a garbage plastic bag, be sure the plastic bag is tightly secured. All garbage cans must be picked up and put out of site Thursday evening after collection. Please keep garbage cans/bags on the sleeve of your driveway - not in the grass so mowers can mow freely without stopping on Thursdays. Burning of trash is not allowed. Our termite control company Jody Millard (877-0111).

6. **Q: I would like to change something on the exterior of my unit. What is the procedure for making an architectural change request?**

A: The procedure for making an architectural change request is as follows:

- 1. Submit to the Architectural Committee via the "Change Request Form" (which is the last page of these Rules) a complete description of the addition, change or improvement with a drawing, photograph or catalog picture and specifications as necessary attached to a filled out application. Materials to be used, paint color, etc. should be included along with the estimated time of completion of the project. Attach to a completed application form.**
- 2. The Architectural Committee will review the application and it will be approved, disapproved, or additional or alternative recommendations for the improvement will be suggested. The Owner will receive a copy and notice of same within thirty days from the date of submittal. If the Architectural Committee requires additional information an extension on the thirty (30) day limit may be made.**
- 3. Upon completion, notify the Architectural Committee that approved work is ready for inspection.**
- 4. Any change or improvement made by an Owner or future owners is the responsibility of the Owner for maintenance, repair and/or replacement.**
- 5. Unauthorized changes or improvements must be removed or restored to original conditions at the discretion of the Board of Directors and will be at the expense of**

the Owner(s) and you will be charged a fine for non-approval.

6. Improvements may require you to obtain building permits from the City of Chattanooga Codes Department.

7. All projects must have a completion date or an estimate of when a project will be completed.

If a project is not completed on or before six (6) months, the project must be halted and resubmitted to the Architectural Committee for approval.

7. Q: May building materials such as lumber, brick, stone, concrete, etc. be stored on any site?

A: No lumber, brick, stone, block, concrete or other building materials, nor any other thing used for building purposes shall be stored on any site except for the purpose of construction of the improvements then in progress.

8. Q: May campers, boats, trailers be stored on site at any unit?

A: Every attempt should be made to park automobiles, small passenger trucks, passenger vans, and other commonly used private passenger vehicles in the garage. If your garage will not accommodate your vehicles, every attempt should be made to park in your driveway. This is both for the safety of others and to enhance the aesthetic quality of our neighborhood.

Commercial vehicles, campers, mobile homes, boats and trailers shall not be parked outside of the garage. No vehicle shall be parked overnight outside if commercial equipment is exposed in or upon the vehicle. The foregoing restriction shall not be deemed to prohibit the temporary parking of commercial vehicles making delivery to and from, or used in connection with providing services to subject property of any Owner. (As per the "Declaration of Covenants, Conditions, Restriction, Liens, and Reservation of Easements.)

No junk vehicle, inoperative, unlicensed motor vehicle, vehicles with expired tags, structure of a temporary character shall be parked or stored on the property. The repair or maintenance of an automobile or other vehicle must be carried out within your garage. (As per the Declaration of Covenants, Conditions, Restrictions, Liens, and Reservation of Easements.)

Visitor parking is for visitors. No parking in grass allowed at any time.

9. Q: I would like to build a sidewalk, possibly extend my driveway. What are the requirements?

A: If any unit owner orders concrete (i.e. for an extra driveway parking pad, sidewalk, etc.) the concrete company must be told they are not allowed to take their truck in the alleyways. The trucks are too heavy and will ruin our alleys. Please have the concrete company use a Georgia Buggy to bring concrete from our main road to the job in the alley. Please be sure and submit your request to add on an extra pad or sidewalk to the Architectural Committee beforehand.

10. Q: I would like to add a fence for privacy. What are the requirements?

A: White vinyl privacy fences only are allowed (fences not to be attached to any unit). Fences are to be kept clean and are the responsibility of the unit owner.

11. Q: Are dogs/cats allowed in the neighborhood?

A: Pets (dogs/cats) are allowed. All pets must be leashed at all times in all Common Areas, and no pet shall be left unattended in the Common Areas or Facilities. If any pet creates offensive noise, is allowed outdoors except on a leash or in any way creates a disturbance the pet may be removed from the Condominium and the Owner of the pet shall immediately comply with such request.

The city of Chattanooga requires all dogs to be restrained with a leash. We are within the city limits and must comply with this ordinance.

Hamilton County, and all cities in the county, requires all dogs to be under their guardian's control at all times. This means they must be on a leash, on a lead, or confined to their property by a fence. Dogs that run loose are subject to impoundment, and their guardians are responsible for impoundment and boarding fees. Guardians also must be cited and face fines. Such fees and fines are regulated by the city in which you reside, not by the Humane Society.

Dogs: Doghouses and Dog Runs are not allowed. Pets may be kept provided such pets are not kept, bred, or maintained for commercial purposes. Dogs shall be properly restrained and not allowed to run free.

Dog owners shall also be responsible and considerate of their neighbors by picking up after their pets on other's property and on common grounds.

12. Q: Who maintains my HVAC, hot water heater, etc.?

A: Each Owner is responsible for maintaining their Unit, including regular maintenance of their HVAC and hot water heater. All Units shall be maintained in a neat and attractive condition by their respective Owners.

13. Q: Who maintains my vinyl fence?

A: Each Owner is responsible for maintaining their fence including keeping it clean. If you purchase a unit with a fence already in place, it is still the new unit owner responsibility to maintain the fence and keep it clean.

14. Q: Where shall my guests and I park?

A: All unit owners and/or their tenants must park their vehicles in the garage or driveway.

Visitor parking is for visitors only. No parking in street/blocking street from emergency vehicle access.

No parking of commercial vehicles except for in a unit owner's garage or driveway. No commercial vehicles will be allowed to be parked adjacent to or within the permitted parking spaces of condominium units or in the cul-de-sac, other than vendors' vehicles that are actively servicing a Unit. No Advertising.

No Owner, tenant or guest shall interfere with the rights of other Owners and tenants to use the parking spaces in their intended manner. Repairing or servicing of vehicles within the parking areas is prohibited. Repair/servicing of vehicles is only allowed in the garage. All washing of vehicles shall be performed in the rear of the buildings.

No parking in grass at any time.

15. Where can I wash my vehicles?

Per the HOA rules and regulations all washing of vehicles shall be done in the rear of the building - or driveway of the unit.

16. Q: May I mount Santa, his sleigh and reindeer on my roof? What are the rules regarding decorating for the holidays?

A.: At no time is anything allowed to be mounted onto a unit owner's roof. Nothing may penetrate the roof since it is an HOA responsibility.

Seasonal decorations (lights, yard art, etc.) such as Halloween, Thanksgiving, Christmas, Easter, etc. shall not be installed more than 30 days prior to the event and shall be removed within 14 days after the event. At no time can any decoration be mounted on the roof of a unit.

1. Seasonal decorations (lights, yard art, etc.) shall not be installed more than 30 days prior to the event and shall be removed within 14 days after the event.

2. At no time can any decoration be mounted on the roof of a unit. This includes Santa Clause, reindeer, sleigh, etc. Seasonal decorations also should not be in the way of mowers or anyone maintaining common area.

3. Seasonal decorations may be placed in the mulch area or in the common area immediately in front of the unit. If placed in the common area, when removed, the area must be left in its original condition. No extension cords should be placed across the sidewalk or in the common area.

4. Residents are encouraged to add lights on the bushes in front of their homes. Lights may be all white or multicolored. White lights are preferred throughout the community but multicolored lights are permitted. They may also be added to porches, front area, posts and around doors, but NOT on the roof. Also these must be attached with removable attachments. Nothing may be nailed or screwed to any part of the exterior.

5. No commercial type decorations such as inflatable snow globes, Santa Clause, etc or large colored solid type figures will be allowed.

6. However, figures (such as reindeer, etc) made of wire and outlined in white lights will be acceptable.

7. Spotlights to accent decorations may be used provided they are white or clear (no colors).

8. The HOA board will make provisions to decorate the light posts in the greenway areas, postal unit, front fence and entrance sign.

17. Q: Where shall I store my child's play toys?

A: Swing sets and other playground equipment:

Play equipment is allowed but only in the courtyard, constructed of durable material, maintained in good condition and hidden by a fence.

Basketball goals are not acceptable.

Go carts and similar type toys are not allowed on HOA streets/alleyways due to liability issues.

The Gardens driveways, alleyways and streets are not a playground for children.

Children riding bikes/roller blading in street, (and any similar type of activity) should wear proper safety attire (helmet, etc.) and should be accompanied in all cases by an adult if under 12.

Bikes and similar equipment should not be ridden through grass areas of the Gardens.

**All children should play only in safe areas in the Gardens.
Wood decks are not allowed**

All attached exterior areas shall be kept in an uncluttered, orderly and aesthetically pleasing condition (unless concealed by a private fence). Any gazebo type structure/pergola, etc. should be maintained, kept in good repair, aesthetically pleasing and is the responsibility of the unit owner who placed them in their patio area.

18. Q: I would like to plant a vegetable garden?

A: Vegetable gardens must be confined to a fenced in courtyard and must be maintained so as not to be unsightly.

19. Q: My air conditioning unit does not cool my home enough. May I add a window air conditioner to my unit?

A: No window air conditioners shall be allowed.

20. Q: I would like to put my house for sale. What are the rules regarding signs?

A: No signs shall be erected, posted or displayed except Street and identification signs installed by the association, security system identification signs. Only one (1) temporary real estate sign (not to exceed six square feet in area) per lot can be used in advertising condo/carriage home for sale. The sign should be placed in the mulch area of a unit's front yard only. No signs may be displayed in alleyways.

Owners may not display any signs in windows of their Units or in the Common Areas nor may Owners place window displays or advertising materials in the windows or Common Areas.

Sellers may display their realty signs for open house, etc. starting every Friday evening at 6:00 pm through Sunday evening 9:00 pm. If signs are not picked up by Sunday evening, 9:00 pm, they will be discarded.

21. Q: I would like to change the paint color of the outside of my unit.

A: The Board voted unanimously (in 2011) to not allow exterior paint color changes for various reasons. However, if your unit is in need of painting, color changes are allowed to shutters and front door only. A "Change Request Form" shall be submitted to the Architectural Committee for approval..

22. Q: Who are the members of the Board of the Association and the Committees and what is their contact information?

**THE GARDENS AT HERITAGE GREEN CAI
Committees and Board Members
Updated 7/21/15**

**Board:
(Please contact Ursula Jenkins or Matt Brownfield for Gardens Inquiries)**

President - Matt Brownfield - mbrownfield@gkhpc.com
Vice President - Margaret Lorimer - marglorimer@comcast.net
Secretary - Ursula Jenkins - Ursula@epbf.com
Treasurer - Judy Webster - judywebster@kw.com
**Chair Finance/Accounting Committee - JoAnne Harbort -
JoAnne_Maudru@mckee.com**
Chair Architectural Committee - Lynda Hendrickson - lhendrickson@epbf.com
Chair - Insurance/Asset Committee - Kenny Burnette - kennyburnette@epbf.com
**Chair Landscape/Common Area Maintenance Committee - Jack Carney -
dspaide@comcast.net**

Committees:

<p><u>Landscape/Common Area/Maintenance Committee:</u> Jack Carney - dspaide@comcast.net Dale Carney Larry Sims Jan Harbort David Cooper</p>	<p><u>Architectural Committee:</u> Lynda Hendrickson - lhendrickson@epbf.com Mr. and Mrs. Lee Martin Marianne Schultz Margaret Lorimier</p>
<p><u>Finance/Accounting Committee</u> JoAnne Harbort- JoAnne_Maudru@mckee.com Kathleen Grimes Ursula Jenkins</p>	<p><u>Insurance/Asset Committee:</u> Kenny Burnette - Kennyburnette@epbf.com Margaret Lorimer</p>