



Unit Owner

Welcome Guide

Version 1

March 11, 2022

The information contained in this booklet is intended to be informational in nature and is subordinate to all other Declarations, By-Laws, and Rules. The information is timely as of the date on the cover of this booklet; however, the information is subject to change without notice based on future circumstances. If the information contained in this booklet conflicts with any information in the Declarations, By-Laws or Rules, the Declarations, By-Laws, and Rules are always considered the overriding regulations.

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1. Welcome.

On behalf of the Board of Directors and all the residents of the River Bank Homeowners Association we would like to welcome you to our community. We are pleased that you have chosen our community and hope you will find it is a friendly and close-knit group of residents. Because we are so small, 32 homes in total, we believe our size fosters close contact with our residents and friendships that develop and last the length of your stay and hopefully beyond.

This document has been prepared to give you some basic information that will make settling into your new residence easier and provide information that is sometimes difficult to find when you're the newest resident. If you have any suggestions for additional information or corrections to this information, please give your comments to any member of the association Board.

2. Association Living.

When living in a community with a homeowners association you should familiarize yourself with the information in this document as well as the Declarations, By-Laws and Covenants, Conditions and Rules, (CC&R), you should have been provided by the previous owner or available on the Association website www.riverbankhoa.com in the Public Area.

Keep in mind that in some cases fines can be assessed for violating any of the Declarations, Bylaws or CC&R's. so, you

are expected to be familiar with the documents.

If at any time you need clarification of the information contained in any of the documents, please do not hesitate to contact an Association officer for clarification. If you would like to recommend changes/additions/deletions to any of the documents, please provide your comments in writing to any of the Association officers for consideration.

2.1. Association Meetings.

The homeowners Association has one meeting per year. The annual meeting is typically scheduled for late-October at which time the new budget for the coming year will be presented. Any change in dues that are a result of the new budget will also be discussed. A majority of owners must approve the budget.

A Board of Directors election is also held at the annual meeting. Board terms are one-year. Any registered owner is eligible to run for a Board director.

Ideally, we would like to have all owners attend. For those that are unable to attend, proxy ballots are also available.

Currently these meetings are held on a Tuesday evening starting at 7PM and last approximately 1.5 hours. When meetings are held in person, a social hour is typically held prior to the meeting. The location of the meeting will be announced in the meeting notification. Depending on social distancing circumstances at the time of the meeting, it may be held via video conferencing rather than in person.

All residents are invited and encouraged to attend the meeting. Approximately 10 days prior to the meeting an agenda is sent via Email notification or surface mail if you do not have email access. A tentative agenda is also attached to the Email notification. If you have any items you would like to discuss at a meeting, please forward your items at any time to a board member of the Association when the announcement is received.

The Association is currently self-managed, this means that volunteer residents run for the Board positions and carry-out the duties of the Association. They are not compensated for their efforts either in payment or dues reductions. We rely on residents to volunteer to fulfill these positions and duties. To be fair, we cannot expect the same people year after year to perform these duties without a break. Please consider volunteering to fulfill these positions. If we cannot get enough volunteer help, we will have to consider hiring a professional property management service to perform these duties which will result in significant increased monthly dues.

2.2. Association Committees.

The Association is currently self-managed; this means that that residents volunteer to be on some of the committees. There are committees for landscaping, architectural control, and finance. Typically, committee chairpersons are also Board directors, but this is not mandatory. Because we have so few residents, we are always looking for new members to sit on a committee and provide valuable input and assistance. Please volunteer for one or more committees, it's a great way to get to know everyone.

2.3. Social Events.

Social distancing considered, in addition to the annual meeting social hour, the Association periodically hosts a summer block party. This typically requires an owner to volunteer their front lawn or other gathering space. Attending owners usually contribute a dish to pass while protein and beverages are provided by the Association.

3. Association Communications.

The Association tries to communicate with residents via Email if possible. We distribute the agendas for meetings, distribute the minutes from meetings, budgets, as well as perform miscellaneous communications via Email. This greatly facilitates communications and keeps postage and copying costs down as low as possible. If you do not have Email capabilities, we can mail you hardcopy version of any notices just let us know although a significant number of miscellaneous communications are not distributed via hardcopy.

We also can send mass text messages to smartphones. When you register for accessing the website, please enter your smartphone number if you have one instead of a landline.

3.1. Web Site.

We also have a web site, www.riverbankhoa.com available for association members. On the web site you will find

copies of the following documents:

- Unit Owners Directory
- Meeting minutes
- Financial reports
- Association documents
- Declaration
- By-Laws
- Covenants, Conditions & Rules (CC&R)
- Welcome Guide

And various other documents and references. You will also find information regarding the ability to email various committees and association members. Complete email list of addresses of all owners. A list of service providers other owners have used for, such services as plumbers, carpenters and other trades people is also available to assist you with any repair or remodeling projects.

3.2. Registering for website access.

The website is divided in two sections. The Public Area is available for viewing by any person interested in our community. The Member's Area is a restricted section which contains information that is for use only by owners and contains confidential data such as email addresses and telephone numbers.

To view the Members Area, you must register to logon to the website and be approved. You must have completed the closing on your house and provided the Association with the proper identity information. Only then will the Members Area section be displayed. To Register, go to the website and at the upper right corner you will see the word Register. Click on Register and you will be taken to a series of screens to complete needed to register you as an owner. Please note that when entering the mailing address of your home, it will be validated as an official address by the USPS. So, you may receive an error if you do not enter a valid address. The acceptable addresses for our community are:

- Dockside Ct
- Landing Rd
- River Bend Rd
- River Bluff Cir
- Waterside Ct

There is a waiting period from the time you Register for the website until you will be granted permission to use the website so that we can validate your right to use the website as an owner. This delay is typically at least one weekday. If you are approved, you will receive an email from the website informing you of your status. You can also determine if you have been approved by going to the website and in the upper right corner you will see Log In. Click on those words and enter your email and the password you selected when you registered. If you have been approved the home page will be displayed and you should see Members Area available in the left-hand menu.

When you see the registration screen, the first question states “I am”, choose Homeowner then follow the remainder of the questions. If you have another household member you want to register, at the bottom of the screen click on “+Add Member” and for the first question as “Joint Member” if you want to have both people appear under a single entry in the owner’s directory, such as Robert & Mary Jones..

3.2. Association Address/Dues.

The current mailing address of the Association and monthly dues amount can be found on the Association website in the Useful Information section [Members Area/Useful information](#).

The Association highly recommends using Electronic Fund Transfer, ETF/ACH, for payment of dues. Dues will automatically be withdrawn from your bank account each month. Should there be a change in the dues amount your

ACH withdrawal will be automatically adjusted to the proper amount. This feature may be stopped anytime by giving at least 10 days' notice prior to the first of the month. To authorize this feature requires completion and signature of the ACH request form available at [Members Area/Forms & Contracts](#). Completed and signed forms should be forwarded to the Association Treasurer either personally, by mail or electronically at Treasurer@riverbankhoa.com.

Alternately you may pay by check either quarterly, or annually only. Make checks payable to River Bank Homeowners Association and mail to the Association address in the [Members Area/Useful Information](#) section of the website.

Dues are payable on the first of the month. Dues more than 10 days past due are subject to interest charges and late fees.

3.3. Association Board of Directors.

A list of the current [Members Area/Board of Directors](#) and [Members Area/Committee members](#) can be found on the website

3.4. Association Directory.

A directory of all Association members is available on the Association website [Members Area/Owners directory](#).

4. Environmental Items.

Many of the services utilized by our community are provided by the City of Naperville. If you have questions abt any of these services you can find information at: <https://www.naperville.il.us/services/>

4.1. Garbage.

Garbage collection is currently Tuesday mornings usually between 10AM and 2PM. We do not control the day or time and is set by the City of Naperville when they negotiate the contract. If you put your garbage out the night before, please do so after 5PM. Please place garbage on one side of your drive and recyclables on the other. Garbage and recycling pickup is done with automated trucks via the use of garbage and recycling carts. If you do not have these carts or your carts are damaged, you may purchase carts from the city. Please try to fit all your waste in the carts. Excess garbage can be placed in plastic bags next to your cart but beware animals may tear such bags open and spread garbage that is your responsibility to cleanup. Yard waste must be put in large paper waste bags that are available at most local stores. You must attach a sticker to each bag. Stickers are also available at the same stores that sell the bags. Stickers are \$2.50 each as of the writing of this document.

4.2. Recycling.

Recycling of hazardous fluids like paint and automotive fluids, as well as electronic items such as televisions, computers, printers, telephones, stereo systems, and other such items can be recycled at a site provided by the city. There is a charge for televisions based on the screen size. You can find the full details on recycling at [Electronics Recycling | The City of Naperville](#).

4.3. Water Supply.

Water is supplied by the City of Naperville and is derived from Lake Michigan and supplemented by municipal wells if necessary. Billing for water and waste water is through the city.

4.4. Electricity/Natural Gas.

Electricity is provided by the City of Naperville via their own electric utility department. Natural gas is supplied by Nicor utilities.

4.5. Telephone/Internet Service/Television.

Various telephone, internet and television services are available. Such companies as AT&T, Comcast, WOW and some

others can provide some or all of these services. Satellite services such as Dish or Direct TV are also available. Satellite dishes must be located at the rear of your premises, so they are not visible from the street if possible.

4.6. Mail Boxes.

Mail is delivered to mailboxes located near your front driveway Monday-Saturday. Installation and maintenance of the mailbox is your responsibility. Please follow the city and USPS guidelines for the installation of mailboxes to avoid improper installation or damage from snow plowing services.

4.7. Noise.

The City of Naperville has a noise ordinance that limits the generation of noise before 8:30AM every day. Loud or disturbing noise such as lawnmowing, weed-whacking, leaf blowing, or construction noise such as hammering, sawing, chainsaws, heavy equipment use, and other such disturbing noise generation cannot begin before the ordinance time.

Being a development composed of single-family homes and duplex homes, the courtesy of controlling excessive noise in a duplex unit should be observed. Noise is more easily transmitted in a duplex unit to your adjoining neighbor's unit. We recommend that you observe the 8:30AM noise restriction even inside your home especially if the noise will be

transmitted in close proximity of the common wall between your and your neighbor's unit. If you are planning a large project such as a remodeling, you may want to notify your adjoining neighbor of the extended period of possible noise.

5. Automobiles Parking.

Overnight parking on streets is not allowed from 2 AM-5 AM and cars violating this ordinance can be ticketed.

5.1. Speed Limits.

The speed limit in the community is 25 MPH.

5.2. Visitor Parking.

No overnight parking on streets is allowed by the City of Naperville. If you need to park a vehicle on the street overnight, you should notify the police department to avoid ticketing of the vehicle.

5.3. Resident Vehicle Parking.

Owner vehicles should be parked in garages or on driveways. Vehicles parked on driveways should not extend or block

sidewalks that cross driveways. We strongly recommend locking any vehicles parked on driveways. RV's, boats, and other trailered vehicles are not allowed to be parked on driveways on a permanent basis.

6. Grounds and Buildings.

6.1. Common grounds.

The association has no common grounds or buildings of its own. There is an area on the south side of the community that borders the Meson Sabika restaurant. The restaurant property extends all the way to the curb of River Bluff Circle, but the restaurant owner has erected a fence for screening purposes and privacy. The Association maintains the small amount of land north of the fence even though it is not owned by Association.

7. Buildings/Homes.

7.1. Insurance.

The Association carries only Director & Officer liability insurance as there are no common elements requiring additional insurance.

Owners should contract for their own home insurance at the levels meaningful to you.

7.2. Lawn Maintenance.

Lawn maintenance is provided as part of your monthly dues. The lawn is mowed approximately every week by an outside contractor. The lawn is fertilized/weed prevention 2-3 times per year. Flags are posted after the application of fertilizer or weed prevention treatments. We have asked the contractor to provide notice of pending application as a courtesy for those residents that may have children or pets that may be sensitive to the chemicals used during the application although all chemicals are commercially available and considered safe by the EPA.

There is also a spring and fall cleanup service provided. The spring cleanup typically picks up any yard waste accumulated over the winter, trimming of trees and bushes, maintaining flower beds as well as other miscellaneous services. The fall cleanup removes all fallen leaves, lawn aeration and other such services. Between the spring and fall

cleanup, owners are responsible for performing these functions. You can contract with the landscaping provider to have these functions performed at additional cost.

If you have any issues regarding these services, please do not discuss them with the contractor, refer all your comments or suggestions to a member of the Landscaping committee. We do not want the contractors to become frustrated or confused regarding who has the authorization to change their services.

7.3. Snow Removal.

In addition to the City of Naperville plowing/salting our main streets, snow is plowed from driveways, walkways, and visitor parking areas when there is 2-inches or more of accumulation. Walkways and front porches are shoveled as well, there may be some residual snow in front of garage doors as the plow cannot reach all the snow. This service is provided by an outside contractor. While we ask the contractor to plow us out as early as possible there are times when they may not arrive until mid-morning.

If you have any issues regarding these services, please do not discuss them with the contractor, refer your comments or suggestions to a member of the Landscaping committee. We do not want the contractors to become frustrated or confused regarding who has the authorization to change their services.

7.4. Pets/Pests.

The City of Naperville requires pets must be always on a leash. Pet owners must pick up pet waste as soon as it is deposited by the pet. Please inform your visitors if they bring a pet along. You should not leave your pet unattended as there are coyotes in the area, and they will attack smaller animals or even larger dogs if they are handicapped by being restrained on a leash.

If your dog is prone to chasing small animals be aware there is an abundance of squirrels, rabbits, opossum, racoons, muskrats, skunks, ducks, geese, foxes and other critters that live along the riverbank or forested areas. Mice can also be a problem, so do not leave your unscreened windows, doors or garage door open for any length of time as mice will quickly find any opening larger than a dime to enter your home.

8. Structural/Architectural Changes.

8.1. Indoor changes.

Homeowners may make any structural changes to the inside of their homes and such changes do not require Board approval. The one exception is if your home is a duplex and you will be making structural changes to the wall separating

your home from your duplex neighbors, you must seek architectural review which will include agreement by your neighbor on the change.

8.2. Outdoor changes.

The Association is not responsible for any costs for maintenance of home roofs, siding, windows, sidewalks, driveways, or architectural features such as retaining walls or patios. Public sidewalks in front of homes are the responsibility of the city and typically are repaired on a cost-sharing basis periodically. Major landscaping changes such as French drains, retaining walls, berms, sprinkler systems and other such items are also under control of the Architectural committee.

Many of the items above are under control of the Architectural Review Committee and owners should apply for review before contracting for any service or purchasing any materials. The Association has up to 30-days to approve a request, but most are done quicker. Information regarding the requirements of the Architectural Review requirements can be found at [Members Area/Forms & Contracts/Architectural Change Request](#).

Architectural Review of changes to your home assure that any such changes do not:

- Disturb the cohesive look of the community

- Does not degrade property values
- Infringe on or cause issues with neighbors' property.

8.3 Help with changes.

You can find a listing of various contractors, electricians, plumbers, carpenters, landscapers, and other such service providers that have been recommended by other owners on the Association website. There are indications of service providers that have provided good work and others that have not provided such good services. If you wish to recommend a service provider to be added to the list, please forward your suggestion to the webmaster. You can find the list of service providers at [Members Area/Service Providers](#).