

Frequently Asked Questions for Moss Creek at Winslow Farm Homeowners' Association

- **When are my HOA fees due and where do I send my payment?** Fees are due on the first of the month. If they are not received by the last day of the month, a 10% late fee is charged on any unpaid balance. Payments should be made to: Moss Creek HOA and sent to 1205 N. Walnut Street, Bloomington, IN 47404
- **Can I pay over the phone by credit card?** No, we cannot accept credit card payments.
- **How do I make an automatic payment?** Enable on-line payments on your account. Go in to your account and set up Moss Creek HOA as a vendor. Be sure set the payment to recur each month, put your address as the account number and set up your payment to be generated a week before it is due. Your bank will automatically issue a check to us each month.
- **When is insurance due?** It is due once a year in the month of September. You will receive a letter and certificate containing the premium amount directly from the insurance company. Please mail your payment made out to Moss Creek HOA to the 1205 North Walnut Street.
- **Why do we have a separate agent for bare walls?** The HOA maintains insurance for the stud walls out. Please check your Declarations for the exact definition. You may use the same agent that the HOA uses for your interior insurance or you may use your own agent.
- **Can I have a garage sale?** Garage sales are not permitted within the neighborhood. Check with the City of Bloomington for a listing of local "community garage sales".
- **What is the process for obtaining permission for exterior alterations or additions?**
 - a. Obtain a copy of the "Request for Addition or Alteration to Property" form from our management office and fill it out completely.
 - b. Include a drawing of what work is to be done. Please remember to include dimensions, materials and/or types of plants to be used.
 - c. Include pictures of the type of structure you will be building if possible.
 - d. Return these documents to the management office in duplicate.
 - e. If you would like to attend the meeting to discuss your addition, you are welcomed to do so.
- **Do I need permission for annuals?** No, you may install annuals without permission. Flowers, plants, shrubs and other vegetation shall be planted in the ground or in a container that is normally used for plants, flowers or shrubs. Flowers may be planted in the original landscaped areas without board approval. Added or new landscaping, along with permanent plantings such as shrubs and trees need prior written board approval.
- **Can I put a flag outside?** Owners shall not place anything on the exterior of the building, which will damage the vinyl or brick siding without the prior approval the Board of Directors.

- **Can I hang a wreath on the door?** Yes, you may hang a wreath, but please use an over the door wreath hanger and refrain from nailing into the door or permanently affixing a hanger.
- **Can I paint the front door?** No, the doors are maintained by the HOA and painted in phases.
- **Lawn Ornament Policy** Any lawn ornamentation such as cement items, wood signs, benches, chairs, etc., needs prior written board approval. Lawn ornamentation as a general rule should not be taller than 24" (2 feet).
- **Pet Policy** Pets allowed outside must be on a leash and under the supervision and control of the owner. Owners are to clean up immediately after their pets. Any damage caused by pets is to be repaired or replanted by the pet owner. Also, owners are responsible to ensure that barking is kept to a minimum and does not disturb other residents.
- **Side and Back Bed Responsibility** The planting beds on the side and back of your home, including trees, are the homeowners to maintain. The only exception to this is one Hawthorne tree, in the back yard of each home, which was planted by the developer.
- **What happens if my garage door will not open?** Please call the management office. If there is a problem with the door itself, the HOA is responsible for repairing. However, if there is a problem with the
- **Snow policy** Snow will be removed only after an accumulation of 2 inches. All covered entryways, driveways and sidewalks will be cleared and the roadway snow is removed. On occasion, a non-caustic ice-melting chemical may be used. Selection of the correct chemical will assure that grass, trees, shrubs or cement walks/driveways will not be damaged. Any work required in addition to that listed above will be done only upon authorization of the Board President or Treasurer."

What this means is that no snow removal is to be done unless it snows at least 2 inches. If the snowfall is less than 2 inches, the homeowner is responsible for the snow removal to their own property. They can usually make arrangements with the current snow removal service if they would like to hire them to remove snow under 2 inches. This would be at the homeowner's expense.

Second, each year when the budget is prepared, the Board estimates how many snow removal episodes will occur during the calendar year. This is not an easy task. Much thought is given, with consideration of trends set by previous year's actual expenses in this category, along with information given by the weather authorities. Because the Board is the custodian of your funds, they try to make sure to budget enough to cover expenses without over-budgeting which can result in a raise in your monthly fees. The Board reviews all contracts and makes the decision on which snow removal contractor will be awarded the contract for the ensuing year. All contractors who work on behalf of the Association must have the proper insurance.

Third, once the budget is set for the year, it is brought to the homeowners to approve at the annual meeting. A member of the Board is then given the task to act as the Snow Removal Liaison for the Association. The Snow Removal Liaison works closely with the snow removal contractor. There is a lot of responsibility associated with this task. The Liaison must be

cognizant of the budget and the rules regarding snow removal. They are also responsible for measuring the snowfall and to giving this information to the snow removal contractor. The most challenging part of the Snow Removal Liaison's responsibilities includes making the call of when snow will be removed. This involves checking the forecast and determining when the snowfall will start and most importantly, when it will stop. If snow is removed when the snowfall reaches 2 inches but the snow is still falling, there is the potential for the need for 2 snow removals, which is 2 times the cost. If the snow is removed after it is finished falling, there is only 1 charge for the snow removal. If a snowfall reaches 2 inches but the sun is shining and the temperatures are expected to climb above freezing, the Liaison must make the decision of whether to let the snow melt and save some money for future snowfalls or remove the snow and incur the cost. There is also much consideration given as to when the snow falls. If snow starts falling at midnight and is not predicted to stop until after 10:00 am the next day, the Liaison would probably not have the contractor start removing snow until after 10:00 am when the snow has stopped falling. If the snow starts falling at 5:00 pm and is not predicted to stop until midnight, the Liaison would probably let the contractor start removing snow after midnight in order to have the Association cleared by morning.

As you can see, this is a very complicated task and one that involves considerable time. All this work is being performed by a volunteer. The next time it snows, please keep this in mind. Things will not always go as planned, but there is always much thought in the decisions made on your behalf.