
Welcome to the Ipswich Club Homes Homeowners' Association

Your Property Management firm is Thayer & Associates, Inc., AMO and Lidia Real-Costa is the Property Manager of the Ipswich Club Homes Homeowners' Association, and as such, handles the day-to-day business of the Association. Lidia can help you or lead you in the direction of getting help with any property concerns. Thayer & Associates works as a team, and encourages your questions and suggestions at all times. We can be reached at 617-354-6480 or 1812 Massachusetts Avenue, Cambridge, MA 02140, or Lidia by email lrealcosta@thayerassociates.com.

Please take the time to read the **Declaration of Covenants, Reservations, Restrictions, and Easements and the By-laws of the Homeowners' Association that you should have received on or before your closing.** These documents define your responsibilities as a homeowner and the Association's responsibilities for the following:

Government of the Association (*Board of Directors*)

Architectural Restrictions
Maintenance
Parking
Signage
Insurance
Quarterly Fees

Web Site
Wastewater Treatment
Pets
Use of the land
Meetings

By purchasing property at the Ipswich Club Homes Homeowners' Association, you have purchased shares in the Corporation. Each lot owner owns one share each homeowner owns two shares. If you own two lots on which you constructed one home, you own three shares.

This is important since this is the determining factor of how many votes you have in the Association. It also establishes what your quarterly fee will be. Currently, each share is assessed \$812 per quarter (\$812 per lot, and \$1624 for a lot with a house constructed). **A home residing on two lots is assessed \$2436 (\$812 for each lot and \$812 for the home)**

These funds are necessary to maintain the property and therefore the collection policy is as follows:

1. Quarterly bills will be mailed 30 days prior to their due date of January, April, July and October 1.
2. Payment is due on the first of each of these months.
3. On the 30th of the due month, the balance will begin to accrue 18% interest per annum.
4. At 31 days late and in addition to the 18% interest per annum charge, you will be sent a late letter as a courtesy.
5. At 60 days overdue, your account is sent to a collection attorney and a \$200.00 Management fee is applied to your account at the time the "legal complaint" is filed for administrative costs associated preparation and monitoring the collection process. All attorney's fees and costs for collection are, by the order of the By-laws, also the debtor's responsibility.

WEB SITE

The Homeowners' Association is excited about its web site. You can access it at www.homesatipswichcountryclub.com. As soon as you move in e-mail Lidia at lrealcosta@thayerassociates.com for your username and password, so you can access specific homeowner information on the site.

MEETINGS

There are two General Homeowners' Association meetings per year. The Annual Meeting is held in the fall. The Semi-Annual Meeting is usually held in the spring. Notices are sent out to all home and lot owners in advance of these meetings.

GATE HOUSE

The Gate House is staffed from 6:00 A.M. to 10:00 P.M., seven days per week. You will need a four-digit code to activate the gate when the Attendants are off duty. **Please contact management for your access code.**

Alternatively, you can purchase a transmitter (*garage type door opener*) through the Gate House at a cost of \$50 each. In addition, you may be able to program your vehicle garage door opener to open the gate.

If you have a guest arriving when the Attendants are off duty:

The system is computerized. Your guests will be welcomed by the computer and instructed how to find your name. Next to your name, they will find a three (3)-digit code (the code is the lot on which you reside). Your guest will be instructed to type that code in. This will cause your telephone to ring. You will be able to talk to your guest (for one minute) to assure yourself that it is a wanted guest, and not an intruder to the property. You can then dial the "9" on your phone and the gate will lift for your guests.

IMPORTANT

1. Please, limit the numbers of people who have access to your four-digit code and keep in mind that your guests can reach you without your access code.
2. The gate must lift for every car that passes. If one car tailgates another, enters right after without stopping, the gate will come down on the car.
3. If you have service people who are expected before the Gate House Attendants are on duty, please notify the Gate House to arrange to provide them access.

The Gate House can be reached by phone at 978-356-9469, between the hours of 6:00 am and 10:00 pm. If you have an event and are-expecting guests, notify the Gate House staff so that they can be provided access without calling you. After 10:00 pm, the telephone in the Gate House is answered by an answering system and you may leave a message, but should call again during the hours of 6:00 am and 10:00 pm to ensure your message has been received. Emergencies should be reported to the police via 911 and if you are able to, notify the Gate House so they can direct the emergency service.

General questions or concerns can be made through email to Lidia, lrealcosta@thayerassociates.com or you can reach her through the main office at 1-866-354-6480.

ARCHITECTURAL REVIEW

1. **NEW HOMES:** If you are planning to build at the Ipswich Country Club, there is a detailed architectural review procedure to follow. Contact Lidia Real-Costa, 617-354-6480 or email your request to lrealcosta@thayerassociates.com for a full set of construction guidelines.
2. **EXISTING HOMES:** If you plan to alter your existing home or property in any way such as change in paint colors, fencing, landscaping changes or any exterior changes, the Architectural Review Committee must be contacted prior to any work being done. Please notify Lidia Real-Costa when you are in the planning stage of any changes.
3. **EXTERIOR APPEARANCE:** Attached is the “Architectural Guidelines” explaining the parameters of the guidelines.

WORK AUTHORIZATION SYSTEM

In order to maintain the integrity of the Covenants, Restrictions and Architectural integrity, a Work Authorization System must be adhered to and followed.

Contractors will not be granted access to the community to perform any work on the exterior of your home without an approved work authorization on file and current Certificate of Insurance naming you and the Association as additional insured.

Please see details for the Work Authorization System (page 11) and the attached Work Authorization Form.

INSURANCE

The Association holds insurance on the common lands and outbuildings. It does not cover your individual land or home. If you require a Certificate of Insurance for the common lands and outbuilding, you may contact Endlar Insurance Agency at www.endlar.com and although you are a homeowner association, click on the “Condominium Certificate Request Form”. Complete the form on-line and the certificate will be emailed to you. You can also contact the agency by calling 781-455-6664.

WASTEWATER TREATMENT PLANT

The wastewater on the property is handled through a highly efficient and intricate treatment plant and we ask that no diapers, sanitary products or any cloth like material be disposed of by way of your commodes, as these items will clog the pumps causing backups.

TRASH REMOVAL

Regular weekly trash pick-up is made each Tuesday at the end of your driveway, (delayed one day only if a holiday falls on Tuesday). Recycling is also every Tuesday (delayed one day for any holiday week), and is picked up at the end of your driveway. If you do not have a recycling bin, please notify the gatehouse and arrangements will be made to provide you with a recycling bin or you may use a container of your choice so long as it is clearly marked “recycle”. If you have a large items arrangements should be made in advance to pick up the item(s). The service will not pick up construction debris or hazardous waste material.

LANDSCAPING

The Board has a contract with ValleyCrest (formerly Waverly Landscaping) to provide the following services:

1. Spring pruning – (1) occurrence

In early spring, selected groundcovers, perennials, and shrubs will be pruned, using accepted horticultural practices, to promote the natural development of each plant, and to maintain each plant's desired shape and size. Dead and damaged growth will be removed. Certain species will be cut back to encourage new growth. Proper timing will be taken into account to insure optimum flowering. Branches along walkways and driveways will be pruned to provide adequate clearance. **(Estimate 1.5 hours per home)**

2. Spring raking / thatching - (1) occurrence

This cultural practice is done in the spring with a tine attachment to stand up the grass blade, allowing oxygen to the crown of the plant and stimulate new growth. This procedure removes a significant amount of material and requires removal from the homeowner's site.

3. Core aeration - (1) occurrence

This cultural practice enhances root growth by alleviating compaction and adding oxygen into the root zone among many other benefits. Aeration will be done once per year.

4. Mulching & edging (to be completed by the Friday before Memorial Day)

To insure that **100% Premium Hemlock** is used on all flower and shrub beds that will be mulched and edged once in the spring. There is a base maximum of 4 yards of mulch per home. Additional amounts required for larger lot homes will be paid by the homeowner as an extra. Cost at a rate of \$65/yd. installed.

5. Hedge trimming (common areas only)

If your residence requires shrub and ornamental tree trimming, please contact Jim Biundo, 617-719-2040, via email jbiundo@ValleyCrestlandscape.com or Curt Corrazzini 978-362-2157, via email ccorazzini@valleycrest.com for a free property evaluation and estimate.

6. Weekly lawn maintenance – (28) occurrences per home

Cut & Trim Lawn – All turf areas will be cut weekly during the growing season. Extreme weather conditions, such as seasonal drought or saturation from heavy rain will be taken into consideration; mowing frequency and height will be adjusted accordingly. All debris will be removed from the turf areas prior to mowing and excess grass clippings will be dispersed or bagged to maintain a neat appearance. Trimming will be performed around buildings, fences and other obstacles within the turf area as needed. All hard surfaces and planting beds will be edged with a line trimmer to maintain a crisp, neat appearance.

7. Fall clean-up – (minimum of three times per home)

Fall clean up occurs at time of significant leaf drop. Leaves and debris will be removed from the maintained areas of your property. All leaves will be removed and fall clean-up operations should be completed by mid-December, weather permitting.

8. Fertilizer Program

Your lawn care program consists of five applications of granular fertilizer and multiple applications of liquid weed control as needed. Also included is a lime application in late fall. The specific products used will be determined by the results of the soil samples taken from the property. These soil samples will be taken each year and the overall program will be adjusted as necessary.

9. Irrigation maintenance program

- **Spring start-up:** Prior to May 15th irrigation systems will be energized. Access to the basement or garage may be required; so Landscape firm shall call to set up a convenient time. The lines will be pressurized to check for any leaks or breaks caused by the freeze/thaw cycle over the winter. Each zone will be tested, and heads will be adjusted as needed for optimized coverage. The controller will be set to the “Run” position and zones will be set for adequate spring season watering.
- **Seasonal programming:** Upon start-up, and throughout the season, monitor the frequency (scheduled days) and duration (run time) of each zone and adjust the program as needed to address the current needs of the homeowners. Seasonal changes in temperature and precipitation, as well as the addition of new plantings and/or lawn renovation work, will dictate how and when reprogramming is needed.
- **Winterization:** To winterize your irrigation system, blow out the underground lines, valve, and heads using an air compressor. The backflow preventer and main valves will be drained and closed. The controller will be set to the “Off” position. Access to the basement or garage may be required; if so, call to set up a convenient time.
- **Repairs:** Irrigation repairs of sprinkler heads will be done at \$45/man hour plus all parts at invoice cost. Any additional repairs are at the cost of the homeowner through pre-arrangement.

SNOW REMOVAL

ValleyCrest Landscape Associates is also responsible for snow removal. Snow removal crews will mobilize upon 1” of accumulation, plowing and clearing of snow will continue until the property conditions are deemed acceptable by management. During long duration events, rest periods will be necessary for operators, drivers, and laborers to ensure safe operations and reduce the possibility of incidents and/or accidents.

Snow clearing priorities are as follows:

1. Plowing and sanding of roadways
2. Plowing of driveways to access garage
3. Shoveling of walkway to main door on each resident only

- a. No shoveling between 11:00 p.m. and 5:00 a.m.
 - b. If you require additional shoveling, contact Jim Biundo, ValleyCrest's on site superintendent, at 617-719-2040 or email at jbiundo@ValleyCrestlandscape.com
4. Ice Melt application will be done on an as-needed, as-requested basis. A 50 lb. bag of Ice Melt will be available for each resident at the beginning of each season. Please contact Jim Biundo if you wish to receive Ice Melt.

If you need immediate attention during a snow event, please inform the attendant at the gatehouse, as ValleyCrest Landscaping will be checking in with the attendants on a regular basis during each event. The attendants will be compiling a list of requests in the order they were received so that service is provided to each residence in a timely manner.

During ice events not related to snow (i.e. refreeze, hard frost), ValleyCrest will monitor the roadways and driveways during the event. If conditions warrant, an application of sand/salt will be applied to the roadways and a granular de-icing product will be applied to driveways.

As always, please contact Thayer & Associates with any questions or concerns.

MAILBOX KEYS

Keys to the mail kiosk are available at the Gate House. The Mail Carrier should automatically put a name on your mailbox.

Enclosed is a homeowner questionnaire that we ask you to complete and return to us as soon as possible. Resident stickers are available for your cars and can be obtained through the Gate House Staff. The sticker identifies you as a resident and allows the attendant to automatically grant you access.

PET DIRECTORY

In an effort to aid you in locating your pet(s) when they have strayed from home, we have a pet directory of all the pets within Ipswich Country Club Homes that allows us to identify an unaccompanied pet and notify their owner. Please complete the attached form, drop it off at the gatehouse, and be sure to include a photo.

Welcome! We look forward to hearing from you.

IPSWICH CLUB HOMES HOMEOWNERS' ASSOCIATION, INC.

Architectural Guidelines

Addendum C, Adopted June 28, 2010

At the meeting of the Ipswich Club Homes Homeowners' Association Directors held on June 28, 2010 and by a majority vote, the following Addendum is to be incorporated in the Architectural Guidelines and thereof, provided to all home and lot owners:

Condition and Appearance of the Exterior of Homes, Lots and Common Elements:

The architectural character of the association property is to be preserved and therefore each homeowner/lot owner shall keep their home and yard and any appurtenant common areas in a good state of preservation and cleanliness in accordance with the Articles of Organization, the Declaration of Covenants, Reservations, Restrictions & Easements ("CRRE"), the Declaration of Easements and the Ipswich Club Homes Homeowners' Association ("ICHHOA") By-Laws.

Each homeowner/lot owner shall maintain the exterior of said areas in an aesthetically pleasing manner, condition of non-repair; paint shall not be peeling, no visible signs of rot, roofs over 20 years should be replaced; no overgrowth of vegetation – lot owners will clean and clear out lots of debris including leaves, fallen branches and trees.

No lawn ornaments that exceed 2 ft. wide by 2 ft. high and such ornaments are limited to three in number in order to maintain the green space and architectural standards of the community.

No placing or hanging temporarily towels, clothing or rugs. No installing or setting up permanently or otherwise, clothes lines, awnings, pop-up canopies, tents, stand-alone screen rooms, shutters, radio or television antennas.

Personal property, including but not limited to sports equipment shall not to be left outside for extended periods of time. Freestanding basketball hoops, lacrosse nets, etc. should be returned to the storage area when practical or placed along side the home when not in use, so to maintain the character of the neighborhood. All personal property and sports equipment shall be placed in storage during the winter months (November through March).

No homeowner shall install window/wall exhaust fan(s) and or window/wall air conditioning apparatus than can be seen from the exterior of a home, without the prior written approval of the Board.

Window box planters, hanging plants, etc., should be attached to the house or stacked in the ground.

Home/lot owners who deemed in violation of the guidelines will be handled as follows:

A written warning to remove and or correct the violation will be given and the home/lot owner will have seven (7) days from the date of the notice to remedy the violation. If at the end of the seven (7) days, the violation is not remedied, the Board of Directors and Management reserves the right to remove or have removed any items deemed to be a violation or take appropriate legal action where necessary. Any items removed are subject to immediate disposal and if fees are incurred to dispose, the fees will be assessed to the home/lot owner.

However, if the violation involves unauthorized installation of equipment that is seen from the exterior of the home/lot and after notice the homeowner does not remedy the violation, the Board of Directors and Management reserves the right to take legal action for enforcement.

2012 Ipswich Homeowners' Association, Inc. Current Painting Policy

In an effort to retain the architectural aesthetics of the property, the board reminds all homeowners to read the current painting policy that is enforced under the Declaration of Covenants, Reservation, Restrictions and Easements of the Association to avoid having your contractor denied access to the premises or you incurring additional expenses for failing to comply.

Attached Homes:

Homeowners of attached homes must work together to ensure painting of the premises is consistent and of the same color. In the event an amicable resolution is unable to be achieved, a meeting with the Board of Directors is required. You will notify management in writing of the situation with a copy of the letter to your neighbor. In the notice, you should provide at least three dates and times you will be available to meet with the Board of Directors.

Approving the Paint Color:

All approved colors are Benjamin Moore paint. The original colors are available. However, the paint charts for some or all of the original colors are not and therefore we suggest keeping the information for the color you have and or the can. If you lose the information, the color can be matched by taking a sample to a paint vendor.

If you use a color that is on the "approved paint colors" listed below, your "work authorization form" can be approved quickly as long as the form is completed, signed and accompanied by a Certificate of Insurance naming the association as additional insured.

The current paint policy also requires that if you do try to match your existing color from an old chart or want to change the color to a color not listed on the approved paint colors, you must have a 4 foot section painted, preferably where two sides of a corner for lighting purposes, with the color you want to use and leave the section painted for 7 days. Subsequent to the 7 days, a member of the Design Review Commission will view the color selection to recommend either approval or disapproval.

As always, homeowners may use another brand name other than Benjamin Moore but in doing so you will be required to have a 4-foot section painted that must be reviewed by the DRC.

List of Approved Colors:

Cheyenne Green	Ponderosa Tan	Dune Gray
Willow Mist	Cocoa	Platinum Gray
Raintree Green	Mission Brown	River Gorge Gray
Briarwood	Rustic Taupe	Beige Gray
Bleached Driftwood	Chocolate	Wilderness Gray
Southmont Green	Old Pewter	Pacific Coast Gray
Russett Brown	Seawood Gray	New Stone
Graywood	Stonehenge	Heritage Blue
Manchester Tan	Rustic Brown	Sandsport Gray
Ferndale Green	Fenland Green	

Original

Vinyl Acrylic:

Sausalito Gray

Taos Tan

Trim Colors:

Benjamin Moore off-whites: 960, 961, 962, 967, 968, 969

Door Colors:

Dune Gray

Rustic Taupe

Briarwood

Wilderness Gray

Graywood

Sausalito Gray

Spruce Blue

Evergreen

Charcoal

Ponderosa Tan

Beige Gray

Taupe

Chocolate

Mission Brown

Taos Tan

Terry Town Green

Hamilton Blue

White

Cocoa

Spanish Moss

Platinum Gray

Old Pewter

New Stone

La Mesa Red

New Pilgrim Red

Black

WORK AUTHORIZATION SYSTEM

No homeowner shall have any work done to the exterior of his or her home without a signed written work authorization form from the property manager.

“Any Work” includes painting, roof repairs, landscaping, rock wall repair, walkway repairs, improvements etc. Exceptions would be: (1) an emergency such as a tree fell during a storm; (2) window washing; (3) gutter cleaning; (4) black driveway sealing.

If you have a regular repairperson or landscaper who comes in regularly for routine work, you will need to complete a semi-permanent annual Work Authorization Form for this person or organization that will be kept on file in the Gate House.

Here are the steps to get an authorized work order:

1. Pick up a Work Authorization Form from the Gate House or you may print the form from the website, answer all the questions applicable and provide all the documents necessary to complete the form. You must then submit the form and any other document applicable to property manager by mail, FAX or e-mail.
2. You will then be notified in writing when the Work Authorization is approved or if more information is required within 10 business days from the date of your request.
3. If the extent of the work you are planning to do changes the appearance of the exterior of your home, then you will require authorization from the Design Review Commission (DRC). If work is underway or completed and is not in accordance with the DRC's recommendations, you will be required to immediately correct the unauthorized work and all expenses to correct, re-design and monitor the correction.

Therefore, we encourage you to plan in advance of when you would like to have and to include at a minimum of 10 business days as additional time for the DRC to review the proposed work.

As a general reminder, without a signed work authorization form on file in the Gate House, contractors will be denied access to the premises.

*****A Work authorization form must be completed for all exterior work on your home and property except window, gutter cleaning and black sealing of your driveway.

WORK AUTHORIZATION FORM (6-21-10)

DATE: _____, 2012

NAME: _____

ADDRESS: _____

PHONE (day): _____ (evening): _____ (cell): _____

E-MAIL ADDRESS: _____

SCOPE OF WORK: *(you may attach a copy of the proposal received from the contractor)*

USING BENJAMIN MOORE PAINT: _____ Yes _____ No

PAINT COLOR(s): _____

CONTRACTOR NAME: _____

Is the contractor insured: ___ Yes ___ No. Is a copy of the contractor's Certificate of Insurance attached to this request: ___ Yes ___ No *(If you do not have a copy of the Certificate of Insurance attached to this work authorization form, we cannot approve the requested work. Additional Insured is Ipswich Club Homes Homeowner's Association and you; be sure your name and address appears as well)*

If applicable, a copy of the permit from the Town of Ipswich to perform this work is attached: ___ Yes ___ No *(If you do not have a copy of the permit from the Town of Ipswich attached to this work authorization form, we cannot approve the requested work.)*

Date(s) you expect work to begin: _____

HOMEOWNER(s) signature(s)

IPSWICH CLUB HOMES HOMEOWNERS' ASSOCIATION, INC.
C/O Thayer & Associates, Inc., AMO
1812 Massachusetts Avenue, Cambridge, MA 02149
617-354-6480 FAX 617-354-7854
lrealcosta@thaverassociates.com

Ipswich Club Homes Homeowners' Association Homeowner Questionnaire

Date: _____ Address: _____
Ipswich, MA 01938

Homeowner's Name(s): 1. _____ 2. _____

Telephone number(s): h. _____ h. _____

w. _____ w. _____

c. _____ c. _____

Email Address(s): 1. _____ 2. _____

Name of Person(s)

To Call in an Emergency: 1. _____ 2. _____

Telephone number(s) h. _____ h. _____

w. _____ w. _____

c. _____ c. _____

Resident's Automobile(s): 1. _____ 2. _____

Make(s)/Model(s): _____

Year(s)/Color(s): _____

Registration(s): _____

Pet(s)

Pet #1 Cat/Dog Breed: _____ Color _____

Pet #2 Cat/Dog Breed: _____ Color _____

Pet #3 Cat/Dog Breed: _____ Color _____

Please print clearly, complete all information and return to Thayer & Associates, Inc.

c/o Lidia Real-Costa

1812 Massachusetts Avenue

Cambridge, MA 02140

lrealcosta@thayerassociates.com

Please return as soon as possible.

Ipswich Club Homes Pet Directory

In an effort to aid you in locating your pet(s) when they have strayed from home, we are creating a pet directory to be able to identify the pet(s) and notify their owner.

Please complete this form and provide us a photo for each pet listed. A family or group photo is fine.

This form and photo(s) of your pet(s) will be kept at the gatehouse.

Number of Pets: _____ Dogs: _____ Cats: _____

Name of Dog(s): _____

Name of Cat(s): _____

Other, please describe:

Owner Information

Your Name: _____

Address: _____

Phone Number: _____

Picture(s) of pets attached: yes: _____ no: _____

01/03/12