

GENERAL HOA INFORMATION  
ASSOCIATION ADDRESS

STEEPLECHASE SUBDIVISION HOA  
11301 GRAND NATIONAL BLVD.  
WALTON, KY 41094  
859) 485-1613

The following is a summary explanation of the Covenants, Declarations, and Bylaws of the Steeplechase HOA.

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## **WELCOME**

Welcome to the Steeplechase Subdivision. The Board of Directors of your Homeowners Association would like to congratulate you on your choice of Steeplechase as the location of your new home. The following pages of this manual are intended to familiarize you with your Association and a convenient reference guide. Specifically, this manual has been prepared for two reasons:

- 1.) To explain the purpose of a Homeowners Association (HOA) on how the association works.
- 2.) To provide an overview of your Association's policies and procedures.

For more thorough information, it is important to read the Declaration of Covenants, Conditions and Restrictions for Steeplechase Subdivision and the Association Bylaws along with all the supplements. Please keep this manual in a convenient location, and be on the lookout for periodic revisions and addendum.

As your Board of Directors, it is our goal to maintain, protect, and enhance the value of your home and lifestyle at Steeplechase. Moreover, we hope to promote an atmosphere of goodwill to the community's residents and guests.

Sincerely,

Board of Directors  
Steeplechase Subdivision Homeowners Association

## **JUST A REMINDER.....**

Your Homeowner's Association is governed by the group of legal Documents beginning on page 21 of this manual. These documents contain more explicit, comprehensive information regarding your Association and its day-to-day operations. The summary information in the front of this manual has been created for your convenience and should not be used as a Governing Document for the Association.

## **STEEPLECHASE HOA FACT SHEET**

The following is a summary of the most frequent questions we receive:

Original mailboxes, as well as replacements, must be the same through out the community and can be purchased through Cincinnati Gas Light, Inc. at 4013 Dixie Highway, Erlanger, Kentucky. Their telephone number is (859) 727-1331. Cincinnati Gas Light will also install the mailbox.

In ground pools are permitted, however, above ground pools are not allowed. ALL POOLS are subject to the approval of Steeplechase Architectural Board (ARB).

Temporary or permanent structures on your property such as tents, storage sheds, freestanding greenhouses, etc are prohibited.

Satellites dishes are permitted; however, your satellite dish must meet the following specifications:

1. The dish diameter must not exceed 18"
2. The dish must be screened from view of all adjacent lots.
3. The dish must be attached to your home or within 10 feet of your home. (If your lot's building set back requirements fall less than 10 feet from your Home, the building set back criteria will supersede.)

Fences are permitted, however all fences are subject to the approval by the Steeplechase ARB.

Landscaping: The ARB must approve all landscape plans.

Fishing / Swimming: Fishing with rod and reel from the banks of the lakes is permitted by Owners and residents only. No other type of fishing is permitted. Any person who is not a resident or Owner shall be considered a trespasser. Swimming in the lakes is strictly forbidden.

Boats: Boats or other inflatable devices are not permitted on the lakes.

Association Fees: The Association Fees are paid quarterly at \$120 per quarter. You can receive a 5 percent discount if fees are paid annually at \$456 and receive by January 10th. Please send your payments with coupons to:

Steeplechase HOA  
P.O. Box 367  
Florence, KY 41042

Homeowner “Not in Good Standing”: A homeowner “not in good standing” is defined a not current on their association fees. Homeowners “not in good standing” will lose their voting, pool, and fitness room rights, along with late fees and possibility of a lien placed on their property.

## **COMMUNITY GUIDELINES – GENERAL**

The overall governing document of the Steeplechase Subdivision HOA is the Declaration of Covenants, Conditions and Restrictions for Steeplechase Subdivision beginning on page 21. This document should be used to answer your specific questions. The following is a summary of guidelines of the regulations outlined in the Covenants.

1. Clearing and Removal of Trees: No lot may be cleared for any reason without the prior written approval of the ARB. (For more details, see Section 10.1.4 of the Declaration of Covenants, Conditions and Restrictions for Steeplechase Subdivision)
2. Landscaping: The ARB must approve all landscape plans.
3. Accessory Buildings: No accessory buildings of any kind will be permitted on any lot. (For more details, see Section 10.1.6 of the Declaration of Covenants, Conditions and Restrictions for Steeplechase Subdivision)
4. Temporary Structures: No structure or object of a temporary character, such as, but not limited to, trailers, construction trailers, tents, shacks, sheds, outbuildings, garages, barns, tree houses, skateboard ramps shall be erected, kept or maintained on any Lot. (For more details, see Section 10.1.7 of the Declaration of Covenants, Conditions and Restrictions for Steeplechase Subdivision)
5. Maintenance of Lots: All lots shall be kept in a clean and sanitary condition and no rubbish, refuse or garbage shall be allowed to accumulate or any fire hazard allowed to exist. (For more details, see Section 10.1.8 of the Declaration of Covenants, Conditions and Restrictions for Steeplechase Subdivision)
6. Fences: The composition, location and height of any fence, wall or hedge to be constructed on any lot shall be approved in advance by the ARB. Chain link fencing may not be used. (For more details, see Section 10.1.9.d of the Declaration of Covenants, Conditions and Restrictions for Steeplechase Subdivision)

7. Driveways: All driveways shall have hard impervious, dustless surfaces, such as asphalt, concrete, brick or uncrushed stone. All driveways shall be approved in advance by the ARB.

8. Utilities: No utilities may be above ground, including, but not limited to, electric, telephone and cable television.

9. Boats: Boats are not permitted to be used on the lakes.

10. Clotheslines: No clotheslines or outside drying area shall be located on any Lot.

11. Residence Graphics: The size and design of all signs, numbering for the Lot, mailboxes and other such materials shall be approved by the ARB and shall display continuity and conformity throughout the development. No signs, billboards, advertisements or notices of any kind, including, without limitation, "For Sale" or "For Rent" signs, shall be displayed for public view on any Lot, or the Homeowners Association Property, without the prior written approval of the ARB, or except as may be required by legal proceedings. The ARB reserves the right to restrict size, color, content and location of such signs. No sign shall be nailed or attached to any tree. The ARB shall have the right to adopt reasonable rules regarding signs to be used during construction of Single Family Residences, such as Owner identification, name of contractor or architect, etc. (For more details, see Section 10.2.3 of the Declaration of Covenants, Conditions and Restrictions for Steeplechase Subdivision)

12. Antenna and Other Rooftop Accessories: No radio, televisions or other electronic antenna, aerial or other reception or transmission device may be erected or maintained anywhere on the common property or on the exterior of any Single Family Residence (unless installed by Developer or the Association), without the prior written approval of the ARB. (For more details, see Section 10.2.5 of the Declaration of Covenants, Conditions and Restrictions for Steeplechase Subdivision)

13. Parking of Vehicles: No commercial vehicles, boats, boat trailers, buses, house trailers, motor homes, trucks, camping trailers, vans, motorcycles, motor scooters, go-carts, motorbikes or other similar vehicles, whether of a recreational nature or otherwise, with the exception only of four (4) wheel passenger automobiles and truck and vans not to exceed 3/4 ton, shall be placed, parked or stored outside of an approved garage, except that boats may be stored in driveways for seventy-two (72) hours per week between April 1 and November 1.

14. Parking of Services: Vehicles of repairmen, deliverymen, and moving vans may be parked at curbside or on the driveways and private parking areas of a Lot for no longer than four (4) hours in a twenty-four (24) hour period. The Association shall have the right to authorize the towing of any vehicles that are in violation of these provisions, and to collect the cost thereof from Owners, as an individual assessment.

15. Firearms: There shall be no hunting, discharging of firearms, BB guns, bows, crossbows or other projectile weapons within or upon any Lot except by security personnel in the performance of their duties.
16. Animals: No animals shall be allowed to run loose at any time.
17. Fishing / Swimming: Fishing with rod and reel from the banks of the lakes is permitted by Owners and residents only. No other type of fishing is permitted. Any person who is not a resident or Owner shall be considered a trespasser. Swimming in the lakes is strictly forbidden. The Association shall render a fine upon any person who violates this section.
18. Burning: No burning of trash and no accumulation or storage of litter, new or used building materials, or trash of any kind shall be permitted on any lot. Trash and garbage shall be placed in sanitary containers and shall not be permitted to remain in the public view except on days of trash collection. This does not apply to any Lots owned by the Builder.
19. Inoperable Vehicles: No vehicle in inoperable condition shall be stored on any Lot for a period in excess of five (5) days unless the same is in the garage and completely out of view.
20. Garage or Yard Sales: There shall be no more than two (2) garage or yard sales held by the Owner or residents of any Lot during any twelve (12) month period.
21. Christmas Decorations: Christmas type lights may be erected no sooner than four (4) weeks prior to and removed not later than four (4) weeks after Christmas.
22. Structures: No permanent or temporary building, tent, storage shed, freestanding greenhouse, or above ground pool or pool designed for above ground use shall be erected or permitted to remain upon a Lot. In ground pools and decks are permitted provided they are located within the building set back area of the Lot and approved pursuant by the ARB.
23. Garages: Garages shall be used only for the parking of vehicles and other customary uses and shall not be used for or converted into living area.
24. Additions and Improvements: The individual Homeowner will be responsible for the maintenance of all approved additions or improvements. The Board of Directors wishes to remind all Homeowners of their obligation toward the appearance of the Community. With this in mind, the Board of Directors desires to inform all Homeowners that all modifications or improvements should be in keeping with the character of the Community, and written approval by the ARB.
25. Exterior Carpeting: No exterior carpeting shall be allowed if it is visible from the street.

## **DECLARATION OF COVENANT, CONDITIONS RESTRICTIONS, EASEMENTS AND LIENS**

When the Developer plans his projects, he develops a set of legal documents, which establish the community association, govern its operation, and provide rules for use of all properties in the community. The legal documents consist of the following:

### ***DECLARATION OF COVENANTS***

The Declaration details each owner's property, and his rights and obligations in the Association. The master regulations are important rules in your day-to-day living. They are set up to make sharing the property convenient and easy for you and all others involved, not making things difficult.

### ***ARTICLES OF INCORPORATION***

The Articles of Incorporation establish the Association and its purpose, structure and powers.

### ***BY LAWS***

The By Laws delineate the meeting process, election procedures, powers and duties, Board meetings, committees, insurance requirements and limited use restrictions.

## **WHAT IS A HOMEOWNERS ASSOCIATION?**

When developers first started building Homeowners Associations, everyone agreed that having property shared by all owners was a good idea. But one question remained. "Who's going to take care of it?"

Local government wasn't responsible because the land was privately owned. The Developer would eventually sell all the homes and go on to build another project; he would not want to be responsible. That left the residents. Since they own the shared property, they should have responsibility for its maintenance. The concept of an Association of owners was born.

A Homeowners Association is an organization of residents. A buyer will automatically become a member with the purchase of a home within the development. As a member,

he/she has a voice and vote in the Association affairs. These votes are cast during Annual or Special meetings of the general membership.

The automatic membership Homeowners Association is an incorporated, nonprofit organization operating under recorded land agreements through which each lot owner in a described area is automatically a member. Each member is subject to a charge for a proportionate share of expenses for maintenance of common property and support of other necessary activities of the organization.

## ***WHAT DOES IT DO?***

The major responsibility of the Association is to protect the investments and enhance the value of the property owned by the members. Providing for the physical maintenance and operation of the shared property does this.

The Association has other responsibilities, too, such as enforcing the master regulations and architectural controls, and setting up an effective communication system among members.

To assure the Homeowners of a well-run organization, a professional management firm may be retained as an integral part of the operation of the Association or the association may be self managed. Either professional or self-management will insure that the Association functions as a viable business organization, protecting the Homeowners' valuable investment. The management staff will coordinate and supervise the maintenance, financial and architectural facets of the Association.

## ***THE HOMEOWNERS ASSOCIATION IS A BUSINESS!***

No matter what role you play in the Association, one thing is certain: you will want it to operate as smoothly and efficiently as possible. The most important thing to remember about a Homeowners Association is that it is a business. To be successful, it must be operated like one.

## **DUTIES OF OFFICERS**

**President** - The President shall be the chief executive officer of the Association. He/She shall preside at all meetings of the Board of Directors and shall see that orders and resolutions of the Board of Directors are carried out. Subject to directions of the Board of Directors, the President shall have general executive supervision over the business and affairs of the Association. He/She may execute all authorized deeds, contracts and other obligations of the Association and shall have other such authority and

shall perform. The Board of Directors may determine other such duties as or otherwise provided for in the Declaration or in the By Laws.

**Vice President** - The Vice President shall act in the place and stead of the President in the event of his/her absence, inability or refusal to act; and shall exercise and discharge such other duties as may be required by the Board.

**Secretary** - The Secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the Members; serve notice of meetings of the Board and of the Members; keep appropriate current records showing the Members of the association together with their addresses, and shall perform such other duties as required by the Board of Directors.

**Treasurer** - The Treasurer shall receive and deposit in appropriate bank accounts all monies of the Association and shall disburse such funds as directed by resolution of the Board of Directors; keep proper books of accounts; cause an annual audit of the Association books to be made by a public accountant at the completion of each fiscal year; and shall prepare an annual budget and a statement of income and expenditures to be presented to the membership at its regular annual meeting, and deliver a copy of each to the Members.

The Board of Directors is authorized to delegate the authority and duties of any officer to any other officer or to a Managing Agent and generally to control the action of the officers and to require the performance of duties in addition to those mentioned herein.

## **ASSOCIATION MANAGEMENT**

The Steeplechase Subdivision has hired Resource Property Management, Inc. to manage the Association affairs. The management of the Association is responsible to the Board of Directors for carrying out the day to day operations of all Association business and commonly held property.

The Property Management Address is:

Resource Property Management, Inc.  
P.O. Box 122026  
Covington, KY 41012-2026  
Contact: Eric Regula  
(859) 384-7400

Please call Resource Property Management with any issues concerning the community. Your call will be directed to the appropriate person or entity to address the issue. If you received a recorded message, make sure that you provide your name, address, telephone number (either home or work) and the nature of the question or problem.

It is also the responsibility Resource Property Management to bid, contract, oversee and direct all contractors, vendors, etc., servicing the Homeowners Association under the approval of the Board of Directors.

## **SALE OF YOUR HOME**

When you decide to sell your home, either by Owner or through a Realtor, you need to transfer not only your property, but also the responsibilities of membership in the Association.

Your buyer will automatically become a member of the Association and will be subject to the Covenants and By Laws of the Association. Also, please notify the Steeplechase HOA Management Company, Resource Property Management, Inc. at (859) 384-7400 when your house is sold with the expected closing date so that we can provide the new owner with the necessary information on our community.

## **STEEPLECHASE SUBDIVISION HOA ARCHITECTURAL IMPROVEMENT GUIDELINES**

Your Association has been charged with the responsibility of maintaining the aesthetic character of Steeplechase. Therefore, homeowners intending to make any exterior change to their homes or property must obtain approval from the Association. Examples of such changes include (but are not limited to) play sets, decks, fences, exterior awnings, basketball goals, and landscaping.

Steeplechase Subdivision Board of Directors has established an Architectural Review Board (ARB) to assist in the process of approving architectural improvements within the community. This committee will review and either approve or deny the applications. Any homeowner that is denied can appeal to the Board of Directors. The committee will evaluate the applications based on the following primary considerations:

1. Compliance with the guidelines established in the Associations governing Documents.
2. Evaluation of any future expenditure that could be incurred by the Association as a result of the pending improvement.
3. Preservation of the harmony of the external design of the community, particularly in relation to the homes immediately surrounding the site of the improvement.

The procedure for submittal and approval of Architectural improvement Applications is as follows:

1. Complete the application found on page 14 of this manual and submit it to the Chairman of the Architectural Review Board (ARB). The telephone number is listed on the Improvement Application Form. You can also leave a message at (859) 485-4843.
2. ARB will confirm the receipt of your application, in writing, within 30 days. For your convenience, ARB will include the dates of the next scheduled ARB meetings.
3. ARB will review your application at the next scheduled meeting. You will be informed of the Board's decision, in writing, within one week of the date that the ARB made decision.

## **IMPROVEMENT APPLICATION FOR STEEPLECHASE COMMUNITY**

### ***WHEN DO YOU FILE AN IMPROVEMENT APPLICATION?***

An application form must be submitted for any construction or addition to the exterior of your building or grounds. If in doubt about your particular project, contact Jason Left @ (859) 485-4689

### ***WHAT IS THE OBJECT OF THIS FORM?***

The object of requiring a Homeowner to file an improvement application with the Board is two fold:

1. To insure that your planned improvement conforms to the Association's Declaration, enhances the beauty of the Community, maintains the architectural harmony of the Community and in no way inconveniences your fellow homeowners.
2. To enable the Association to determine what information and assistance it can give in order to expedite completion of your planned improvement.

**IMPROVEMENT APPLICATION**

Name: \_\_\_\_\_ Address: \_\_\_\_\_

Date: \_\_\_\_\_ Phone Number: \_\_\_\_\_ Owner [ ] Renter [ ]

Type & Nature of Requested Improvement \_\_\_\_\_

Color: \_\_\_\_\_ Dimensions \_\_\_\_\_

Location: \_\_\_\_\_ Approximate Cost: \_\_\_\_\_

A SCALE DRAWING OF ALL IMPROVEMENTS MUST BE SUBMITTED AND ATTACHED TO THE APPLICATION TO SHOW THE EXACT LOCATION AND DIMENSIONS.

I understand the rules concerning the proposed improvement. This improvement in no way encroaches on a neighbor's limited common area or common ground. I agree to abide by the rules established by the construction of this improvement. I further agree to obtain all licenses and/or building permits and to meet all legal requirements for building codes.

DATE: \_\_\_\_\_ SIGNATURE: \_\_\_\_\_

Date Received: \_\_\_\_\_ Received By: \_\_\_\_\_

Date Approved: \_\_\_\_\_ Date Disapproved: \_\_\_\_\_

Letter Sent: \_\_\_\_\_

Special Details or provisions for approval:

## **PET POLICY**

Please be courteous to your neighbors when considering pets. Dogs, cats, and caged birds are permitted at Steeplechase provided they are not kept for commercial purposes.

All pet owners are responsible for cleaning up after their pets!

No animal may be a nuisance by barking, howling, or making loud noises so as to disturb your neighbors' rest or peaceful enjoyment of their home.

Dogs and cats must be kept within the confines of the Owner's Living Unit or Lot, except when being held on hand leash by the person attending the animal.

## **STEEPLECHASE SUBDIVISION HOA MAINTENANCE PROCEDURES**

**COMMON AREAS** - includes all portions of the Association property that is owned by all members of the Homeowners Association collectively. The responsibility for maintaining, repairing or replacing is to be borne by the Association. The maintenance fee paid by each owner provides the funds.

When a particular job requires the use of outside contractors or companies, a bidding process is generally used whereby job specifications are written and a minimum of two contractors is solicited to submit bids by a specified deadline. The bids are reviewed by either the Managing Agent or the President of the Association and presented to the members of the Board of Directors for review, discussion, and a vote to determine the bid deemed to be the most desirable from the standpoint of cost, qualifications, reputation, timely completion dates, adequate insurance coverage, and other pertinent factors.

Following is a brief description of various services and the method by which they are normally performed:

**EMERGENCY SERVICE** – In the instance that there is an emergency, please call Resource Property Management, Inc at (859) 384-7400 or if the situation is critical, call one of the Association Board Member listed on the who to contact page.

**EXTERIOR STRUCTURES** - (Common Area) - These areas are routinely inspected for assurance of integrity. Any maintenance, such as masonry protective work or other structural items, would be contracted out on a bid basis as the need arises.

A contractor approved by the Board of Directors will maintain **GROUNDS CARE**. (The lawn and shrubs in the Common Areas) Lawn and shrub fertilization, weed control, and

insect and disease applications are performed by an independent contractor or coordinated through the property management company authorized by the Board of Directors.

**SNOW PLOWING** - A snow-plowing contractor is hired to provide for snow plowing of the Clubhouse parking lot.

**SPRINKLER SYSTEM** - The Board will approve the start up, minor replacements and winterization of the sprinkler systems at the entrances. Inspections are performed to assure that the heads are properly aligned and functioning.

It is the opinion of the Homeowners Association that each area of operation for the maintenance of the Common Areas has been well planned and scheduled. However, if you should become aware of a condition that needs attention, please call Resource Property Management, Inc. at (859) 384-7400 and advise them of the issue. Also you can complete a Maintenance Form and mail the form to:

**Eric Regula**  
**Resource Property Management, Inc.**  
**P.O. Box 122026**  
**Covington, KY 41012-2026**

## **STEEPLECHASE SUBDIVISION HOA ASSESSMENT AND COLLECTION POLICY**

As provided in the Declaration, Article VI, Section 6.1, Quarterly Assessments of \$120.00 shall commence and become due and payable on the first day of the quarter. Any Assessment not paid by the 10th after the due date will be considered delinquent. There will be a \$5.00 late fee for each month the dues are late. Also, there is a 5 percent savings if dues are paid for the year by the 10th of January. If you move during the year, a prorated amount will be reimbursed back to you.

A final notice shall be mailed by certified mail to a homeowner who is delinquent by more than sixty (60) days. Such notices shall specify that the delinquent Homeowner is “not in good standing”. Homeowners “not in good standing” will lose their voting rights, pool and fitness room rights, use of the clubhouse along with late fees and possibility of a lien being placed on their property.

When a Homeowner is in default of payment of an assessment or any other accrued fees for more than ninety (90) days, a notice of lien will be prepared and recorded against the respective lot at the Boone County Recorder's Office by the attorney for the Association. The notice of lien shall include the past due amount, the balance of the current year's assessments, late charges on the quarterly assessment together with attorney's fees and any other costs, which are the responsibility of the Homeowner.

In the event an assessment remains unpaid for a period of thirty (60) days after the recording of Notice of Lien, the Board, by resolution, may direct the attorney for the Association to commence a foreclosure action as provided in the Declaration.

All association dues should be mailed to:

Resource Property Management, Inc.  
P.O. Box 122026  
Covington, KY 41012-2026

## **SWIMMING POOL RULES**

1. Your key will fit the front and back gates into the swimming pool area. As you know, there are a number of rules posted in the swimming pool area. It is important that you have read them thoroughly. Here are a few reminders:
2. Only Steeplechase residents with keys and their guests, when accompanied by a Steeplechase resident are allowed in the swimming pool area. We have changed the locks and supplied new keys. The new keys are similar to the old keys; however the new keys have a number engraved on them. If someone is at the gate and flashes a key, they should use the key to open up the gate. If you are walking through the gate and someone is walking in, make sure his or her key has the number engraved on it.
3. Pool deck should be clean of all cans, plastic bottles, and trash.
4. Glass bottles are not permitted in the pool area.
5. Towels and swim gear should not be left at the pool.
6. Any spilled food on the cement deck should be cleaned up immediately. It will draw ants and other insects. If necessary, use the hose to spray it into the grass.
7. Spray off any sand when going from the volleyball court into the pool area. If this sand gets into the pool, it will reduce the life of the pool filter. There is a water spigot before you enter the gate from the volleyball court.
8. The swimming pool gate should always close and lock after you go through it.
9. An adult must accompany kids under 17.
10. No one is permitted to swim alone.

## **FITNESS ROOM RULES**

1. Your key will also fit the door to the Fitness area. Here are some items to remember on the use of the Fitness Room and the equipment.
2. Only Steeplechase residents with keys and their guests, when accompanied by a Steeplechase resident are allowed in the Fitness Room.
3. An adult must accompany kids under 17.
4. Tanning beds should be wiped off with cleaner when you are finished.
5. Trash should be picked up from the Fitness Room before you leave.
6. All the lights should be turned off when you leave either the tanning rooms or the Fitness Room.
7. Make sure that the deadbolt is locked. The door handle lock is not strong enough to prevent a break in. Remember that the equipment in the Fitness Room is very expensive.
8. It is important that we all protect the assets of our community. Thank you for your help.

## **CLUBHOUSE USE**

The Clubhouse is available for the enjoyment by any member in “good standing”. You will need to call the Clubhouse Coordinator; telephone number is located in the Steeplechase Neighborhood Director, to schedule the Clubhouse.

A \$100 refundable deposit will be required at the time the Clubhouse is scheduled. The Clubhouse Coordinator will walk you through prior to the use of the Clubhouse. There will be an agreement that you will sign stating that you will clean the Clubhouse after use including wiping down all counters, sweeping and cleaning the bathrooms. All paper and trash should be placed in the proper container outside and furniture should be placed back to their original position. After signing the agreement, you will be provided a clubhouse key.

The Clubhouse Coordinator will inspect the Clubhouse when you return the key. If everything is properly cleaned, your \$100 deposit will be returned. If the Clubhouse requires additional cleaning or there is damage, then the cleaning or damage amount will be deducted from your deposit.