



CEDAR TREE VILLAGE HOMEOWNERS ASSOCIATION
P.O. BOX 1438
BETTENDORF, IOWA 52722
www.cedartree.org

FREQUENTLY ASKED QUESTIONS (FAQ's) for 2018

PURPOSE

Cedar Tree Village Homeowners Association (CTVHA) primary purpose is to provide for the maintenance, preservation of common areas and architectural control of the residences.

The CTVHA Board members are also homeowners of units in Cedar Tree Village. The Board consists of nine volunteer members whose tenure is alternating three years. Anyone interested in serving in this capacity should contact one of the current Board members. Vacancies are listed as they occur in the monthly newsletter.

MAINTENANCE RESPONSIBILITIES

The buildings here at CTVHA aren't as young as they once were, and the effects of time and use are becoming more and more noticeable. Many homeowners have the wrong impression that the Cedar Tree Homeowner's Association will provide repair, upkeep, and maintenance of the entirety of the exterior of their homes. Unfortunately NO, this is **NOT TRUE!**

Requests for homeowners exterior changes or replacements are to be sent to the Architectural Control Committee in care of the CTVHA Board. See Addendum pages for details.

The Association is responsible for only the maintenance of common area buildings, parking areas, pool, tennis court, lawns, shrubs, trees, etc.

The common area includes the area from your front of your garage to the street; however, the driveway and personal sidewalk and water/sewer pipes underneath are the responsibility of the homeowner.

The Association accepts responsible for snow (**not ice**) removal* from your driveway, sidewalk, front porch, and the parking areas when the snow accumulation reaches the level indicated in the snow removal contract (1.5 inches of accumulation as determined by the Board). The snow removal crew will remove the snow as quickly as possible, but please remember that there are 191 homes in 18 acres with driveways and sidewalks to clear. Because of the type of equipment used to remove the snow, your driveway will not be cleaned down to bare concrete. Snow removal will typically begin when the snow stops. Remember - please call Cribbs Landscaping directly (563-359-6530) with issues or problems regarding snow removal. Ice removal is homeowner responsibility.

***SNOW WON'T BE REMOVED IF DUES PAYMENT IS NOT CURRENT OR CARS ARE IN DRIVEWAY.**

In the Common ground areas, the Association will maintain shrubs, trees, and grass and perform lawn care, which includes mowing and fertilizer and weed killer treatments (when needed). Tree and shrub replacement in the common areas will take place as the budgets allow. Individual homeowners are financially responsible for maintenance and replacement of existing plantings on their private lots. To indicate that you wish to trim your own shrubs and not Cribbs, please place a colorful string or yarn on the shrub branches every year.

The Association is responsible for painting the foundations of the buildings, including touch-up and preparation work prior to painting. The Association is also responsible for maintaining the gutters and the downspouts up to, but not including, the downspout that runs on the ground. As the budget allows, this will include removing leaves and debris from gutters on a needs basis. The roofs and siding will be repaired or replaced as needed due to normal wear and tear (based on policy established in 1984). Coverage of any damage resulting from storms, etc. will come from and must be covered in the homeowner's insurance policy or the owner.

Each individual owner is also responsible for repairing, replacing, or cleaning of garage doors, decks, windows or glass, downspouts (parallel to the ground), vents, chimneys, yard fences, front porch and steps, sidewalks, driveway, air conditioner base, and porch ceilings.

We all want Cedar Tree Village to be as attractive as it has always been. Aside from pride in having an attractive and pleasant place in which to live, we all have a vested financial interest in maintaining our buildings and grounds. It is imperative that each homeowner fulfills their maintenance responsibilities in a timely manner that benefits us all.

EXTERIOR MAINTENANCE PROCEDURE

If it becomes necessary, the Board of Directors will notify the homeowner in writing that a particular repair must be made within a reasonable period of time.

If the repair is not made to the satisfaction of the Board within the period of time specified, the Board will make the repair and assess the cost to the owner of the lot in question.

If a homeowner needs a determination as to who (Association or homeowner) is responsible for a particular maintenance item, he/she should submit a written request to the Board of Directors.

Please endeavor to fulfill your responsibilities with regard to maintenance of your home, as Board members have no desire to act as a "watchdog" of individual home maintenance, so please work to make such a function unnecessary.

ANTENNAS/SATELLITE DISHES

NO TV or radio antennas or towers. Requests for satellite dishes (18 inches or less in size) must be approved by the Board after approval by a member of the Architectural committee, prior to installation. Antennas are not allowed to be attached to the roofs nor attached to or through the siding nor to privacy fences. The dish can be painted to match the existing siding color if provider permits.

- 1) The brackets for the dish and any appurtenant cable cannot be attached to either the roof, or through the siding of the building or garage or on the privacy fences.
- 2) Any stand or bracket installed in the ground must be installed within the residents' private property.
- 3) All cables from the dish to the building must be buried and not left aboveground.
- 4) Iowa law requires that Iowa One Call be contacted at 1-800-292-8989 at least 48 hours in advance of any excavation so that underground utilities can be marked.

If you need to define the property line of your unit, please call a member of the Architectural Control committee to explain or to arrange a meeting with you at your unit or call a local surveyor.

FLOWERS, SHRUBS, ETC.

Plantings and areas on your property are your responsibility, please take care of them. Plantings may be in pots, boxes, urns, etc., or placed on patio or in rock beds. Flowers can be planted in the rock beds, but no plantings are allowed in grass areas. The contractor hired by the Board will only trim shrubs annually located in the common areas.

BOARD OF DIRECTORS

In order to assure residents that your complaint, request, suggestion, or compliment receives the attention it deserves, we (The CTVHA Board of Directors) request the following:

- a. Your complaint, request, or suggestion should be within the Board's purview.
- b. Any complaint, request, or suggestion should be presented to the Board in writing, except in emergencies.

This may be done in person at the monthly meeting of the Board, or by U. S. mail to:

Board of Directors
Cedar Tree Village Homeowners Association
P.O. Box 1438
Bettendorf, Iowa 52722

Or via electronic mail to: <http://ctvhaem@gmail.com>

Note: We have installed a drop box at the South End of Cedarview Court for dues and notes to the board.

ROUTINE EXTERIOR MAINTENANCE

Routine exterior maintenance requests must be made in writing to the board. No action can be taken on verbal requests, except in emergencies.

Owner routine maintenance must follow the same color schemes listed in the addendum for EXTERIOR building maintenance items.

Any proposed EXTERNAL architectural changes must be submitted to the Board in writing for approval prior to making any changes. City permits may also be required.

Forward your request to the P.O. Box or online addresses above.

Note: We have installed a drop box at the South End of Cedarview Court for dues and notes to the board.

MONTHLY PAYMENT OF DUES

Dues are due and payable the first day of each month and become late or delinquent on the last day of that same month. A \$25 late fee will be added to any late payment each month. As of January 1, 2016, annual dues are \$1,500 per year, payable at \$125 per month on the first of each month. Late fees assessed \$25 at end of due month. Make your check payable to Cedar Tree Village Homeowners Association (CTVHA) and with your monthly payment coupon, drop them into the black metal CTVHA Dues box located in the South end of the Cedarview Ct. overflow parking lot or mail them to:

Cedar Tree Village Homeowners Association
P.O. Box 1438
Bettendorf, IA 52722

*NOTE: ANY HOMEOWNER WHO IS 30 DAYS OR MORE IN ARREARS MAY HAVE THE BALANCE OF THE ENTIRE CALENDER YEAR'S ASSESSMENT DECLARED IMMEDIATELY DUE AND PAYABLE AND BE SUBJECT TO THE PROVISIONS BELOW PER THE DECLARATION OF RESTRICTIVE AND PROTECTIVE COVENANTS.

Article III (c) Property rights: "The right of the Association to suspend the voting rights and right-to-use of recreational facilities by an Owner for any period during which any assessment or monthly installment thereof, against his lot remains unpaid and for a period not to exceed 60 days for any infraction of its published rules and regulations."

Article IV (7) ""Effect of Non-Payment of Assessments, Remedies of the Association: Any monthly payment not paid within 30 days after the due date shall bear interest from the date of delinquency at the rate of 9 percent per annum. Such a delinquency of any monthly payment shall give the Association the right to declare the remainder of the entire annual assessment for that year immediately due and payable."

The names of delinquent homeowners may be published in the monthly newsletter.

SIGNS

These rules apply to all realtors and all "For Sale by Owner" signs.

Only one "For Sale" sign per unit is allowed, to be placed in the unit's FRONT YARD and removed as soon as there is an offer pending. The sign may be returned to the front yard only if the pending offer falls through. No 'For Sale' signs will be allowed in the back yard areas. 'Open House' signs will only be permitted on the day of the open house and must be removed immediately thereafter. This policy was approved at the Annual Meeting held on December 5, 1992 by the homeowners.

No other signs are allowed.

HOMEOWNER'S INSURANCE

The CTVHA does NOT purchase any master building insurance for homeowners dwelling or property or liability! You will need to acquire HO3 or HO5 homeowners insurance, NOT condominium insurance. Your homeowner's insurance policy must cover your entire dwelling, inside and outside; any appurtenant structures, inside and outside. It is also REQUIRED that the CTVHA be named as additional interest on all policies by the covenants.

RENTALS

Any deed that is bought, sold or transferred after September 23, 2011, **cannot be rented nor used as an investment property. Each home must be owner occupied by the listed deed holder.** Rental unit is defined in Bettendorf Code as "rental unit shall mean any unit let to occupy with or without a rental fee being charged."

This even applies to relatives of homeowner's family.

Home deeds titled prior to September 23, 2011 are exempted and they can be rented until their deed of ownership has been bought, sold or transferred.

PARKING

All homes have been designed with at least 2 spaces, one in the garage and second in driveway. Please use your garage and driveway first. Some guest parking is available in designated street areas and courts nearby. No driving or parking on grass or grounds areas is allowed. Cedar Tree Village is part of Bettendorf and as such the streets are public. Ticketing and/or towing may occur if city codes for parking ordinances are violated (such as parking in NO PARKING areas, yellow-line areas, too close to stop signs, etc.).

PARKING IN COMMON AREAS

Common area guest parking spaces are for overflow and temporary parking purposes only and are in short supply. **Vehicles shall not be stored in the common area overflow parking spaces for a period in excess of thirty (30) days without Board approval.** All vehicles parked in the common area parking spaces must be properly licensed and in operable condition. If a vehicle is to be stored in excess of thirty (30) days, the vehicle must be placed in the owner's garage or stored off-premises.

The city's Code Enforcement Officer will place a notice sticker on any vehicle parked in the common area in violation of City/State Ordinances, and the owner shall promptly remove the vehicle and comply with these regulations. Any vehicle not removed within the time frame specified on the notice sticker will be towed, and all costs of towing and storage shall be assessed to the owner.

PARKING OF BOATS, TRUCK CAMPERS, AND TRAILER CAMPERS

In the best interests of all the residents, Cedar Tree Village will comply with the following City of Bettendorf ordinance regarding temporary parking of recreational vehicles. **Storage of such vehicles is not allowed in CTVHA.**

TEMPORARY PARKING OF RECREATIONAL VEHICLES:

Recreational vehicles may be parked on unenclosed parking spaces upon any residentially zoned lot for a period of up to eight (8) consecutive hours no more often than twice in any seven (7) consecutive day period. At least thirty (30) hours must separate each occurrence. Additionally, recreational vehicles may be parked on unenclosed parking spaces for up to one hundred sixty-eight (168) consecutive hours four (4) times per year for the purpose of visiting, loading, unloading, or repair. The owners of any recreational vehicle parking said vehicle on unenclosed parking spaces for more than eight (8) hours but less than one hundred sixty-eight (168) hours shall notify the zoning administrator of their intent to do so prior to such action.

Said notification shall include such information as may be required by the zoning administrator in order to adequately enforce this provision. Upon the expiration of the one hundred sixty-eight (168) hours, the vehicle shall be removed or otherwise lawfully parked. While temporarily parked, the vehicle may be connected to the property's water and electrical utilities for charging or loading of the vehicle's systems. Said vehicle shall not extend onto or over any public right-of-way while so parked. (Bettendorf Ord. 21-90, § 6, 417-1990)

PETS

Please read the "Declaration of Restrictive and Protective Covenants, and Conditions," Article X. The west and east boundaries of Cedar Tree Village are the dog runs, or you may use your private lot. **Your dog waste must be picked up in ALL areas at all times including your own private lot per Bettendorf City Code.** Lawns will not be mowed if your yard is not clean of dog waste. Please be considerate of others and invest in a pooper-scooper! Additionally, please be aware that excessive dog barking that violates the city's noise ordinance and may be reported as such to the Police.

RECYCLING

The City of Bettendorf has free curbside recycling of paper and plastic, glass, tin, and aluminum containers. Cardboard boxes must be broken down, folded, and placed into the recycle container. Recycling containers are available free of charge at the Bettendorf Municipal Maintenance Center located at 4403 Devils Glen Road. Recycling pickup is twice per month and shown in their calendar. Please store your recycling containers in your garage, behind your garage or **where they are not visible from the street**. If you have questions as to what items are allowed to be recycled or are unsure of the pickup schedule, please contact the City of Bettendorf Operations Department at 344-4088. Remember, pick up days vary due to holidays.

TRASH/YARD WASTE

Garbage and trash usually will be picked up in Cedar Tree Village on Thursdays. Remember, **pick up days vary due to holidays**. Refuse may be picked up as early as 7:00 a.m. and must be placed in City of Bettendorf trash containers assigned to each address. Lawn cuttings or tree trimmings will not be picked up unless placed in approved bags with yard waste stickers attached. These items can be purchased at local supermarkets and hardware stores. During certain publically announced weeks of the year, the city will pick up yard waste without a yard waste sticker. If you have questions with regard to trash and yard waste pickup, please contact the City of Bettendorf Operations Department at 344-4088. Please store your garbage and trash containers in your garage or where they are not visible from the street.

VOTING

The polling place for most Cedar Tree Village residents is St. John Vianney Catholic Church located at 4097 - 18th Street. Voting on school (PV6) issues, however, is at the Tangle Wood Pavilion, 4250 Middle Road, Bettendorf, IA 52722. **Refer to your voter Identification card for your specific polling or caucus place.**

NEWSLETTER

A CTVHA newsletter is published monthly and is distributed to all residents by volunteers. It contains information about Board meetings, announcements and special events, welcome of new neighbors, committee reports, and financial statements. Each monthly newsletter is accessible to members only on our website at cedartree.org. Email the web site to request the passwords for entry. Please familiarize yourself with the current information provided. This is how we communicate news and information regarding the Cedar Tree Village Homeowner's Association.

POOL REGULATIONS

THERE IS NO LIFEGUARD ON DUTY! SWIM AT YOUR OWN RISK.

1. HOURS: 9:00 a.m. to 9:00 p.m. in season.
2. Children under the age of 12 are not permitted inside the gated area without adult supervision.
3. Guest policy is 2 guests per unit at a time and must be accompanied by the homeowner.
4. Proper swimming attire is required in the water. No cutoffs or shorts or street clothes are allowed!!
5. No glass, no alcoholic beverages, or no smoking is allowed inside the fenced, gated area.
6. Dispose of trash in containers provided.
7. Do not play with safety equipment or remove the safety rope.
8. Pool gate is to be kept closed, latched and should not be propped open. Do not let anyone in who doesn't have a key.
9. Pool is not to be used during electrical storms or severe weather. Exit the area immediately.
10. No private parties are allowed.
11. No horseplay, inappropriate language or behavior, or loud music is allowed.
12. No bouncing of balls off the sides of pool house is permitted.
13. Only 1 pool key per unit is issued and should be transferred to new owners. Should you need a key, contact Jody Mapes at 332-6023. The replacement cost is \$25.00.
14. Personal lounge chairs may be brought to the pool area for your use during the time you are in the pool area. Please take all personal chairs with you when you leave for the day.

The pool belongs to all the homeowners of CTVHA – IT IS NOT A PUBLIC POOL. Protect and enjoy it.

The rules governing the use of the pool are for the safety and enjoyment of CTVHA residents, who are paying for the pool. Residents should demand that our rules be observed and remind those who are not in compliance

ADDENDUM

CTVHA AUTHORIZED EXTERIOR MODIFICATIONS/IMPROVEMENTS/MAINTENANCE AND CHANGES

Any and all proposed EXTERNAL architectural changes must be submitted to the Board in writing for approval prior to making any changes. City permits may also be required.

Note: We have installed a drop box at the South End of Cedarview Court for dues and notes to the board.

This policy applies to all changes whether or not similar activity has taken place or been approved for another lot in Cedar Tree Village. Approval of one such change does not constitute blanket approval for all residents.

This applies to ALL EXTERIOR CHANGES OR ADDITIONS; e.g., wrought iron railings, decks, fences, doors, etc.

DECK AND RAILING SPECIFICATIONS

WOOD AND VINYL MATERIALS

- Must be pre-approved in writing by the CTVHA.
- A building permit from the city of Bettendorf is required.
- Must conform to current IRC Building Codes.
- The design is to be a post with hip caps.
- Spindles will be straight, with no shape.
- Must be constructed of wood or vinyl.
- Must be white in color.
- Railing posts to measure a minimum of 3 1/2 inches and a maximum of 5 inches square.
- Railing spindles to measure a minimum of 1 inch and a maximum of 2 inches square.
- The space between the spindles must be a minimum of 2 inches and a maximum of 4 inches.
- Railing height to measure no more than 42 inches from the deck surface.
- The space between the floor of deck and railing must be no more than 4 inches.
- The deck rails must be straight across the top with no arches or sweeps

METAL RAILINGS

- Must be pre-approved by the CTVHA.
- A building permit from the city of Bettendorf is required.
- Must conform to current IRC Building Codes.
- Made of aluminum or steel.
- Must be white in color.
- Railing posts to be a minimum of 1 inch if steel, 1-1/4 inches if aluminum.
- Railing pickets to measure a minimum of 1/2-inch solid material.
- Pickets can be straight or twisted.
- The space between pickets must be a minimum of 2-1/2 inches and a maximum of 4 inches.
- Handrail must be a minimum of 1-1/4 inches wide and can be of flat or molded shape.
- Railing height to measure no more than 42 inches from the deck surface.
- The space between the floor of the deck and railing must be no more than 4 inches.
- The deck rails must be straight across the top with no arches or sweeps.

YARD FENCE SPECIFICATIONS

- All fences must be PRE-APPROVED by the CTVHA
- The design is to be a "spade picket" with French gothic posts
- The fence must be freestanding (must not be attached to privacy fences)
- Must be constructed of wood or vinyl
- Must be white in color
- Must be 4 feet in height
- Posts must be a minimum of 3-1/2 inches and a maximum of 5 inches square.
- The slats to measure 3 - 3 1/2 inches in width
- The space between the slats to measure 3 - 4 inches • Slats must not extend below the bottom rail
- The fence must be level with no arches or sweeps

WINDOWS

HOUSE WINDOW- Casement or Sliding windows are approved. No double hung or jalousie windows are allowed. Exterior material must be vinyl or fiberglass, and can be white or closely match the existing terratone color. These materials are maintenance free. The exterior trim, on the old frame that is left in place must be re-clad to match the exterior of the replacement window. Also, some window companies have a very wide exterior flange that will not be accepted. Understand the glass options available to you. Divided lites or grids are not allowed.

Replacement windows do not require any exterior siding damage because the perimeter frame of the existing window will not be removed. The new replacement window is designed to fit inside the existing window frame. Different contractors use different installation methods, whether you use casement or sliding windows. Your new window is fitting inside the frame of the old window; therefore it will need to be smaller than the old window. This ultimately will reduce your glass area. When choosing a replacement window, the maximum reduction in glass area allowed is 8%.

A three (3) sash window must be replaced with a three (3) sash window, a two (2) sash window must be replaced with a two (2) sash window, etc. Multiple sash windows must be symmetrical.

Note: If you do not want to reduce your glass size, an Andersen window does have a replacement sash, window stop and window hardware available. Doing this will not require the exterior trim to be re-clad unless you are changing the exterior color to white.

Shop drawings showing sizing and materials must be submitted for approval. Contractor must be licensed and bonded.

Know the manufacturer's warranty. A lifetime warranty is not always lifetime. Many Warranties are not transferrable to new owners without cost.

GARAGE WINDOWS

GARAGE WINDOWS- Must fit existing opening and trimmed in white*.

DOORS

FRONT DOOR- Solid white, wood or metal with glass, door trimmed in white*.

STORM DOOR- White exterior door, white frame and trim with glass and/or screen*.

PATIO DOOR- Sliding or French, trimmed in white or terratone*

GARAGE ROLLUP DOOR- White, 16-panel door for single, 32-panel door for double. No windows allowed*.

GARAGE ACCESS DOOR- Solid white door with window no larger than 1 square foot*.

***Replacement doors must be the exact dimensions as current door. No alterations to the door or rough opening size, nor door trims are allowed.**

MISCELLANEOUS

FRONT STEPS- Concrete, treated wood or composite. Any trim to be white.

REAR STEPS- Concrete, treated wood, composite or landscaping bricks. Trim to be white.

PERGOLA- White, metal or wood supports. Slatted wood or solid metal roof. Size to be no larger than existing patio or deck. Must be within the homeowner's property line.

EXTERIOR LIGHTING- White, coach lantern style on house or garage. Motion or sensor detecting lights must be white.

DRIVEWAY- Concrete, must be same dimensions and locations as original.

ACCESS SIDEWALK- Concrete, must be same dimensions and location as original.