



CHOA INFORMATION DIRECTORY

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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	911
	Non-Emergencies	503-655-8211
Oregon State Police	Emergency	911
	Non-Emergencies	1-503-378-3720
Security Patrol	First Response	503-207-5300
	<i>(Call during hours of 8:00 p.m. to 3:00 a.m. when they are on patrol in Charbonneau)</i>	
Electrical Power	Portland General Electric	1-800-542-8818
	Non-Emergencies	503-228-6322
Gas Service	Northwest Natural Gas	503-226-4211
	Emergency/Gas Odors	1-800-882-3377
Water/Sewer	City of Wilsonville	Business hours – 503-682-4092
	Emergency	Non-Business hrs – 1-866-252-3614
	Non-Emergencies	503-570-1610

CHOA Board of Directors (Board)

President	Jan Landis	503-550-7264
Vice President	Barry Hendrix	503-754-0419
Secretary	Spencer Vail	503-694-8388
Treasurer	Sandie Maki	503-694-1109
Architectural Chair	Ron Reiter	503-694-1333
Landscape Chair	Karen Siegel	503-694-2692
Security/Welcoming Chair	Janet McGarrigle	503-720-2480
Pools Chair	Packard Phillips	504-460-5025
Communications Chair	Barry Hendrix	503-754-0419

Property Manager Steve Chinn Cell: 503-312-0927
Office: 503-682-0234
Email: schinno@gmail.com

Accounting Ann Higgins 503-694-5957
Email: annohiggins@comcast.net
P.O. Box 219, Wilsonville, OR
97070

Rec Hall C Manager Karen Miller 503-524-9820
Sally Brallier 503-475-9025

CHOA Committees

Pools and Recreation Areas

Chair Packard Phillips 504-460-5025

Pool Monitors

A Neighborhood Michael & Laura Walter 503-816-0842
32233 SW Boones Bend Rd Reg & Ann Keddie 503-741-5028
1 pool-1 spa

B Neighborhood Jan Brenneman 503-694-2222
7989 SW Sacajawea Way
1 pool-1 spa

C Neighborhood Trudy Palo 503-860-6543
8298 SW Lafayette Way
1 pool

E Neighborhood Bruce Stone 503-694-2296
8105 SW Winchester Way Dennis Jablonski 503-694-5635
1 pool

F & G Neighborhood Janette Walsh 503-694-5499
7835 SW Fairway Dr Sue Kindorf 503-678-1793
1 pool

Architectural and Maintenance

Chair, Ron Reiter 503-694-1333

Landscape

Chair, Karen Siegel 503-694-2692

Lease Notification

Chair, Jan Landis 503-550-7264

Emergency Preparedness

Chair, Eric Hoem 503-694-6036

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

Our neighborhood CHOA annual meeting is held on the last Monday in April at 7:00 P.M. in the Charbonneau Country Club building.

CHOA Monthly Board of Directors Meeting

The Board meets each month in the "C" area Rec Hall on the second Wednesday at 10 AM. The monthly agenda is posted on the website before each meeting. You are welcome to come and contribute.

Charbonneau Country Club (CCC)

Administrator	Kim Hosford	503-694-2300
CCC Property Manager	Rick Schram	360-771-7998

Charbonneau Golf Club (CGC)

Pro Shop		503-694-1246
CGC, Head Pro, Office	Chris Bensel	503-694-1246, ext 5
CGC Maintenance	Danny Vandecoevering	425-606-0491

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

Alarm System	Wilsonville Lock & Security	503-682-1792
Alarm Test/Cancel	Alarm Central (test/ cancel alarm signal)	503-641-6761

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

Amenities for CHOA Homeowners

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 pool. Take a cleansing shower before entering the pool or after using the toilet.
5. Swimmer 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 pool enclosure.
11. Please take all 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. You will be provided with one key. If a pool key needs to be replaced, the owner will be charged \$8.00.

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

The pools open for use from Memorial Day through Labor Day. 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. There is no smoking in or within 10 feet of the hall.
2. Regularly scheduled meetings of committees or the Association's Board of Directors shall have precedence over other uses of the building.

3. A limit of 50 people shall prevail for any event inside the building. The homeowner must be present during the event.
4. Parking shall be confined to guest parking slots unless prior arrangements have been made with individual residents for the use of their driveways. Parking on the streets is not allowed in Charbonneau. Carpooling is encouraged.
5. Reservations for the Rec Hall do not include the pool area or swimming rights unless special permission is given by the CHOA Board or Rec Hall Manager.
6. If permission is granted to use the pool, wet bathing suits, etc. will not be allowed in the building. Standard pool rules shall apply and be enforced by the homeowner.
7. The understanding is that the furnishings and equipment are to be used with reasonable care; any damage must be reported.
8. Before leaving the building after any event, the homeowner shall be responsible for cleaning up, replacing furniture as found on arrival and turning off the lights and fans.
9. Any equipment brought to the Hall for an event shall be removed before leaving the building.
10. All garbage must be removed from the area by the homeowner and not dumped in the restroom garbage container.
11. Unless specifically authorized in advance by CHOA's Board, the Hall may not be used for commercial purposes.
12. Use of the back patio is strictly limited to the concrete slab and caution should be given to errant golf balls. Insure door is locked upon leaving.
13. If alcohol is consumed during your event the homeowner who is requesting the room is responsible and liable, before and after the event for any of their guest who become intoxicated and any of their actions
14. Upon approval of your request, you will be required to sign this agreement that states any damage by a guest will be solely the responsibility of the homeowner requesting the room.
15. The homeowner who is requesting the room is responsible, before and after the event, for any of their guests who become intoxicated and any of their actions.
16. Drop this signed agreement with attached \$200 cleaning deposit check in the box on Boones Bend Road labeled CHOA.
17. Cleaning Deposit check of \$200 will be destroyed if Rec Hall C left in good condition.
18. Upon acceptance of the request, the entrance code will be given to the homeowner.
19. By signing this agreement, the homeowner acknowledges that he/she has read and understands these rules and regulations and will comply with them.

Murphy's Green

A putting and chipping area is available for use of Charbonneau Residents and Charbonneau golf club members.

Charbonneau Fitness Center

A small fitness facility, located in the Village Center, has been established by a generous grant from a resident of Charbonneau. It now 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.

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 13 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 RV storage yard
- The Marina
- The Tennis 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 telephone: 503-694-2300.

A resident desiring to reserve and use the Clubhouse 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 <http://www.hoatown.com/Charbonneau/>.

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 warm up 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 Turn*” 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. It has two indoor tennis courts and two lighted outdoor courts. 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.

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 located 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 on line 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

Other Associations

Each year the 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.

French Prairie Living-Local Publication. For information contact Sharon Porter at 503-881-9327 or Sharon.Porter@N2pub.com. It is delivered to your Charbonneau residence at no charge.

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 of 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 location. 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. 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," "super white," "snowbound," and "extra white" may be used as a trim color with any of the color schemes
2. The approved colors called "pearly white," "snowbound," and "extra 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
3. Garage doors may be painted the house color or trim color at the discretion of the HOA-AC.
4. 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
5. 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.

6. 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.

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 at 10am. 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 (includes swimming pools, landscaping, irrigation, and Rec Hall-C).
2. Landscaping and maintenance for CHOA common areas.
3. Common area path lighting and sensors, (the light bulbs they control) on individual homes and garages.
4. Administration of CHOA expenses.
5. Repair and replacement of walkways in common areas.
6. Cleaning of gutters (but not down spouts) once per year.
7. Maintenance of mailboxes; keys are obtained from the Post Office.
8. Security System monitoring.
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.

The homeowner's trust account covers homeowners contribution to the expected cost of exterior painting.

Each homeowner has a right to add to their trust account at any time or to make payments that exceed the assessment for that purpose. Interest earned on these funds is credited to that account and reported to the homeowner at the end of the year. Any income tax liability resulting is the individual's responsibility. Such monies will only be used as indicated above, and in the event any costs exceed funds accumulated in one's trust account, the difference is billed to the homeowner.

Funds in the trust account may not otherwise be withdrawn and will be transferred in escrow to a new owner upon sale of the property.

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

The CHOA Bylaws direct the Board to purchase insurance covering all buildings and liability for CHOA. This policy (currently from State Farm) has been in force since the property was constructed. Documents are available by request.

Property Coverage

The policy protects all real property (buildings) from fire, smoke, theft, vandalism, and other causes of loss which are listed in the policy. Building coverage covers all real estate including roofing, walls, flooring, counters, built-in cabinets, and fixtures. Coverage is on a Replacement Cost Basis. Each year the policy adjusts the coverage for inflation, so your home is always protected for its full replacement value.

The Board has also purchased Earthquake coverage to protect all buildings from damage due to an earthquake (see "About Deductibles" below).

Glass Breakage by Golf Balls

CHOA's policy has a special coverage that pays 100% of the cost to replace windows that are damaged by golf balls. If your window is damaged by a golf ball, call the property manager. Note: A covered loss to windows by other than golf balls are subject to the policy deductible (\$10,000.00). Note also that CHOA is not responsible for the cost of glass upgrades.

Liability Coverage

CHOA carries a \$2,000,000.00 General Comprehensive Liability policy.

The Owner's Responsibility

Each unit owner should be aware that CHOA's insurance (described above) applies only to the structure or building. You should obtain insurance coverage through the agent or company of your own choice for:

1. The first \$10,000.00 of building damage.
2. Damage or loss to household goods or other personal property or contents.
3. Personal liability coverage for your acts and activities in or on that portion of the premises coming under your ownership and control.

You should inform your agent as well as CHOA's agent of any changes in building square footage to be certain there is adequate insurance to provide replacement.

The Board has decided that in the event there is duplicate coverage of CHOA's policies and a homeowner's policies, CHOA's policies shall be considered primary (Board Resolution adopted September 2013).

What Is Not Covered

For a complete list of exclusions and limitations (see our website www.choaonline.org) or call our Insurance Agent in the (see "Who to Call").

Submitting a Claim

1. Glass Breakage-call our property manager (see "Who to Call").
2. Building Damage-call our property manager.
3. Liability Suit-call our insurance agent directly (see "Who to Call").

Deductibles

The following is an exception from CHOA's Insurance Resolution, adopted in September 2013:

Deductible or Other Uninsured Loss.

CHOA's Declaration and Bylaws do not specifically establish who is responsible to pay the deductible amount under CHOA's property insurance policy in the event of a loss. As deductible amounts increase in the insurance industry, it becomes more important for CHOA to establish a rule determining who is responsible to pay the deductible. After considering its options, the Board has determined that the best rule is to allocate the deductible to the party who is responsible for maintaining the damaged property under CHOA's Declaration and Bylaws. This method is fair, predictable, avoids involving CHOA in determination of negligence, and discourages Owners from filing numerous small claims, which can adversely affect CHOA's insurability. The term "deductible" includes both the deductible portion of an insured loss and a loss that is not insured when not required to be insured under the terms of the Declaration or Bylaws. The Board adopts the following rules for allocating the deductible:

1. **Responsibility for Deductible Follows Responsibility for Maintenance.** The deductible amount under CHOA's property loss insurance policy shall be paid by the party (parties) with responsibility for maintenance, repair, and replacement of the damaged item(s) without regard to whether the loss may have been caused by the negligence of any party. Since CHOA is charged with maintenance, repair, and replacement of the common areas, and individual Owners are charged with maintenance, repair, and replacement of their individual units, CHOA will pay the deductible with regard to damage to the common areas, and individual Owners will pay the deductible for damage to their unit.
2. **Allocation among Several Parties.** If loss occurs to more than one Unit, the deductible amount under CHOA's property loss insurance policy shall be allocated between or among the parties in proportion to their total respective losses.

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.

Keeping Premiums Low

State Farm gives a discount to associations with fewer claims. You can help keep premiums low by making CHOA aware of any hazardous situations.

CHOA Guidelines

Security Systems

Each home within CHOA was built with a single centralized security system included to monitor for fire, smoke, and unauthorized intrusion.

Connection to the system was originally via land-based telephone lines only. However, over the years owners may have modified or disabled some or all of their systems' components. Because of advances in technology landlines are no longer mandatory, i.e., dedicated wireless monitoring options are available.

CHOA is responsible for selecting a monitoring company and paying for monitoring the system that was installed by the original developer. CHOA is currently contracting with Wilsonville Lock & Security to provide monitoring. The components of the system within any specific unit are the property and responsibility of the owner. Questions or concerns about the adequacy of your system and how it functions should be directed to Wilsonville Lock & Security at 503-682-2323.

There is no Board requirement that you have a functioning security system. If the existing system is upgraded or replaced, it is the homeowner's financial responsibility to do so.

Other Security Measures at Charbonneau

Charbonneau Country Club (CCC) also contracts for supplemental security patrolling with a private company, First Response, Inc. This is a private service of evening and early morning inspection patrol. It is NOT a police service. The on-duty officer can be contacted via First Response dispatch number: 503-207-5300. (Press "1" immediately after you hear the first menu option and wait for the dispatch operator to answer.)

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 over repairs and replacement of all aspects of their home, from the exterior siding, 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 affect the best operation between CHOA and its grounds maintenance contractor, it is requested that residents channel all requests through the Property Manager. Do not give 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.

Please go to “CHOA Landscape Policies” beginning on Page 32 of the CHOA’s Bylaws, for a more complete, up-to- date explanation of CHOA’s landscaping policies, procedures, and forms.

Parking

Because of our narrow streets, on-street parking is prohibited throughout almost all of 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. Members may not park in front of garages or in driveways, paths, or alleyways if it hampers maximum access to

these areas. For parking in excess of 24 hours complete a parking permit and display on dashboard (see our website www.choaonline.org) for the form.

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 or loose on the golf course at any time.

Pets must be on leash at all times 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

There is 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 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 or ccoffice@teleport.com or ccc@teleport.com.

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