

INFORMATION DIRECTORY/HANDBOOK

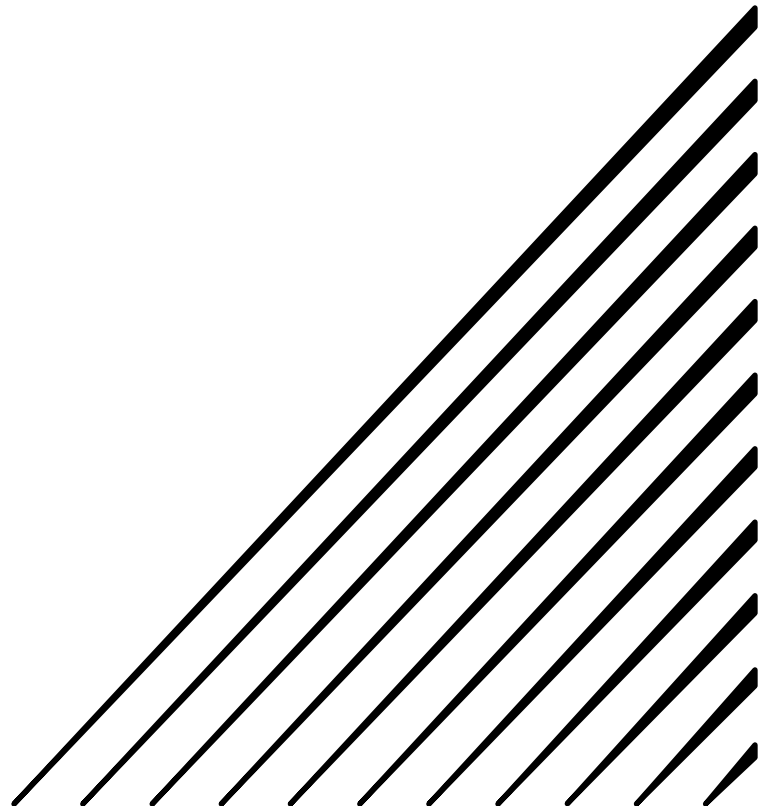


Table of Contents

A HISTORY OF CHOA	1
WHO TO CALL	2
<i>Emergency Numbers</i>	2
<i>CHOA 2024 Board of Directors (Board)</i>	2
<i>CHOA Committees</i>	3
<i>CHOA Website</i>	4
<i>CHOA Yearly Membership Meeting</i>	4
<i>CHOA Monthly Board of Directors Meeting</i>	4
<i>Charbonneau Country Club (CCC)</i>	4
<i>Charbonneau Golf Club (CGC)</i>	4
<i>Education and Schools (Elementary & Secondary)</i>	4
<i>Utilities and Services</i>	5
<i>Transportation</i>	5
<i>CHOA Neighborhood Pools</i>	6
<i>CHOA Rec Hall "C"</i>	7
<i>CHOA Putting Green</i>	9
<i>Walking/Jogging/Bicycling</i>	9
<i>Water Aerobics</i>	9
CHARBONNEAU COUNTRY CLUB (CCC).....	10
THE CHARBONNEAU GOLF CLUB (CGC)	11
<i>Pro Shop and Golf Store</i>	11
THE CHARBONNEAU TENNIS CLUB	11
THE CHARBONNEAU PICKLEBALL CLUB	12
BUSINESS AREA	12
VOTING AND REGISTRATION	12
ON-GOING ACTIVITIES	12
OTHER ASSOCIATIONS	12
COMMUNICATIONS.....	13
CHOA BUSINESS AFFAIRS AND RULES AND REGULATIONS	13
<i>Property Subject to the Covenants</i>	13
<i>Ownerships</i>	14
<i>Member Obligations</i>	14
<i>Architectural Change Request</i>	14
<i>Painting Regulations-Per CCC</i>	15
<i>Window Policies-Per CCC</i>	15
<i>Roofing Policies-Per CCC</i>	16
<i>Organization of CHOA</i>	17
<i>Financial Information</i>	18
INSURANCE POLICIES	19
<i>CHOA Master Policy</i>	19
<i>What You Should Do To Make Sure You Are Fully Covered</i>	20
<i>An Example of How This Combined Coverage Might Work</i>	21
<i>Insurance Claim Procedures</i>	21
CHOA GUIDELINES	23
<i>Security Measures at Charbonneau</i>	23
<i>Exterior Lights</i>	24
<i>Maintenance and Architectural Control</i>	24
<i>CHOA's responsibilities</i>	24

Homeowner's responsibilities..... 24

Landscape, grounds, and trees..... 25

Parking..... 32

Pets..... 32

Satellite dish location guidelines 33

CHOA policy on lease rentals 33

Rules for posting signs in Charbonneau 34

Sign Rules for French Prairie Road 34

Golf carts..... 35

Substitute residence 35

Garbage collection..... 35

Welcome to Charbonneau Homeowners Association (CHOA)

Under the protective umbrella of the Charbonneau Country Club, our community is organized into 15 individual Homeowners Associations. Your home is located within the boundaries of the first and oldest, the Charbonneau Homeowners Association (CHOA). Other HOA's are:

- Arbor Lake Townhomes
- Charbonneau Greens
- Charbonneau Range
- Charbonneau Village Condos
- Country Club Estates
- Edgewater
- Fairway Village
- Fountain Lakes/Fairway Estates
- French Prairie Village Condos
- Lakeside
- Louvonne
- Village Green I
- Village Green II
- Villas on the Green

This CHOA Information Directory is designed to acquaint you with our local CC&Rs and the benefits, dues, standards, and requirements that go with homeownership in CHOA.

Please take the time to read the Information Directory. It will help answer many of the questions you might have about life in Charbonneau. There is a lot to absorb, but you will discover that the members of your CHOA Board of Directors and Property Manager are dedicated and happy to help you get settled and discover the uniquely fulfilling promise that Charbonneau offers.

A History of CHOA

Charbonneau is the vision of an ideal community realized by its 10 founding fathers: Robert P. Booth, Dale Fischer, Walter F. Henningsen, Jr., James F. Miller, Paul F. Murphy, Gordon D. Orput, William E Roberts, L. L. Stewart, Ray E. Vester, and Ralph E. Williams turned their ideas over to a company of outstanding planners, architects, engineers, and consultants, headed by Robert Odermatt of San Francisco, which converted them into buildable plans.

The construction of the "Red" 9-hole golf course and the first of the ultimate 228 townhouses on French Prairie, Lafayette Way, and Boones Bend began in 1972.

Our own CHOA incorporated those initial homes and is the first HOA in Charbonneau. Our "C" area Rec Hall was the original Country Club building.

Who to Call

Emergency Numbers

Fire	Tualatin Fire Department	911
First Aid	Tualatin Fire Department	911
Ambulance	Tualatin Fire Department	911
Medical Transportation	Metro West	503-648-6656
Wilsonville Police	Emergency Non-Emergencies	911 503-655-8211
Oregon State Police	Emergency Non-Emergencies	911 1-503-378-3720
Security Patrol	Corporate Crime Control	503-505-3327
Electrical Power	Portland General Electric Non-Emergencies	1-800-542-8818 503-228-6322
Gas Service	Northwest Natural Gas Emergency/Gas Odors	503-226-4211 1-800-882-3377
Water/Sewer	City of Wilsonville Emergency Non-Emergencies	Business hours – 503-682-4092 Non-Business hrs – 1-866-252-3614 503-570-1610

CHOA 2024 Board of Directors (Board)

President	Bob Bush
VP/Secretary	Robin Shultz
Treasurer	John Cwiklinski
Landscape Chair	
Social Co-Chair	Mary Fieweger
Safety Co-Chair	Marilyn Ellwood
Safety Co-Chair	Shirley Hoem
Communications	Doni Wilder
Insurance	Claude Campbell

CHOA Committees

Property Manager	Steve Chinn Mike Chinn	Office: 503-266-5351 Email: contact@candsservicesllc.com
Accounting	Renee Warren	503-692-9445 Email: rreofficehoa@gmail.com P.O. Box 219, Wilsonville, OR 97070
Rec Hall C Manager	Carole Baldwin	Carolebaldwin100@gmail.com

Pools and Recreation Areas

Property Manager	Steve Chinn	Office: 503-266-5351
CHAIR	Sandie Maki	360-513-6080
Pool Monitors		
A Neighborhood 32233 SW Boones Bend Rd 1 pool-1 spa	Michael & Laura Walter Ann Keddie	503-816-0842 503-741-5028
B Neighborhood 7989 SW Sacajawea Way 1 pool-1 spa		
C Neighborhood 8298 SW Lafayette Way 1 pool	Trudy Palo Sally Brailer	503-860-6543 503-475-9025
E Neighborhood 8105 SW Winchester Way 1 pool	Bruce Stone Dennis Jablonski	503-694-2296 503-694-5635
F & G Neighborhood 7835 SW Fairway Dr 1 pool	Karen Siegel	504-460-5025 503-694-2692

Architectural and Maintenance

Chair, Gary DiCenzo

Landscape

Chair,

Lease Notification

Chair, Bob Bush

Safety

Co-Chair, Marilyn Ellwood

Co-Chair, Shirley Hoem

CHOA Website

CHOA website (<http://choaonline.org>) has current information about what is happening in CHOA. On the home page you will find links to the Rec Hall C Reservation Calendar, the Information Directory, the monthly Board meeting agenda, the minutes from all Board Meetings, Maps of the CHOA community, information about Insurance, CC&Rs, CHAT link and a link to the Ask the Board Communication form.

CHOA Yearly Membership Meeting

The regular annual meeting of the members shall be held in April each year on a date and time determined by the Board Members to maximize association member participation.

CHOA Monthly Board of Directors Meeting

The Board meets each month in the "C" area Rec Hall on the second Wednesday. The monthly agenda is posted on the website before each meeting. You are welcome to come and contribute.

Charbonneau Country Club (CCC)

General Manager	Jim Meierotto	503-694-2300
Administrative Assistant	Claudia Vidal	503-694-2300

Charbonneau Golf Club (CGC)

Pro Shop		503-694-1246
CGC, Head Pro, Office	Chris Bensel	503-694-1246, ext 5

Education and Schools (Elementary & Secondary)

Canby School District 86	113 S Ivy	Canby, OR 97013
https://www.canby.k12.or.us/		503-266-7861

Utilities and Services

Cable TV/Modem Tel	Comcast (Xfinity)	800-934-6489
Telephone	Centurylink	800-201-4099
	Comcast	800-934-6489
	Verizon	800-922-0204
Newspaper Delivery	Oregonian	503-692-9300
	Wilsonville Spokesman	503-635-8811
Garbage	Republic Services	503-981-1278
Gas Company	Northwest Natural Gas	503-226-4211
Post Office	29333 SW Town Center Loop E	503-570-7703
Insurance Agent	Jay Puppo State Farm Ins	503-582-8181

Transportation

SMART Bus Service	Dial-A-Ride for Wilsonville	503-682-7790
New Star Airport Shuttle	Airporter Limo and Airport Service	503-334-9108

CHOA Neighborhood Pools

CHOA Pool Rules and State Regulations (Pool hours are from 6 a.m. to sunset)

1. **Children under 14** MUST BE ACCOMPANIED in the pool or pool area by an **adult**. Adult children and grandchildren of resident homeowners may use the homeowner's neighborhood pool without the presence of the resident homeowner. They must be aware of pool rules and conduct themselves accordingly. If a problem arises, the resident homeowner will be notified, and if problems continue, said children would be unable to use the pool without the resident in attendance.
2. Lifeguards are not provided.
3. No running or rough play.
4. Please shower before entering the pool. Take a cleansing shower before entering the pool or after using the toilet.
5. Children who are not toilet trained must use swim diapers.
6. No diving allowed.
7. No loud radios, loud music, or boisterous conduct is permitted in the pool or recreation areas.
8. No pets are allowed in the pool or recreation area.
9. No food, drink, alcohol, or smoking is allowed in pool enclosure.
10. No glass containers are allowed in the pool enclosure.
11. Please take all the trash with you since no containers are provided.
12. No swimming after dusk in any pool.

CHOA homeowners have neighborhood outdoor pools for their use. All pools have keyless gate locks. You will be provided with a push button code to enter.

Under our CHOA pool rules, all CHOA pools and spas may be used by CHOA residents and their guests.

The pools are generally open for use from Memorial Day through Labor Day depending on the weather. Pools are heated between 82-84 degrees and hot tubs at 102 degrees.

Since there are no lifeguards at any of the pools, it is the responsibility of each resident to advise all family members and guests of the need to abide by the rules posted at each pool by both the State and our Association.

State Spa Rules

1. All persons are required to take a cleansing shower before entering the spa pool.
2. Elderly persons and those suffering from heart disease, diabetes or high blood pressure should consult their physician before using the spa pool. No person suffering from a communicable disease, transmissible via water, shall use the spa

pool. Persons using prescription medications should consult their physician before using the spa pool.

3. Individuals under the influence of alcohol should not use the spa pool.
4. No person shall use the spa pool alone.
5. Pregnant women should not use the spa pool without consulting their physician.
6. Persons should spend no more than 15 minutes in the spa at any one session.
7. All children under 14 years of age shall be accompanied by a responsible adult observer.
8. No person shall run or engage in horseplay in or around the spa pool.

CHOA Rec Hall "C"

Located at 8298 SW Lafayette Way, the "C" Pool Rec Hall is free for the use of members of our own Homeowners Association. It is large enough to facilitate a large family gathering and handy for games and meetings. Anyone wanting to use the hall must fill out a request form located under the calendar tab on the CHOA web site or may be found in foyer of Rec Hall C. Any function must be sponsored by a CHOA Homeowner.

1. A CHOA member in good standing may use or sponsor the use of the Clubhouse pursuant to these rules. However, regularly scheduled meetings of CHOA committees and the CHOA Board of Directors shall have precedence over other uses of the Clubhouse.
2. Fees for use of the Clubhouse are as follows:
 - a. CHOA member
 - i. Single personal event (e.g. social event, Celebration of Life) No Charge
 - ii. Recurring event: \$ ____/hr
 - b. Organization sponsored by CHOA member:
 - i. Single event: \$ ____/hr.
 - ii. Recurring event: \$ ____/hr.
3. Cleaning/Damage deposit refundable after single event or conclusion of recurring event:
 - a. CHOA member: \$200.00
 - b. Organization sponsored by CHOA member: \$300.00
4. The responsible CHOA member is responsible for any damage, injury or loss by theft and must comply with the following:
 - a. The responsible CHOA member must be present for the entire event, arriving before the first guest and the last one to leave. The responsible CHOA member must also be present if any vendor meeting (e.g. caterer) occurs before an event.
 - b. The responsible CHOA member must deal with guest problems, rules violations, etc.
 - c. Failure of the responsible CHOA member to maintain CHOA membership in good standing shall result in revocation of CHOA approval under this Agreement unless another CHOA member agrees in writing to undertake all required responsibility for the approved event(s).

- d. The responsible CHOA member must provide proof of insurance coverage for the single or recurring event, which shall either be in the form of an endorsement on the member's homeowner's insurance naming CHOA as an additional named insured, or a special event policy which names the responsible member and CHOA as insureds.
 - e. Failure by the responsible CHOA member to meet any of the responsibilities stated in the Rules, including those related to COVID-19 prevention, may result in forfeiture of all or part of the deposit and suspension of qualification for future events.
- 5. Alcoholic beverages are allowed only upon strict compliance with Oregon Liquor Control Commission (OLCC) rules and regulations, including as follows:
 - a. The responsible CHOA member is responsible for understanding and, if required, ensuring compliance with OLCC requirements.
 - b. Proof of required permits, including servers' names, must be provided to CHOA at least two weeks in advance of the event.
 - c. Guests under age 21 or anyone who is visibly intoxicated cannot be served alcohol.
- 6. Other conduct that may result in forfeiture of a Deposit and/or Clubhouse In
 - a. Damaging CHOA property or personal property of others.
 - b. Engaging in or allowing activity resulting in or that could result in personal injuries or property damage.
 - c. Foul, abusive and/or excessively loud language by any event attendee.
 - d. Playing music at a time and/or volume that interferes with neighborhood residents' quiet enjoyment.
- 7. The following also are not allowed inside the Clubhouse (or pool areas):
 - a. No smoking of any kind is permitted.
 - b. Certain items birdseed, rice, and glitter are difficult to clean and/or attract vermin and therefore cannot be used in any area.
 - c. Fireworks of any kind are prohibited in any area.
 - d. No tacks, nails or attachments are allowed on walls without written permission.
 - e. Wet bathing suits/clothing/towels are not allowed in the Clubhouse.
 - f. Animals other than registered service animals accompanying the person for whom they are certified are not permitted in the Clubhouse.
- 8. Upon conclusion of an event and before leaving, the responsible CHOA member shall see to it that the following have occurred:
 - a. Clean all flooring and carpeting, surfaces and fixtures, including in the kitchen and bathroom, to their pre-event condition and in compliance with governmental COVID-prevention requirements.
 - b. Restore furniture to original positions; return portable tables/chairs to the storage closet.
 - c. All trash must be removed from the Clubhouse, Pool or adjacent areas; replace trash can liners. Users must take all trash as there is no garbage service.
 - d. Turn out all lights, fans, and electrical appliances (other than refrigerator)
 - e. LOCK ALL DOORS.

9. The responsible CHOA member is responsible for compliance with restrictions on guest parking, which is allowed only in front and to the side of the Clubhouse, or available at the Village Center.

Additional Rules Applicable to the Pool Area:

1. The swimming pool is for the exclusive personal use of CHOA members and their permitted guests and is not available for permitted functions in the Clubhouse without prior express written approval of the CHOA Board President or designee.
2. A permitted function in the Clubhouse should not interfere with CHOA members' use of the pool.
3. Unless otherwise expressly permitted, guests at a permitted Clubhouse activity should not enter the Pool Area, except to use the restroom.
4. No food, drink, or glass containers (including bottles) are allowed in the pool area at any time.
5. The gates to the pool area must always be locked.

CHOA Putting Green

A putting and chipping area is available for use of Charbonneau Residents and Charbonneau golf club members located by B Neighborhood Pool - 7989 SW Sacajawea Way

Fitness Center

A fitness facility is in the Activity Center. It contains several treadmills, elliptical machines, exercise bicycles along with weights, a weight bench, and various other pieces of basic equipment. There is a nominal charge to use the facility. Call the Country Club Staff for more information. 503-694-2300.

Walking/Jogging/Bicycling

Newcomers to Charbonneau are impressed by the sidewalks and walking trails that provide unique and almost endless pathways for biking, walking, jogging, and golf carts. Walking on any of the golf course pathways along the fairways is strictly prohibited during daylight hours. They are reserved for the exclusive use of golfers and are strictly enforced to avoid the danger of someone being hit by an errant golf ball or of interrupting a golfer in play.

Water Aerobics

SpringRidge at Charbonneau, located at 32100 SW French Prairie Road, has graciously

made its indoor heated pool available year-round to residents of Charbonneau during specific times for a 55 minute water aerobics class. There is no charge. Changing rooms and showers are available. Regular clothing and shoes are required until you get to the pool restrooms where you can change. Call SpringRidge for current list of classes 503-694-6812.

Charbonneau Country Club (CCC)

The Charbonneau Country Club is our central meeting place. We have a very dedicated and helpful staff that coordinates the many Featured and On-Going Activities that enhance our lives here.

As a homeowner you automatically belong to the CCC and the dues you pay to the CCC give you access to all its amenities and privileges. We are a self-governing community and use the Covenants, Conditions, and Restrictions (CC&Rs) of the CCC as our fundamental set of values and rules for each of the 15 Homeowners Associations that make up our community. This body of rules protects the look and feel of our community as well as carefully preserving the quality of life here and by extension, our property values. Your membership entitles you to all these benefits as well as legally obligating you to perform in accordance with their standards.

The CCC has established an organization to maintain, operate, and control facilities & properties deeded to the homeowners of Charbonneau and programs that are common to all Charbonneau residents.

These properties include:

- The Clubhouse
- The Activity Center
- The RV storage yard
- The Marina
- The Pavilion
- The Tennis /Pickleball Courts adjacent to the Clubhouse
- The Edith Green Park (activity field) and playground located in Country Club Estates

The office staff has answers to almost any question you might have about the CCC. They can be reached during regular business hours at the Charbonneau Country Club office (located at the Activity Center) telephone: 503-694-2300.

A resident desiring to reserve and use the Clubhouse or the Activity Center should first contact the Club's director at 503-694-2300. The CCC can be used for meetings and social affairs. Guidelines for Use are available at the CCC.

A complete description of the responsibilities of the CCC as well as the current Board of Directors is listed in the CHARBONNEAU CLUB RESIDENT'S DIRECTORY AND GUIDEBOOK. Each year an updated Directory and Guidebook is mailed to each

homeowner in Charbonneau. This extraordinarily helpful guidebook also contains a wide and comprehensive assortment of information, including local telephone/address listing of residents; the organizations and services available to us all; and a copy of the architectural guidelines which affect all of Charbonneau. You can get copies of the CCC bylaws and the complete CC&Rs at the CCC office or at its website <https://charbonneaucountryclub.com>.

At the annual meeting, which is held on the 3rd Wednesday in May at 6:30pm, among other things, new members are elected to the CCC Board of Directors. The Board also holds monthly meetings in the Charbonneau Country Club lounge on the 2nd Tuesday at 5:00 pm. Anyone is encouraged to attend these meetings to share ideas and serve as volunteers on our many committees and projects.

Our quality of life depends on the continuing participation by all residents in the process of running the CCC and each of our local Homeowners Associations. It's fun, a great way to get to know our neighbors, and very rewarding!

The Charbonneau Golf Club (CGC)

Charbonneau has a 27-hole, full play golf course open to the public. The course is owned by the Charbonneau Golf Club whose office is located next to the Pro Shop and Golf Store. One putting green and a warmup area are available for all to use.

Pro Shop and Golf Store

The Pro Shop and retail golf store are in the Clubhouse building. Under the leadership of an excellent Head Pro and Staff, Charbonneau enjoys an impressive golf program. The Pro Shop can provide you with information about the current greens fees, tee times, rentals, arrange for golf lessons, or have your clubs repaired or grips replaced. Additionally, "*The Market Cafe*" restaurant provides great food and beverages for golfers or anyone during the day. Catering is also available.

Charbonneau Women's Golf Association (CWGA)

This is an organization of women golfers who regularly play 18 holes.

The Women's Niners 9-hole Golf

This is an organization of women golfers who regularly play 9 holes.

Men's Club

Men's groups of many skill levels get together regularly to enjoy fellowship and various levels of proficiency.

The Charbonneau Tennis Club

The Charbonneau Tennis Club (CTC) is in the Village Center. Memberships are available for individuals or families living in Charbonneau or non-residents. Use of the facility is

exclusive to members. Newcomers are welcome to join. Call 503-694-2300 for membership or reservations to play.

The Charbonneau Pickleball Club

The Charbonneau Pickleball Club (CPC) is in the Village Center. Due to the generosity of the Charbonneau Tennis Club, the tennis courts have been lined for both pickleball and tennis. Membership is available for individuals or families living in Charbonneau. Newcomers are welcome to join. Call 503-694-2300 for membership or reservations to play.

Business Area

There are several commercial businesses located in the Charbonneau Village Center such as a coffee shop, bakery, real estate companies, and a restaurant/bar. Your patronage is much appreciated.

Voting and Registration

Charbonneau is in Precinct #203 (Wilsonville-Charbonneau), Congressional District 5, State House/Representative District 39, and State Senator District 20. You can obtain additional information from the Clackamas County Elections Department at 503-655-8510 and online at <http://www.co.clackamas.or.us>

On-Going Activities

The CCC provides a seasonal update on what's going on in a handy flyer available at the office. Check with the office (503-694-2300) or read your monthly newspaper, "The Charbonneau Villager", to see what Featured Activities are on the calendar or refer also to the website: www.charbonneaucountryclub.com. Offer to share your special talent if it isn't listed.

- Golf
- Exercise Classes
- Cards & Games
- Health
- Art Classes
- Tennis
- Pickleball

Other Associations

Each year various organizations, clubs, and activity groups participate in a Sign-Up Day. All residents, and particularly newcomers, are invited to meet the various representatives, learn something about what their group does, and join them. The date and time are announced in “THE CHARBONNEAU VILLAGER”. You can also sign-up for most of these any time during the year.

The clubs listed below meet regularly and invite you to join them. The CCC office has a list of the current contact people and extra sign-up forms.

- Boys & Girls Aid Society Auxiliary
- Charbonneau Women’s Association
- Charbonneau Arts Association
- Charbonneau Sunshine Services

Communications

The Villager at Charbonneau Newspaper-Our monthly Charbonneau Country Club Village newspaper highlights the local news, special events, and on-going activities. It is delivered to your Charbonneau residence at no charge.

Residents’ Directory-Delivered to your home and updated yearly, this handy local phone directory and guidebook contains a comprehensive list of your neighbors as well as information about the Charbonneau Community.

CHOA Business Affairs and Rules and Regulations

CHOA was created in conjunction with the Covenants, Conditions, and Restrictions of the Charbonneau Country Club (CCC). The latter is a formal document which you received with your deed, is referred to in your deed, and imposes certain restrictions and limits upon the free use of your residence in Charbonneau.

The Covenants, Conditions, and Restrictions (CC&Rs) are referred to as the “Declaration” and “Covenants”. Covenants are agreements between all homeowners, conditions placed on your residence, and restrictions imposed on its use. Each homeowner should be familiar with them. The following is a brief digest of their most key features. If there is any discrepancy between the statements which follow and CHOA’s governance documents (CC&Rs, Bylaws, and published Rules, Regulations, and Resolutions), the language of the governance documents shall prevail.

Property Subject to the Covenants

All neighborhoods A, B, C, E, F, and G, including all residences therein, all “common areas,” and all “neighborhood recreational zones” (which include any swimming pools contained therein) are subject to the Covenants. The golf course property is not included.

The CCC Covenants state that the conveyance of all “said property (is) subject” to the

Covenants and that “all...property is and shall be held conveyed upon and subject” to them, that they “run with the land and shall be binding upon all persons...and...upon all future owners.” This is “for enhancing and protecting the value, desirability, and attractiveness of said property.”

Ownerships

The membership of CHOA is made up of all homeowners within the six neighborhoods. Homeowners are entitled to one vote per residence.

All rights and obligations go with ownership of the residence. Subject to any reasonable conditions prescribed by CHOA's Board and with its prior permission, an owner may delegate certain of their privileges, including those to use and enjoy the recreation area and pool, to a lessee occupying the residence. For details regarding CHOA's policy and the Board's regulation of lease rentals, please refer to information later in this directory.

Member Obligations

In addition to rights and privileges, the member homeowners also assume under the Covenants certain duties and legal obligations. These include:

1. Payment of maintenance assessments
2. Carrying insurance that covers the owners, mortgages, and CHOA.
3. Recognition that CHOA has architectural control over all exterior changes.

A regular monthly assessment is collected from each residence by CHOA to pay for pool and recreation area operations and maintenance, landscaping and ground maintenance, and other CHOA costs.

CHOA carries broad form fire and extended coverage insurance for the full replacement value of your premises and is named as an insured in the policies. The cost of this policy is paid annually by homeowners.

If unpaid, the monthly assessments will accrue interest thirty days after they are due. Within 120 days after they are delinquent, CHOA is required by the Covenants to record a lien against the property.

Architectural Change Request

An Architectural Change Form must be submitted for any exterior changes along with sketches to the committee for approval. The committee will consult with the owner and the Board to determine what action to take on the application for approval, and then will give its order in writing.

The Architectural Committee (AC) has jurisdiction over changes or additions to the exterior of a residence. These restrictions are extremely important to the future value and enjoyment of the homes in Charbonneau and are strictly enforced. They apply to

buildings, fences, walls, hedges, structures, improvements and their refurbishing, painting, staining, decorating, obstruction, ornamentation, landscaping, or planting on any part of residence location or the exterior of a residence. Written request must be submitted to the Committee who must approve the request before the change is made.

The Covenants also provide that even after prior approval has been given, the Architectural Committee may require that a condition or change be remedied, corrected, altered, modified, or eliminated, and if the owner does not promptly do so, CHOA shall have the right to carry such out at the owner's expense.

Painting Regulations-Per CCC

Written approval from the HOA-AC is required prior to painting any residence. House and trim colors must be selected from the approved Charbonneau exterior paint color chart. No other colors except those from the approved color chart are acceptable or allowed. The exterior paint color chart is available from the HOA-AC or the CCC office. Individual HOAs may limit the number of colors in their respective neighborhoods to fewer than those on the approved color chart.

1. CHOA Neighborhoods are painted every 8 years. Joined homes must be painted the same color. Homeowners with attached roofs must agree on the same paint color.
2. Trim and house colors must be selected from the same "scheme" or grouping of two or three complementary colors. Selecting colors from different schemes for the same houses prohibited, however the colors "pearly white" may be used as a trim color with any of the color schemes.
3. The approved color called "pearly white," shall only be used as a trim color on trim and fascia boards and gutters and may not be used as a house color.
4. Garage doors may be painted the house color or trim color at the discretion of the HOA-AC.
5. Subject to approval and at the discretion of the HOA-AC, natural wood garage doors are allowed; any stain must be complementary to the chosen approved color palette. Garage doors must be regularly maintained.
6. Homeowners may choose any color, including colors not on the approved color chart, for front and side doors (excluding garage or golf cart doors). Individual HOA-AC Committees may be more restrictive on this rule.
7. Shutters may be painted the house trim color, the house color, black, or white. Shutters and their color must be approved by the individual HOA-AC. Addition-Specific CHOA Rules are:

Refer to CHOA Architectural Committee for approved color selection and painting guidelines.

Window Policies-Per CCC

Charbonneau was planned and designed to provide “open space” such as the golf course and green belt (common areas), with landscaped areas in front of, beside and behind townhouse and single homes, while maintaining individual privacy for each homeowner. It is for this reason that the Charbonneau Country Club has established the following window policy to protect the design, privacy, and security of our community.

1. The CCC will not approve windows to be added to an existing structure (home or garage) or a new structure (home or garage) that will look into another homeowner’s private space (home or courtyard).
2. Sliding glass doors, French doors, and storm doors are subject to the CCC Window Policy.
3. Any windows that are added to an existing structure (home or garage) or are part of a new structure (home or garage), must be compatible with existing architectural design.
4. Any windows in a garage that look out into a public space (golf course, road, green belt, etc.) must be equipped with window coverings to reduce security problems. Window coverings can be drapes, blinds, shades, etc.
5. Replacement or new windows may be of either vinyl (i.e., Milguard) or Wood (i.e., Andersen). Other materials will be considered upon request.
6. Exterior colors of vinyl or wood windows can be white, off white, tan or brownstone/bronze (the dark brown color of the original anodized aluminum windows). If they are wood and left natural, they must be maintained and in good repair.
7. Sliding vinyl doors can be white, off white, tan, brownstone/bronze (the dark brown color of the original anodized aluminum windows), the base color of the house, or natural wood. If they are wood and left natural, they must be maintained and in good repair.
8. French doors can be white, off white, tan, the base color of the house, or natural wood. If they are wood and left natural, they must be maintained and in good repair.

If your window or doors meet the above criteria, no approval by CCC is necessary. Please contact your HOA/AC if approval is necessary. If you are not sure, or your proposed new windows or doors do not meet the criteria, please contact your HOA/AC.

Addition-Specific CHOA Rules are:

Whenever you plan on making any changes to the exterior of your home, you must complete an Architectural Form for approval.

Roofing Policies-Per CCC

Roofing (2/18) Regardless of material selected below, roof colors must be in shades of gray, brown, or black. Colors such as red, blue, or green are prohibited. The roofs of the home, garage, and any other “out” buildings must be roofed with the same roofing material. Selection of roof material, including color, must be approved in writing by the appropriate HOA-AC. Approved roofing materials and general criteria for application:

1. Tile that is fired clay, ceramic or concrete. When changing from shakes to tile a careful structural analysis of the roof framing must be done to assure that it is strong enough to carry the heavier load.
2. Metal roofing material marketed under the name of Interlock Roofing, Ltd. Equivalent metal roofing will be considered but must be approved by CCAC and the architectural control committee for the appropriate homeowner's association.
3. Asphalt roofing material with a minimum 350 pound per square (10'x10' square) weight and limited to shades of black, gray, or brown. Shades of green, blue, red, or similar colors are prohibited. Manufacturer examples of asphalt roofing are: CertainTeed Presidential Shake; Presidential TL Ultimate; Landmark Premium; Grand Manor, or GAF Grand Sequoia Shingle; IKO Armour shake; Pabco Paramount Shake/Shingle; Pabco Premier Advantage shingle; Owens Corning asphalt shake; or a similar product meeting weight and color specifications above.
4. Synthetic polymer shake or slate shingles such as DaVinci slate or shingle, or equal or better-quality material from similar manufacturers. Approved colors are shades of gray, brown, or black. In the event owners decline to replace at the same time as their roofmates, owners in multi-owner residential structures with attached roofs on homes or garages must replace roofs with the same roofing as their roofmates. If that specific roofing is not available it should match as close as possible, both in color and weight.
5. Samples of the exact tile, metal, asphalt, or polymer roofing (items c, d, e, & f above) to be used must be submitted to the HOA-AC for approval.
6. Setting standards that are brand name specific does not constitute an endorsement of the product by the CCAC or the HOA-AC and these organizations do not accept any liability for the performance of the product.
7. It is highly recommended that individual owners in multi-owner residential structures replace all roofs, including garages, simultaneously with the same material and color. In the event owners decline to replace at the same time as their roof mates, owners in multi-owner residential structures with attached roofs on homes or garages may replace roofs with a material different from the adjacent roof. Roofs on the same plane (no elevation between individually owned roofs) must have a pressure-treated 4x4 covered with metal flashing, including a cap, installed between two different roof materials. The flashing and cap must be the same color as the new roof material and the cap must be a single continuous piece. The flashing and 4x4 border must be removed when the older, adjacent roof is replaced. The older roof replacement must match the roof material and color of the newer roof.
8. When installing asphalt shingles, the City of Wilsonville recommends vents in roof soffits above garages that have been sheet-rocked or otherwise enclosed to allow air flow under roof. Failure to do so may void warranty on asphalt shingle roofs.

Organization of CHOA

CHOA is incorporated in conformity with the Covenants, the Oregon Nonprofit Corporation Law, and the Internal Revenue Code. The Covenants apply to ownership

and use of the six CHOA neighborhoods (A, B, C, E, F, and G) and to providing management and care over common CHOA properties.

The membership, directors, officers, and committees of CHOA and its activities are first determined by reference to the Covenants. In furtherance of its overall purposes, the structure and procedures of CHOA are set forth in its Bylaws.

The regular CHOA annual meeting of the membership is held on the last Monday in April, and special meetings may be otherwise called by any one of the officers, by any two or more directors, or by written request of 25% of the members. A quorum of members consists of 10% of the total. Members may give their proxy in writing to another member. The business of CHOA is managed by the Board, which consists of nine members. Directors serve 3-year terms, and no one may serve for more than two consecutive elected terms. The directors are elected at the annual meeting of the members. Vacancies on the Board are appointed by the remaining directors. The Board meets at least monthly, regularly on the second Wednesday of the month. Meetings are usually held at the “C” Recreation Hall on Lafayette Way. Members are welcome to attend Board meetings. In the interim, a member may contact the Board on issues of concern affecting them, their neighborhood, or Charbonneau generally.

The Board has several important committees. The present standing committees are: Architectural & Maintenance, Grounds & Landscape, Pools & Recreation Areas, Security & Welcoming, Emergency Preparedness, and Communications. A list of committee membership is provided in the “Who to Call” and on the CHOA’s web site, www.choaonline.org.

CHOA has a full-time Property Manager (see the “Who to Call” section). The business mailing address is PO Box 219, Wilsonville OR 97070. CHOA also maintains a mail drop-box on Boones Bend Road near the Red Course’s 6th tee box for receiving your dues postage free and for collection of any correspondence to your CHOA Board.

CHOA has a full-time Bookkeeper. Any homeowner desiring information concerning their account should refer to the “Who to Call” section.

Financial Information

The regular monthly assessment paid by each homeowner is divided into two separate accounts:

1. A base amount for each residence is paid into the common assessment account which covers the expenses of CHOA included in “A” below.
 2. An individual amount based on the size and location of the unit is credited to the individual homeowner’s reserve account to pay towards exterior painting of that unit.
- A. The common assessments cover:
1. Maintenance and improvement of the cluster recreation zones and common areas (including swimming pools, landscaping, irrigation, and Rec Hall-C).
 2. Landscaping and maintenance for CHOA common areas.

3. The cost of exterior paint to individual homes and garages.
4. Common area path lighting and sensors, (the light bulbs they control) on individual homes and garages.
5. Administration of CHOA expenses.
6. Repair and replacement of walkways in common areas.
7. Cleaning of gutters (but not down spouts) once per year.
8. Maintenance of mailboxes; keys are obtained from the Post Office.
9. Reserves assessment for long-term maintenance and replacements.
10. Separate liability insurance for the commonly owned buildings, grounds, streets, pools, and similar type areas with the owners named as additional insured.

Insurance Policies

The Covenants require CHOA to keep all dwellings insured for their full replacement value. CHOA reappraises replacement costs periodically. Each homeowner is encouraged to review replacement costs periodically for adequacy of their coverage.

The Board reserves the right to nullify any substantial reduction in the face amount of an individual's policy.

CHOA Master Policy

CHOA purchases a commercial property policy which covers the *structure only* of all the homes in CHOA. We refer to this as the Master Policy. ***The Master Policy does NOT cover you for all losses.*** The Master Policy insures the structure of your home from loss in case of fire, smoke, water damage (but not flood), theft, vandalism, and other causes of loss which are listed in the policy. Coverage is on a Replacement Cost Basis. Each year the policy adjusts the coverage for inflation.

To make sure you are covered for losses that would be included in a standard individual (private) homeowners policy, you should purchase an HO-6 policy from your personal insurance company (more on that below).

Here are some key things you should know about CHOA's Master Policy.

Assessment. You are assessed yearly for your share of the cost of the Master Policy.

Structure covered; Contents NOT covered. CHOA's Master policy covers the structure of your home and things affixed to the structure. For example: roofs, walls, windows, floors, installed carpet, countertops and cabinets are covered. However, items not affixed to your home (commonly referred as "Contents") like furniture, area rugs, jewelry and clothing are not covered.

\$25,000 Deductible. CHOA's Master policy has a \$25,000 deductible. In the event of a covered loss, **you** would be responsible to pay the \$25,000 deductible before the insurance company would pay the balance of the insured loss.

Glass Breakage by Golf Balls. CHOA's Master policy includes an agreement with State Farm for them to administer funds for replacing glass damaged by golf balls. CHOA pays the cost of glass replacement.

Loss of Use NOT covered. CHOA's Master Policy does NOT cover loss of use. If you had to move out of your home due to damage from a fire, for example, CHOA's policy would not cover the expenses you would incur to live in a hotel or rent an apartment.

Earthquake Insurance. CHOA has purchased Earthquake coverage to protect all buildings from damage due to an earthquake. The deductible for Earthquake coverage is 10% of assigned value. Assigned value is set by our insurer, State Farm, and is not necessarily the same as replacement value. Contact State Farm if you want to know the assigned value of your home for earthquake protection purposes. The 10% deductible is an industry standard. For example, for a home with an assigned value of \$500K, the homeowner is responsible for the first \$50K.

Liability Coverage. CHOA carries a \$2,000,000 General Comprehensive Liability policy. This policy covers only CHOA (the association) against liability claims on CHOA common property – pools, walkways, etc. **It does not cover you** against liability for incidents that occur on premises coming under your ownership and control.

What You Should Do To Make Sure You Are Fully Covered

To make sure you are covered for the types of losses typically covered in a standard individual homeowners policy, you should talk to your personal insurance agent about an HO-6 policy which can cover the issues below. HO-6 Policies vary so talk to your agent about what type of coverage is available, **and what triggers the coverage.**

- 1) Building Coverage for the first \$25,000.00 of building damage. This will cover the cost to you of the deductible on CHOA's Master policy.
- 2) Contents Coverage. This will cover damage or loss to your household goods and other personal property or contents which are not covered by CHOA's Master Policy.
- 3) Loss of Use Coverage. This type of coverage pays your expenses if you need to move out of your home while repairs are made. CHOA's Master Policy does not cover this. HO-6 Policies vary so talk to your agent about what type of coverage is available, **and what triggers the coverage.**

4) Personal Liability Coverage. This will cover you against liability to others for incidents that occur on premises coming under your ownership and control (for example, within your home or courtyard).

An Example of How This Combined Coverage Might Work

Imagine you have an accidental fire in your living room. It damages the walls, windows, carpets and ceilings in the living room. Due to smoke, and water from fighting the fire, your furniture, art work and oriental rug are ruined. Your neighbor, who came over right away to help you control the fire, tripped and broke his wrist as he was leaving your house. The house is too smoky and soggy to live in for a few weeks, so you move to a nearby hotel.

How would your insurance coverage (your personal HO-6 coverage combined with CHOA's Master Policy) work in this situation?

1. CHOA's Master Policy would cover replacement costs for the structural damage – AFTER you pay the \$25,000 deductible.
2. Assuming you purchased an HO-6 policy that covers the CHOA Master Policy deductible, your individual policy should cover the \$25,000 deductible.
3. CHOA's Master Policy will NOT cover the damage to your furniture, rugs, etc. However, the "Contents" coverage in your HO-6 policy should cover those losses – subject to whatever deductible you agreed to in that individual policy.
4. The Personal Liability coverage in your HO-6 policy should cover your liability to your neighbor who got hurt on your property.
5. The Loss of Use coverage in your HO-6 policy should cover your costs for staying in a hotel and eating out while you are out of your house – how much and exactly what will be covered depends on the details of your Loss of Use coverage.

Of course, we all hope this doesn't happen to you or any of our neighbors. But it might. So, what would you do next?

Insurance Claim Procedures

Below is the general procedure that you, as a CHOA homeowner, should use to initiate and collect on covered insurance claims for property damage to your home under your HO-6 policy and/or CHOA's Master Policy. Exceptions to this procedure may occur. For example, where more than one attached home is damaged in an amount sufficient to trigger the CHOA Master Policy, CHOA may choose to control the process of selecting a repair contractor. Also, in an emergency situation (like a burst pipe), you may have to take immediate action to repair damage in order to limit further losses. If

you have any questions about damage to your property or an insurance claim, you should contact CHOA's Property Manager.

Steps in the Claims Process

1. NOTIFY YOUR PERSONAL HO-6 INSURER. You should notify your personal insurance company (your HO-6 policy insurer) as soon as possible after the property damage has occurred.

Your HO-6 insurer may send an estimator (claims adjustor) to your home to assess the damage. In addition, you may want to call a contractor(s) to give you an independent estimate of the cost to repair your home. Your contractor(s) must be licensed and bonded by the State of Oregon.

IF THE DAMAGE APPEARS TO BE LESS THAN \$25,000, NO CLAIM WILL BE MADE AGAINST THE CHOA MASTER POLICY. IN THAT CASE, YOU WILL WORK DIRECTLY WITH YOUR HO-6 INSURER TO RESOLVE THE CLAIM.

2. NOTIFY CHOA'S PROPERTY MANAGER. Even if you think the damage is less than \$25,000, you should notify CHOA's Property Manager as soon as possible after the property damage has occurred. If you don't notify CHOA in a timely fashion and it turns out that the damage is greater than \$25,000, CHOA's insurer could deny your claim.

3. Initial meeting: CHOA's Property Manager will arrange a meeting with you and a representative from the CHOA Board. The purpose of this meeting is to determine whether a claim should be made against the Master Policy, and to help you understand the claims process.

4. If it appears that the damage exceeds \$25,000, CHOA's insurance company may send an estimator to assess the damage and cost of repair. This may require a meeting at the damaged property which will be arranged through the CHOA Property Manager. Alternatively, CHOA's insurance company may accept the estimate of your personal (HO-6) insurance company, or your personal contractor.

5. Optional Loss Estimate meeting: If there is any disagreement about how much it will cost to repair the covered damage to your property, CHOA's Property Manager will organize and attend a meeting with you, a CHOA Board representative, and a representative from the insurance company to discuss the insurance company's loss estimate (that is, the amount of money that the insurance company believes is

necessary to repair the damage). The goal of this meeting is to arrive at an agreement on the estimated cost of repair/restoration.

Please note that if you wish to “improve” your property, instead of just repairing or restoring it – for example, you decide to replace carpeting with hardwood flooring – you will be responsible for the added cost of that improvement. Also, you may choose to have the work done by a more expensive contractor (one who will not agree to do the work for what the insurance company says it will cost). In that case, again, you will be responsible for the added costs.

6. You will choose your contractor for the repair/restoration. The contractor must be licensed and bonded in Oregon, and all work must be done in accordance with Oregon construction standards.

7. You will proceed with the work. When it is finished (and has passed all required inspections) you will be the one who signs off on the contractor’s work.

8. At the end of the job, or for bigger jobs as the work progresses, you will submit cost documentation to CHOA’s Property Manager, who will then forward it to CHOA’s insurer. The insurance company will review the documents, and once approved, will issue a check(s) to CHOA for payment to the contractor. CHOA will hold any claims monies in trust until checks are issued to the contractor. If you agreed to pay the contractor more than the insurance company agreed to cover, that additional cost will be your responsibility.

We, the CHOA Board, hope you will never have to use this process. But if you do, we hope you will communicate with us through CHOA’s Property Manager or directly to the Board, if necessary, as soon as any questions or concerns arise. These situations are often stressful and we hope that we can make it a little easier for you.

Paying Your Insurance Premiums

State Farm bills CHOA in late May each year. CHOA will send you a bill for your portion of the insurance premium, usually by June 1. Please remit premium in full to the association payable to CHOA.

CHOA Guidelines

Security Measures at Charbonneau

Charbonneau Country Club (CCC) also contracts for supplemental security patrolling with

a private company, Corporate Crime Control. This is a private service keeping you safe around the clock. . It is NOT a police service. The on-duty officer can be contacted via dispatch number: 503-505-3327.

Clackamas County Sheriff officers provide security patrols throughout Charbonneau. If you notice any suspicious activity, people, or vehicles, please call 503-655-8211. Without exposing yourself to any danger, attempt to get license numbers and descriptions. To report criminal activity in progress, call 911 and give the operator your name, address, phone number, and the reason for your call. For FIRE and other emergencies call 911.

Exterior Lights

Our photocell-activated outdoor lights provide subdued lighting for the side streets, cart paths and homes. If after testing you think the bulb or photocell in your outside fixture is not working, you may call CHOA's property manager (see "Who to Call"). CHOA will replace the photocell, and/or provide you with a new light bulb at no charge. If, however, the photocell is found to be in working order, you will be billed for the service call. Lightbulbs should be replaced with 60W equivalent LED's.

Maintenance and Architectural Control

Owners may not change the exterior of any building, garage, fence, or wall without written permission of the Architectural Committee. For permission to make architectural changes to the exterior of your property or landscaping changes to the grounds outside of your private courtyard, submit a Change Request form available on CHOA's website www.choaonline.org or call CHOA's property manager (see "Who to Call").

The maintenance responsibilities of CHOA and of the individual homeowners are summarized below.

CHOA's responsibilities

CHOA manages the painting of the exteriors of homeowners' residences on a periodic schedule, under the guidance of the Architectural & Maintenance Committee.

Homeowner's responsibilities

The individual homeowner has responsibility for repairs and replacement of all aspects of their home, from the exterior siding, exterior caulking, the roof, decorations, and the maintenance of items within the exterior walls and roof of their home. These include, but are not limited to, the following: Plumbing fixtures, interior water lines, wall coverings, paint, floors, and floor coverings, interior lighting fixtures and wiring, appliances, furnace, air conditioning, water heater, and window coverings. On matters of this kind the homeowner may contact any repairperson or service company they desire to engage for such repairs or service.

Landscape, grounds, and trees

CHOA contracts with a landscaping firm for services that include lawn mowing, fertilization, irrigation, and general care and pruning of shrubbery and trees. All neighborhood recreation zones and common areas are to be maintained by CHOA. No changes will be permitted without written authorization of the Landscaping Committee.

To effect the best operation between CHOA and its grounds maintenance contractor, it is requested that resident's channel all requests through the Property Manager. Do not make any requests to any of the personnel on the job unless they are performing it on your premises and at your expense.

All homeowners are urged to contact the Property Manager to report any sprinkler problems or any other landscape issues about the care and maintenance of their areas.

The City of Wilsonville and the Charbonneau Country Club, on behalf of the various homeowner associations, including ours, have entered into an agreement giving the Country Club responsibility for approval and procedures regarding the removal of all trees having a trunk 6 inches or more in diameter at 4 ½ feet above the ground. Regardless of their location, all qualifying trees fall under this agreement.

CHOA has primary responsibility within our area. Requests for tree removal or pruning should be brought to the attention of the Property Manager and the Landscape Chair, who have final approval authority for CHOA. The cost of removal of any tree, except in cases of safety, will be the responsibility of homeowners.

The Property Manager will help with applicable authorization forms as required and on approval will coordinate with the Country Club to obtain the final approval.

Trimming Policy

Trimming of plants and shrubs starts with a winter clean up in January and February. Tip Pruning begins in March with the first of 3 cycles. The 1st cycle will be pruning after the bloom. The 2nd will be evergreens as needed. The 3rd is the late September and October pruning. If you have a plant or shrub that you do not wish to have trimmed by the contractor, please tie a wide BLUE ribbon on the plant. Please understand the homeowner is welcome to supplement our pruning program with additional pruning of their own. The home's interior courtyard, including any irrigation system, is the responsibility of the homeowner to maintain.

"No Trim" Policy

Homeowners who have been approved to be on the "No Trim" list must trim their plants and shrubs semi- annually. All shrubs, grasses, groundcover, trees, etc., must be kept off walls, sidewalks, driveways, homes, and garages. Homeowners wishing to be added to or removed from the "No Trim" list can do so only at the beginning of the calendar year and must complete an application form by September 30th and submit it to the Landscape

Committee to request approval (see the Application for Physical Change form later in this document).

Shrub and Tree Planting

All homeowners are encouraged to take an active part in planning the landscape around their property within the following parameters:

Shrubs and trees selected from the approved plant list may be planted by the homeowner without prior approval from the property manager or the Landscape Committee, provided the area to be planted does not exceed 200 square feet in size. The cost for requested or required alterations to the irrigation system to accommodate new landscaping is the responsibility of the homeowner, and those alterations must be provided by the Association's landscape contractor at the homeowner's expense.

Prior approval should be obtained from the Landscape Committee if the area to be planted is over 200 square feet.

Only the Association's landscape contractor shall make modifications to the irrigation system. The cost of all homeowner-requested work shall be the responsibility of the homeowner. For all irrigation modifications due to re-landscaping or remodeling, an Application for Physical Change form must be completed by the homeowner and submitted to the Landscape Committee for approval; a copy of the approved or rejected form will be returned to the homeowner.

Significant changes to the mulch texture of shrub beds require prior approval from the Landscape Committee.

All ground covers on homeowner property must be maintained by the homeowner and shall be trimmed at least semi-annually to no higher than 6 inches and must be kept at least 1 foot away from all shrubs and grass, must be kept off all walls, fences, homes, and garages and may not extend beyond the homeowner's property line.

English ivy and other invasive ground covers are not allowed. Please refer to the Restricted Plant List at the end of this document.

All roses planted outside of courtyards are not maintained by the Landscape contractor and must be trimmed to the 7th node by October 15th and to the 5th node as early as February 1, or after danger of hard frost has passed. Roses which are not maintained by the homeowner will be removed by CHOA's contractor and charged to the homeowner.

Homeowners are encouraged to call the property manager or the Landscape Committee for assistance.

Shrub and Tree Removal

Shrubs: The Association will remove shrubs outside owners' courtyards that are diseased, dying, or dead. Homeowners, at their expense and without prior approval, may remove any shrub that they do not want on their property as long as the appearance of the property remains within the standards and aesthetics of the adjacent properties.

Shrubs or plants which the homeowner wants removed or replaced for aesthetic reasons will be at their expense.

Trees: Trees located within the CHOA jurisdiction are considered valued assets to all residents of Charbonneau. Maintenance of trees is the responsibility of individual property owners as well as CHOA. The maintenance policies and procedures are dictated by rules of the CCC as well as by ordinances of the City of Wilsonville. Homeowners may request removal of any tree that they do not want on their property. However, prior approval from the Association and the City of Wilsonville/CCC may be necessary, and the selection of a firm or individual to remove the tree must be approved by CHOA. Approval for removal of a tree will be considered for the following reasons: (1) Safety, (2) Disease, (3) Wind damage, (4) Property destruction, and Overgrowth. The cost to remove any tree, except in cases of safety issues, will be the responsibility of the homeowner.

CHOA will select the contractor to grind the stump and will pay the stump grinding expense if the tree removal was approved by CHOA. CHOA will also select and plant a replacement tree if deemed necessary by the Landscape Committee. If the homeowner would like something different, it will be at their expense. Refer to the Tree Removal Form later in this document.

Sidewalk and Driveway Maintenance (May 14, 2014)

The landscape of the CHOA area is well-planned and maintained with contribution by homeowners and the CHOA Landscape Committee's maintenance policies and procedures. Most of the landscape within Charbonneau is "mature" and maintaining the attractive landscape is a continual challenge. Many of the trees have grown to the point that they create potential for damage to property because of overgrown roots, etc. To assist in landscape maintenance within CHOA, the Board has adopted the following Sidewalk and Driveway Maintenance policies and procedures. The goal is to identify the potential for damage as early as possible so that CHOA can take steps to prune or remove common area trees or roots before sidewalks or driveways are damaged.

Homeowners are responsible for maintenance of sidewalks and driveways on their property. Charbonneau HOA is responsible for maintenance of sidewalks and driveways in the common areas.

Charbonneau HOA will be responsible for pruning or removing trees or roots on common areas that pose a threat to sidewalks and driveways located on an owner's property, providing the homeowner has notified the Charbonneau HOA Landscape Committee or the Property Manager as soon as potential damage is evident. CHOA will be responsible for minor repairs to an owner's sidewalk or driveway if the owner promptly notifies CHOA of possible root damage before significant damage occurs.

To prevent damage to sidewalks and driveways, CHOA will conduct a survey of trees located on common areas as a part of the annual property review by the Landscape Committee. An arborist will inspect any tree suspected of a potential cause of damage and recommend trimming the roots or removal of the tree.

If a homeowner suspects there is potential root damage to their sidewalk or driveway by a tree located on a common area or private property, the potential problem must be

notified to CHOA utilizing the “Tree Removal Application Form” (see below). Any property damage caused by trees or other vegetation located on private property is the responsibility of the homeowner. However, the CHOA Landscape Committee will assist in recommending corrective action.

To identify location responsibility for the landscape maintenance, the property lines as depicted on the plat(s) of the property will be the reference (Clackamas County, Oregon, Plat Map 31 W 25 bbs1).

Wilsonville Tree Ordinance

Wilsonville Tree Ordinance #464 (available on the city of Wilsonville web site, (ci.wilsonville.or.us) Search for Ordinances & Resolutions) requires that all tree removals follow an approved procedure.

CCC and a CHOA representative are required to view and approve every tree removal, whether inside or outside a homeowner’s courtyard. Any exceptions to this process could place the CCC or the Association in violation of this Ordinance, and cause a fine to be levied, which would be passed on to the homeowner. Refer to the Tree Removal Form later in this document.

Tree Removal Procedure

Homeowner submits a Tree Removal Application Form to the Property Manager (the form is included toward the end of this document).

The Property Manager and Landscape Committee review the tree location and application.

The Landscape Committee approves or denies the request and submits the Application to the CCC office. The CCC representative reviews the Application and approves or denies the request. The original is retained in the CCC office. A copy of the approved or denied application is returned to the homeowner.

The CHOA landscape committee, with the assistance of the landscape maintenance company, will supervise the tree removal and arrange for stump removal.

Pruning

Pruning is a horticultural practice that alters the form and growth of a plant.

Reasons for pruning

1. Prune to promote plant health.
2. Prune to maintain plants for the intended purposes in the landscape.
3. Prune to improve plant appearance.
4. Prune to protect people and property.
5. Maintenance and remedial pruning consist of:
6. Removing dead and damaged wood
7. Removing crossed limbs and weak branches
8. Controlling plant size while allowing it to grow in its natural form.

9. Keeping plants proportioned and hedge were intended to create a screen.
10. Keeping plants clear from walkways and structures:
11. To allow for walking with an 8-foot overhead clearance to keep plants off siding with 6-inch minimum clearance.
12. To keep limbs off gutters with 12-inch minimum clearance
13. To keep a 10-foot clearance of trees over driveways

Renovation Pruning (selective and limited to those plants agreed to with the Landscape Committee) is the cutting and removal of older wood to greatly alter the size or shape of a plant. Renovation pruning is performed by request or need. Heavy freeze damage may require the removal of damaged wood with severe pruning to promote new growth. Homes scheduled for painting or repair may require renovation pruning. Owners may request that overgrown plants be severely cut down to size to open visual corridors. Lifting and thinning plants are in the same category.

Renovation pruning is only done to keep shrubs just below residential windows (excluding garage windows).

Pruning Restrictions: (the following plant materials are not pruned)

Roses, Topiaries, Poodles, & Pom Poms.

Fruit trees, vegetables (e.g., patio tomatoes), annuals

Trees over 12 feet (vine maples will be pruned as a shrub unless limbs are over 12 feet)
Arbor Vitae: 12 feet and higher (NO); under 12 feet (YES).

Ground covers on the Restricted Plant List, such as ivy, etc.

If you have further questions regarding Landscaping, Grounds or Trees

Please Contact

Property Manager Steve or Mike Chinn Office: 503-266-5351 or

Email: contact@candsservicesllc.com

Container Gardening

All pots, containers, and planting boxes must remain on decks and patios, and the homeowner will remove seasonal plants by October 31st. CHOA and our contractors will not be responsible for damage to pots, planters, and yard art that are too close to the mowing surface.

Irrigation Water

CHOA will provide irrigation water for all common areas from late spring to late fall. Homeowners are required to provide irrigation water for areas within their courtyards (or

comparable area) and may not at any time utilize CHOA irrigation water for personal use. Irrigation of common areas will be maintained within “best practices” for irrigation systems and within control of access to irrigation water. In the spring and other times when CHOA water is not available, the homeowner must maintain the watering of the areas outside their courtyards (including areas under soffits and new plants) to retain a healthy and attractive appearance and not let plants and vegetation die from lack of water.

Homeowners may not allow water from their courtyards, patios, and decks to drain on adjacent property or onto CHOA common areas. Any expense by CHOA to remedy excess water from a homeowner will be the responsibility of the homeowner.

Use of Homeowners' Domestic Water

Homeowners must allow CHOA’s contractors for painting, gutter cleaning, and landscaping to use their domestic (City of Wilsonville) water when needed for contract work.

Cooperative Agreement with the Charbonneau Golf Club

The Charbonneau Golf Club (CGC) will be allowed to put their “out of bounds” markers on CHOA and CHOA homeowners’ property in exchange for the CGC’s maintenance, i.e., mowing, edging, irrigation, etc. of this property. The CGC will also maintain the irrigation system in good working order and keep the areas in an acceptable manner.

Garden Debris Collection

We require all residents to use the debris containers provided by the garbage service for their landscape trimmings.

All residents are to use the debris containers provided by the garbage service for their landscape trimmings.

If you do not have a can, please contact the garbage service company to obtain a can.

Collection of Christmas trees or other debris (trash) found in the planting or parking areas will be billed to the homeowner. Note: The charge will be significantly higher than normal garbage services disposal rates.

Sidewalk Lights (Malibu)

Sidewalk lights may not be located in grass areas that are mowed and maintained by the Association’s landscape contractor. They may be located in flowerbeds.

Brick, Rock, and Stone Borders

No raised brick, rocks, stone borders, or similar items may be placed within 1 foot of grass to accommodate mowing and edging.

Access between Homes

Homeowners cannot block off the sides of their homes. CHOA's landscape contractors must have access to the back-side areas (golf course side) for their mowers and other equipment.

Policy regarding feeding of wildlife in CHOA Neighborhoods (May 14, 2014):

Feeding wild animals, for example, geese, ducks, squirrels, birds, and deer in all areas outside your home, including your courtyard, is prohibited.

Homeowners may feed hummingbirds inside their courtyard and in common areas outside of the courtyard with a liquid feeder hung above the ground.

Offenders of the above policy will be given one oral warning. Subsequent offenses will be enforced in accordance with CHOA's Enforcement Resolution 2013-002.

A fine of \$25.00 could be issued.

Restricted Plants

The homeowner must receive the landscape committee's approval for roses, topiaries, poodles and pom poms, shaped/espaliered trees, fruit trees and shrubs, and all trees which are the responsibility of the homeowner.

Any plant listed by the Oregon Department of Agriculture as a noxious weed* is restricted from use. For a complete list please refer to www.oregon.gov/oda/plant/weeds/ The following plants are categorized by CHOA as noxious weeds because of their invasive growth habit and potential damage to other plants and property.

- Broom (*Genista monspessulana*, *Cytisus striatus*, *Cytisus copiaris*, and *Spartium junceum*)
- English Ivy (*Hedera helix* or *hedera hibernica*)
- Butterfly Bush (*Buddleja davidii*)
- Virginia Creeper
- Blue or White Star Creeper Boston Ivy
- Yarrow (*Achillea*) Oxalis
- All species of Violets (May 14, 2014)
- Plants requiring additional attention that are not covered by the association's maintenance program are:
 - Fruit-bearing Trees, i.e., apple, pear, cherry, peach, plum, etc.
 - Pin Oaks English Laurel

Fruits and Vegetables

All fruits and vegetables must be kept inside courtyards or in containers on your patio or deck.

USE WITH CAUTION PLANTS

Homeowners are advised that certain plants may be susceptible to insects and diseases. These plants are not treated by the association under the current maintenance program. Care should be used in selection and use. Homeowners may need to provide special treatments if planted:

- Photinia (Leaf Spot)
- Skimmia (Spider Mite and powdery mildew)
- Japanese Holly (Spider mites)
- Hosta (Slugs)
- Roses (Aphid, blackspot, and powdery mildew)

Parking

Temporary Allowance for Construction Vehicles/Equipment/Materials. Refer to Charbonneau Country Club Architectural Control Standards and Residential Directory book Pg 24 for Construction guidelines.

Charbonneau by a City of Wilsonville ordinance (a minimum of 18 feet of clearance is required). The off-street parking areas are for the use of our guests only.

Parking of boats, trailers, trucks, campers, recreational vehicles, and like equipment shall be only within the confines of an enclosed garage, and no portion of such boats or vehicles may project beyond the enclosed area except under such circumstances, if any, that may be prescribed by written permit by the Architectural Committee.

Secure parking for boats, trailers, and other recreation vehicles can be arranged through the Clubhouse office (503-694-2300) within the storage yard located just east of the golf course maintenance building on French Prairie Road. Such units may not be parked within the neighborhoods.

All walks, streets, bike paths, and electric cart paths are for the use of CHOA members on an equal basis subject to reasonable rules and regulations. Parking in front of garages or in the driveways is allowed if such parking does not interfere with any other member's use of the Cluster Recreational Zones, the Common Areas, or access to his Residence Location and does not create an obstruction or barrier on, across, or adjacent to sidewalks or paths.

However, Owners may park a passenger vehicle in Guest Parking for up to 1 overnight stay every 7 days, if there is at least one accessible, vacant parking space. For parking more than 24 hours contact our Property Manager. Full Parking Disclosure is on CHOA Website www.choaonline.org in the Resolution Document.

Pets

No animals, livestock, or poultry of any kind shall be raised, bred, or kept on any Charbonneau property except dogs, cats, or other tame domestic household pets, provided such household pets are not kept, bred, or maintained for a commercial purpose. Pets are not allowed in the pool areas at any time.

Pets must always be on a leash when taken for walks. When walking pets, residents are required to carry the means (i.e., pet waste shovel or plastic bags) to remove the pet's droppings and dispose of them in their own home garbage. Dog owners must not allow their dogs to be a public nuisance. Such as:

- Biting
- Running off leash
- Chasing vehicles
- Barking continuously
- Damaging property
- Scattering garbage

Edith Green Park in Charbonneau can be used for exercising dogs. Edith Green Park is for Charbonneau Residents and Guests Only. There is also a 2-acre dog park for exercising dogs 'off leash' located just across the river in Wilsonville at the Memorial Park.

Satellite dish location guidelines

The Charbonneau Country Club (CCC), in order to maintain a visually pleasing community, has established and enforces guidelines regarding the placement of satellite dishes.

ALL SATELLITE DISHES SHOULD BE HIDDEN FROM LINE-OF-SIGHT NEIGHBORS AND ANYONE USING THE GOLF COURSE.

Under FCC regulations, homeowner associations may require homeowners to move a satellite dish if a less visible location with a comparable signal is found. With previous installation, the CCC Board has found that some satellite dishes can be installed within the homeowner's courtyard below the fence line and still receive the satellite signal.

Please complete and submit to the Architectural Committee the Satellite Dish Installation Request Form available on the CHOA Web site or obtained from the Property Manager. A review and final inspection of the installation will be completed. If a homeowner installs a satellite dish which does not comply with these guidelines, it will be moved or removed at their expense.

CHOA policy on lease rentals

The Covenants in **Article VI (Property Rights), Section 2 (Delegation of Use) and Article IV (Membership) Section 4 (Property rights)** provide that no tenancy, by lease or rental, may effectively delegate the owner's rights of use and enjoyment of the common

areas and recreation zones (including pools) without first having obtained, subject to such conditions as may be specified by the Board, the prior permission and approval of the Board. Any homeowner desiring to place a tenant in possession of their residence should first make an application to the Board for approval of the proposed lease. Application forms are available from the Property Manager or may be printed from the CHOA website. With the application the owner should supply:

1. The names of the proposed lessees
2. The number of adults and children, and the ages of the children, who would occupy the premises.
3. A copy of Lease Agreement for a minimum of one year
4. The understanding and agreement of the parties with their signatures (owners and tenants) that they have read and will abide by any terms and conditions that may be imposed by the Board of directors, as well as CHOA's Covenants, Bylaws, and its rules and regulations. Please send these forms to the Property Manager (they may be dropped in the CHOA box on Boones Bend or mailed to CHOA's PO Box).

Rules for posting signs in Charbonneau

Resources and Authority

The Charbonneau Country Club's Covenants, Conditions, and Restrictions, the City of Wilsonville Sign Ordinance, and the Memorandum of Understanding between the City of Wilsonville and Charbonneau Country Club set forth the rules regarding the posting of signs in the Charbonneau community. A summary and general information about these rules can be found in the Charbonneau Residents Directory.

Sign Rules for French Prairie Road

1. No signs are allowed on the corners of the two entrances to Charbonneau.
2. No signs are allowed along the sides of or on the median strip of French Prairie Rd.
3. Signs are allowed on the cross-streets along French Prairie Road but must be at least 30 feet from the French Prairie Road curb.
4. Only real estate, garage sale, and estate sale signs are allowed on the cross-streets. All other signs (e.g., lost dog) are prohibited.
5. Signs are allowed on the south side of Miley Road (Clackamas County jurisdiction).
6. No balloons are allowed on the signs.
7. All signs must be A-frame design. No posts or wires are allowed to be driven or pushed into the ground surface.
8. Estate Sale and Garage Sale signs used in Charbonneau may be obtained through the CCC office. There is a \$25 deposit for each sign, with a limit of three signs per sale.
9. Individual homeowner associations may set different sign rules for their specific areas and neighborhoods (check with the appropriate association for this information).

Signs that are posted in prohibited locations will be taken to the Charbonneau Country Club. On the next business day, the CCC staff will make every effort to contact the sign owner for retrieval.

The CCC Architectural Control Committee reviews written special requests from the Charbonneau Arts & Crafts Committee and other special event committees for approval to post signs in prohibited areas. These are granted or denied on a case-by-case basis. For more information, contact the CCC office at 503-694-2300.

Golf carts

Only electric golf carts may be used on the cart paths and golf course.

A golf cart "pass" is required to drive on Charbonneau cart paths. Call the Pro Shop (see "Who to Call") for the procedure to purchase a pass.

The City of Wilsonville allows golf carts to use the streets in Charbonneau, but it doesn't allow golf carts to drive on other city or county streets.

When driving a golf cart on the cart path at night, please be aware that the vehicle is silent and people walking on the path may not hear you come up behind them.

Substitute residence

No trailer, camper, truck, tent, recreational vehicle, or other out-building shall at any time be used as a residence in Charbonneau.

Garbage collection

Republic Service provides the collection service for garbage, yard debris, and recyclable materials. Collections within CHOA's neighborhoods are normally made on specific days depending on your address.

See Republic Services (see "Who to Call") to arrange for service and proper containers. There are no charges for the plastic bins or yard debris containers that Republic supplies.

All containers are to be stored inside your yard and fence lines or garage so as not to be visible from streets and paths, except on collection day when they should be placed curbside.

End of CHOA Information Directory