



NORTHBROOK CONDOMINIUM ASSOCIATION

COMMUNITY HANDBOOK

JANUARY 2010

***Everything you wanted to know about Northbrook . . .
but didn't know who to ask.***

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Welcome from your Board of Directors

Northbrook is an association of homeowners organized into the Northbrook Tax District and the Northbrook Condominium Association, Inc. Although each of these two entities is governed by its own Board of Directors, administers its own areas of responsibilities and enforces its own set of rules and regulations, they are concerned about the same contiguous parcel of land and group of people known as Northbrook.

Neither “Tax District” nor “Condominium” describes a piece of property or a type of building but a type of ownership. Rather than owning the land and building outright, the Northbrook owner basically holds title to his or her cube of airspace bounded by walls, ceilings and floors. The buildings and land upon which they are built are shared with all other owners. Thus, unlike the traditional house or apartment, Northbrook is our communal home. It belongs to all of us.

This type of collective ownership, known as the common interest community, has many advantages over more traditional forms of habitation. It also presents each of us with challenges. Together we shall share in Northbrook’s success and its hardships.

One aspect of our common ownership that is essential to success is cooperation. Each resident, both owner and renter, has a responsibility to abide by the rules and regulations of Northbrook, to maintain an attractive appearance of the common areas and facilities, to observe an atmosphere of gracious living and to **become an active and contributing member of the community.**

This handbook was developed to provide insights and serve as a resource of information about Northbrook, its Tax District and its Condominium Association. It is expected that all residents may thereby better understand the nature and workings of our communal home and how to actively and effectively participate in its affairs.

Knowledge of and adherence to the policies, guidelines and rules and regulations by all residents is the key to successful and enjoyable living in our lovely community.

Welcome to Northbrook!

The Northbrook Board of Directors

1. Introduction

Purpose of this Handbook

The purpose of this handbook is to familiarize the resident of Northbrook with the site, its government and administration, maintenance responsibilities, policies, procedures and rules and regulations. Also included in the text are descriptions of insurance policies, maintenance tips and safety suggestions. The back cover of the handbook provides information about your Board of Directors, Management Company and other useful names and numbers.

Description of the Property

Northbrook, located on Main Street (Route 25) in Monroe, Connecticut, can best be described as country living in the center of town. Main Street is the main retail and commercial thoroughfare in Monroe and, as such, provides Northbrook residents with ready access to as wide a range of shopping centers, merchants, banks, restaurants etc. as can be found anywhere. It also provides a convenient drive to major Connecticut highways such as Route 8, I-84, I-95, and the Merritt Parkway.

Northbrook owes its serene residential character to a number of contributing factors. The site of 151 acres, which houses 319 condominiums in 84 buildings, is completely surrounded by woodland. It's topography of gently rolling hills allowed for cluster type development. Clusters of buildings can be found on arterial side roads, circles and dead end streets. Groups of buildings have been tucked into isolated glens or behind treed knolls such that each area forms its own little neighborhood.

Northbrook's list of community facilities is impressive. There is a 5000 square foot clubhouse, two swimming pools, an outdoor spa, tennis courts and maintenance shop. The site also has several large ponds with nature walks along the perimeter.

2. Northbrook Condominium Association and Tax District

The Northbrook Condominium Association, Inc., formed in 1984, is a non-stock corporation organized under the laws of the State of Connecticut. Its members are the owners of Northbrook units. Its governing documents, the Northbrook Declaration and By Laws describe the property, the units, and the Association's rules and regulations. These documents are given to each purchaser of a Northbrook condominium unit --- usually at closing.

This handbook summarizes much of the information contained in these documents but is not intended to replace them. Owners should review the Association's legal documents and keep them as part of their permanent records

The Northbrook Tax District is a legal type of government. It was created in the mid 1980's under chapter 105 of Connecticut General Statutes. Its members are the residents as well as the unit owners.

Each entity, the District and Association, has its own Board of Directors, budgets and legal responsibilities. The Association Board of Directors is a 5-member group. Each year three members are up for election. Of the three, the top two in terms of votes received will have two year terms; the person who receives the least amount of votes of the three, will receive a one year term. Annual meetings of the Association members are usually in May. Elections are held at this meeting and the ownership is presented with the budget adopted by the Board. This fiscal year is July 1 to June 30.

The District also holds its annual meeting in May. However, the Tax District Board of Directors must be re-elected each year. The voters are also required to approve the annual budget, which commences on July 1.

The Association is responsible for the administration, maintenance and upkeep of the common areas which excludes the "units" and the areas maintained by the Tax District. Common areas include the building exteriors, and the landscaped walkway and parking area immediately adjacent to the units. To fund these responsibilities, the Association assesses monthly common charges to all units.

Both the Association and Tax District Boards of Directors enlist the aid of volunteer advisory committees as required, such as the Grounds Committee, Building Committee, Social Committee, Rules Committee and Website Committee. These committees have administrative charge over certain aspects for the areas under their review. Reference is made throughout this handbook to a number of standing committees. If you would be interested in serving on a committee, please contact a Board member or the Management Company.

The Tax District was organized to perform traditional municipal services such as maintenance and lighting of the roads; for maintenance and upkeep of the recreational facilities, ponds and open space areas; for erosion control, and for sanitary and refuse removal. To fund these services, the district charges each unit with quarterly tax assessments.

Lastly, every resident at Northbrook is a resident of the Town of Monroe and directly or indirectly pays property taxes to the Town. As a Monroe resident you are entitled to most municipal services. For example, Monroe provides police, fire and ambulance service.

Together, the Association and District maintain all Northbrook areas other than the units' interiors, which are the maintenance responsibility of the homeowner.

3. Northbrook Insurance Information

It is the intent of this section of the handbook to provide a brief overview of the insurance coverages maintained by the Northbrook Condominium Association and Tax District. Northbrook's master insurance policy contains approximately 40 pages of information and a detailed analysis is not possible. This section, however, should provide the owner with information he or she can share with their own insurance agent when obtaining their individual unit owner policies. Agents representing the individual owners are also encouraged to contact the Management Company should any additional information be required.

In addition to many specialized policies such as workers compensation, fidelity bond coverage, director and officers insurance and the like, there are two specific master policy coverages that have a direct effect on the types and amounts of insurance homeowners ought to purchase. These two coverages are known as property loss coverage and liability coverage and are described below:

A. Property Loss: Northbrook's insurance provides the Association's property coverage on an "all risk" basis, excepting a few specific perils such as earthquake, flood, seepage and wind blown water without exterior structural damage. (This means, for example if a storm blows water up under the eaves and it gets inside the unit, the damage is not covered, vs. a storm where the shingles are blown off and water damage results.) For insurable losses, the damaged property will be restored to original condition (including inflation). It does not cover your personal property or improvements that have been made to the unit. Any loss to unit betterments added at original sale or at a later time would not be the responsibility of the condominium association or its insurance carrier.

For example, take a worst case scenario where a unit burns to the ground. It would be rebuilt by the Association's insurance including sheetrock, paint, carpeting, appliances and other amenities offered at time of original sale, etc. Improvements that you or previous owners have made such as upgraded carpets, wall paper, etc. would not be covered. Personal property such as furniture, clothes, jewelry is also outside the coverage provided by the Association.

B. Liability Coverage: The Association's policy provides owners protection from lawsuits that originate from bodily injury, personal property damage or personal injury that might arise out of, for example, someone falling. The Association's coverage provides for \$3,000,000 in aggregate in such liability coverages.

At the present time the Association's basic policy is written by a large insurance company, specializing in condominium communities. Homeowners policies for condominium owners are called "Homeowners #6" (or "H.O.6") policies. Many types of endorsements or options are possible with homeowner policies but two you should discuss with your agent are "Loss Assessment" and "Improvements and Betterments." Contact the Management Company for details.

- Loss Assessment provides protection should individual unit owners be required to make up the difference between a successful liability lawsuit against the Association and Association coverages.
- Improvements and Betterments provides coverage for property damage where you or a previous owner has made improvement to the unit that would not be covered by the Association's policy.

4. Payment and Collection Policies

A. Northbrook Condominium Association - Collection Policy

1. Common charges are due and payable on the first day of each month. Common charges must be paid by check to the “**Northbrook Condominium Association**” and sent to **Northbrook, c/o REI, P.O. Box 61685, Phoenix, AZ 85082** no later than the 15th day of the month to avoid late fees and penalties
2. Common charges not received by the 15th of the month will be charged a \$25 late payment fine and a \$10 statement fee.
3. If a unit becomes delinquent in an amount of 4 months common charges, the Association’s attorney will be instructed to commence with foreclosure proceedings. This is a very costly process which includes legal fees, collection fees and court costs, all of which will be borne by the delinquent unit.

B. Northbrook Tax District - Collection Policy:

1. The mill rate and tax obligation for each Northbrook unit will be established on July 1 for the proceeding twelve months.
2. The tax bill is due in four equal quarterly payments: July 1, October 1, January 1 and April 1. Checks made payable to “**Northbrook Tax District**” should be sent to the same address listed above for common charges.
3. Pursuant to Section 12-146 of Connecticut General Statutes, quarterly payments which are not received within one month of the due date will be charged interest at 1.5% per month, the rate established by law.
4. Any account that remains delinquent in month two may be assigned to a collection attorney with all costs of collection, including foreclosure, to be borne by the delinquent unit.
5. Any account that is more than 30 days overdue may have a Northbrook tax lien filed against the property.

5. Maintenance

5.a Maintenance and Safety of the Units –Useful Hints

Avoid Water Damage

Internal Plumbing - Inspect hot water tank, base of toilet, and caulking around tub and shower regularly for leaks. Do not turn heat off during winter vacations.

Signs of potential water heater leak are:

1. Evidence of rust on pipes coming from top of heater.
2. Evidence of either rust or water around metal base of heater.

The toilet seal may leak at anytime. To test:

1. Try to rock the bowl from side to side. If it moves, a plumber may have to be called to reset the toilet.
2. Place tissue around bottom edges and back of bowl. Flush toilet several times. Call plumber if water appears on tissue.

Shut off washing machine faucets between washings. Uses reinforced hoses on washer, and check them about every 2 years.

Learn the location of all water shutoffs and drainage valves in the event of a water break.

Avoid Frozen Pipes

Outside Faucets: Please disconnect outside hoses and shut off the faucets for those lines located in your basement. Then open your outside faucets. Failure to do so can cause pipe freezes and breaks resulting in substantial losses. Pipe breaks from frozen pipes represent one of the most frequent losses submitted to condominium insurance companies and has been one of the reasons for increased premiums. The sad fact is that many of these losses could have been avoided if residents had taken a few precautionary steps such as shutting off faucets or winterizing units. The Management Company will review losses to determine if there has been negligence on the part of any resident.

Vacant Units: If you plan to be away for a winter vacation, **do not shut your heat off**. If you're planning to be away for an extended period of time, leave your heat on **and** hire a plumber to winterize your units (including shutting off the water, opening the taps, introducing antifreeze to the traps, etc.)

Wastewater Treatment Information:

Wastewater treatment at Northbrook is accomplished through the use of septic systems, as it is throughout the Town of Monroe. Northbrook septic systems operate under a National Pollutant Discharge Elimination System (NPDES) permit that is administered by the Connecticut Department of Environmental Protection (CT DEP). This permit sets a limit on the total flow through our systems, requires a water usage report for each unit, establishes how the systems must be maintained, and defines periodic tests and test levels that our systems are required to meet.

Our septic system network consists of 85 separate septic systems. Each system serves a specific building and consists of a septic tank and a leaching field. Approximately half of our systems require the use of pumps to compensate for elevation changes between the septic tanks and the leaching fields.

The usable lives of our septic systems can be extended by controlling the water flow rates and materials discharged to the systems. The drains from all of your sinks, tubs, showers, and toilets discharge to the septic system for your building.

The following items should NOT be discharged into the septic systems:

<i>Paper towels</i>	<i>Septic system cleaners</i>	<i>Waste oil</i>	<i>Drain cleaners</i>
<i>Cat Litter</i>	<i>Anti-freeze</i>	<i>Facial tissues</i>	<i>Paint or varnish</i>
<i>Panty hose</i>	<i>Hot-tub backwash</i>	<i>Sanitary napkins</i>	<i>Dental floss</i>
<i>Gauze bandages</i>	<i>Water-softener backwash</i>	<i>Tampons</i>	<i>Photo Solutions</i>
<i>Baby wipes</i>	<i>Pesticides</i>	<i>Coffee grounds</i>	<i>Condoms</i>
<i>Diapers</i>	<i>Cigarette butts</i>	<i>Fats & grease from food</i>	
<i>Concentrated bleach</i>			

Practicing water conservation and controlling the discharge of the above substances will help insure dependable, wastewater treatment at Northbrook.

Gross misuse of your system can result in a unit owner being charged for a significant portion of the cost of a major repair or system replacement.

5.a Maintenance and Safety of Units (Continued)

Fire Prevention

Check power connection to smoke detectors on a definite schedule.

Have gas furnaces cleaned and change filters regularly.

Clothes dryers should be checked periodically for build-up of lint. When appliance is being serviced, have motor area cleaned of lint.

Fireplace chimney flues should be cleaned and inspected annually by licensed chimney sweeps.

Burn only seasoned hardwood to minimize creosote build-up.

Northbrook fireplaces are prefabricated metal fireboxes with metal flues. These units are perfectly safe when used properly. They are not designed to be a primary heating source or to accommodate large roaring fires. They also are not designed for paper log use, as these manufactured logs tend to burn at very high temperatures. A fire place grate is required and glass doors recommended.

Outdoor Cooking Grills must not be left unattended.

Charcoal grills are not allowed on wood decks (opened or closed), or anywhere there is a structure above the grilling area. They may be stored on the ground, adjacent to the rear deck.

Propane gas grills are allowed on open decks **without** roofs. If the deck is screened or otherwise enclosed, propane gas grills must be used outside. They may be stored on the ground, adjacent to the rear deck.

Natural gas grills are allowed on any open deck and screened in porches.

Propane Tanks may be stored on the rear deck, provided the deck is not enclosed (by screening or otherwise). By order of the Fire Marshall, propane tanks are not allowed on screened in decks. They must NOT be stored inside the unit, in the garage, basement, or under the deck. If the deck is enclosed, propane tanks must be stored off of Northbrook property.

Kerosene Heaters of any type are prohibited by law.

Security

If you witness anything of a suspicious nature, call the police. Basically, Northbrook is dependent on the Monroe Police Department, which patrols our streets regularly, for security. Neighborhood Watch is an important factor in helping the police with security in our community. Suggestions or comments regarding security should be directed to the Northbrook Tax District c/o the Management Company.

How to ensure Security (per Police):

1. Do not hesitate to call the police if you see anything suspicious. CALL 911!
2. Lock windows, doors and cars.
3. Keep sliding glass doors locked.
4. Be aware that screens can be readily removed.
5. Always turn bolt lock in door.
6. Notify Property Manager, police, post office and neighbors when leaving for an extended period.

Lockout: Call a locksmith if you are locked out.

5. Maintenance (Continued)

5.b Responsibilities

The Northbrook unit owner has purchased a home. Like the more traditional form of ownership, the unit owner is responsible for the maintenance and upkeep of his or her unit. Those responsibilities as well as the areas maintained by the Association and Tax District are listed below.

THE ASSOCIATION AND TAX DISTRICT have general maintenance responsibility for the following items:

Structural integrity, exterior of the building including the roof, building staining and external building repair.

Patio deck repair and staining.

Concrete foundation and walkways.

Common lights and fixtures.

Master Antenna System.

Exterior hand railings.

Lawn maintenance and snow removal.

Trash removal.

Original Window and patio door glass.

Exterior doors.

Roadway and parking lot maintenance.

Trees, shrubbery and plant beds.

Plumbing, carpentry and electrical repairs to common areas.

Extermination of bees, hornets, rodents, termites and carpenter ants, destructive to common property.

Interior structural damage to ceilings, walls and floors caused by exterior leaks.

Pool and recreational facilities.

Original Window framing and leaks. Door framing and leaks.

Common area utilities (Electric, water, sanitary, storm lines).

THE UNIT OWNER has general maintenance responsibility for the following items:

Heating and air conditioning systems.

Kitchen and bathroom appliances and cabinets.

Carpeting.

Storm doors and wooden patio doors.

Screens on windows, storm doors and sliding doors, interior doors.

Nail pops, settling cracks (in drywall) and wallpaper.

Ants, mice, silverfish

Tile and bathroom caulking.

Interior light fixtures.

Interior plumbing.

Unit owner's plantings.

Damage to common area property caused by the Unit Owners.

Stains on ceiling, wall and carpeting.

Front steps leading to Units.

Snow and ice from front steps and rear decks.

Maintenance and repair of mailboxes and replacement keys

Replacement windows & screens

5.c How to Obtain Maintenance Service

To obtain service from the Association or Tax District (it does not matter to which entity the request is addressed), please follow the procedures defined below:

1. Emergencies: Emergencies should be reported immediately to **REI Property Management at 203-744-8400**. Emergencies would include things as broken water pipes, sewage backup, a broken step or other items that could result in imminent injury or damage to property.

Fire, medical emergencies, crimes and the like should immediately be reported to the appropriate town agency numbers for police, fire and ambulance which are listed on the back cover of this handbook.

2. Regular or Routine Maintenance Needs: Regular or routine maintenance such as roof leaks, landscaping, rotted wood and the like must be made by submitting written service requests. Service request forms are available from the management company, at the maintenance office, clubhouse or on our website. Written requests are required to better organize, schedule and report on work in progress. **They should be mailed to Northbrook c/o REI Property Management, at the address shown on the back cover of this handbook or placed in the drop box at the clubhouse, or submitted through our website. Keep a copy for your records.**

The priorities with which work requests and several programs are performed are determined by the property manager under the budget, policies and guidelines installed by the Board of Directors.

6. Building Exteriors Information

A. Maintenance and Repairs: Exterior maintenance and repairs of the buildings are the responsibility of the Condominium Association. Northbrook is on a maintenance cycle with a portion of the buildings addressed each year. Usually, siding and trim repairs are done when an area is scheduled for maintenance unless watertight integrity is affected. Unit owners may not paint building exteriors except waterproofing decks and painting front doors with current approved materials and color.

B. Decks and front entrance doors: Decks and front entrance doors are, at a minimum, water sealed or painted with each maintenance cycle by the Condominium Association. Unit owners who wish to seal decks or paint doors outside the normal cycle must use Association approved materials, and contact maintenance office for additional information.

C. Storm doors, storm windows, and deck extensions, other exterior building modifications: Storm doors are the responsibility of the unit owner to install and maintain and the door must conform to Association standards. Check with the Management Company and/or the Northbrook maintenance office for storm door/storm window specifications. General cleaning, snow removal and day to day maintenance of decks, unit stairs and stoops are the unit owner's responsibility.

D. Damage to screens and glass is the responsibility of the unit owner except when caused by an independent external source other than the unit owner. **Original** doors and windows with condensation between panes will be replaced by the Association when visibility is significantly affected. The insulating effect of double pane windows is not affected by slight interior condensation.

E. Leaks: Leaks originating from outside a unit, such as a roof, basement or sanitary leak, will be repaired by the Association. Damage to the inside of a unit because of exterior leaks will also be repaired by the Association with the following exceptions noted:

- Damage to finished basements is the responsibility of the unit owner.
- Damage to special wall coverings or floor coverings such as wallpaper or custom paint is the responsibility of the unit owner.
- Damage to personal property of the unit owners will not be covered by the Association.

7. Building Committee Policies and Practices

7.a Policies and Practices

No unit owner shall make any structural addition, alteration or improvement in or to his unit or to common areas without prior written consent thereto from the Architectural Control Committee. “**Variance Request**” forms may be obtained from, and submitted to, the Management Company’s office in the Northbrook Clubhouse or on our website. The Committee should respond to the variance request within 45 days after it is received. The Committee will receive approval of the Board before issuing written consent.

Application for limited changes in a building or area may require written reaction of nearby (50 yards) neighbors to the proposed change. These reactions will be considered along with the Committee’s basic standards and judgment in reaching a decision.

Appropriate sketches should be attached to the **Variance Request** showing both top and side elevations of the modification. If the modification involves permanent structural changes such as deck extensions, the sketch must also show construction detail such as footings.

This variance request may be obtained either from the maintenance office, the Management Company or our website.

The Building Committee and the Board of Directors have the authority to require unit owners to remove, at the owner’s expense, and to restore to its original condition any change which has been made or commenced, that does not conform to standards and/or rules set up by the Condominium Association’s procedures.

Upon approval in writing by the Building Committee of a requested change, the unit owner will be responsible for:

1. Obtaining any necessary building permits from the Town before construction starts. A building permit must be visibly displayed while work is in progress, a copy of which must be delivered to the Board of Directors for deposit in the unit’s file.
2. Notifying the committee when construction or installation has been completed so that inspection for conformity may be made by the committee/superintendent and/or the management.
3. Verifying that all contractors are insured and licensed. The Board of Directors may require proof of insurance and license.

IMPORTANT: By order of the Town & State Fire Marshal, Northbrook lower levels (basements) cannot be used, advertised, rented or sold as having bedrooms in the lower level.

In addition, the Connecticut Dept. of Environmental Protection has ruled that **there may be no more than two bedrooms in any Northbrook Condominium unit.**

7. Building Committee Policies and Practices (continued)

7. b Administrative Policies

1. Permanent changes made to buildings before these regulations were adopted cannot be removed by the Committee or the Board of Directors.
2. Such changes do not serve as examples to justify similar changes requested after the regulations.
3. The Committee has developed specific standards which have been approved by the Board. The Committee does not make or consider exceptions to these standards.
4. Requests for changes which are not directly covered by the standards are recommended by the consensus or majority vote of the Committee and approved by the Board of Directors.
5. A unit owner may request an appeal of a Committee decision to the Board by written application. If a decision is appealed, the Board should ask the Committee to review its recommendations and report at the next regular Board meeting.
6. In the case of a violation, the Committee may request the Board to impose a fine on the offending owner and, if not paid, place a lien on his unit.
7. The Board of Directors has the right to overrule any Committee decision.

8. Building Committee Standards

A. **Deck Enlargements** will be considered. However, the structure, including steps if any, must remain within the adjacent walls of the buildings. Design and color of the new structure must conform to the rest of the building. Support footings must be concrete extending below frost line. A building permit must be obtained.

B. **Deck Screening** will be considered only where deck is located entirely under the roofline of the building. Survey of neighborhood reaction is required before consideration. Consultation with the committee is required. **Deck Roofing** and/or **Enclosure** will be considered but approval must be obtained, and town building permits are required. Northbrook Policies and Procedures must be followed. Contact the Management Company or the Board of Directors.

C. **Addition or relocation of doors and windows** will be considered. In the Committee's judgment, changes must not significantly change the architectural integrity of the unit. Windows must be the double-hung type.

D. **Storm doors** may be installed. Please contact the maintenance office for approved design and color.

E. **Small (4") exhausts** through exterior walls, in suitable locations, will be considered only for dryers. **Kitchen exhausts** must meet fire department and electrical code requirements. **Attic fans** will be considered on an individual basis.

F. **Window awnings** are not permitted. **Deck awnings** will be allowed subject to approval of a variance application.

G. **American flags on poles** 6 feet or less may be attached to the front porch of the unit with suitable brackets. Erection of flagpoles on common or lawn areas is not permitted, and those on unit must not interfere with common areas.

H. Miscellaneous

1. Erection of external **T.V. or radio antennas** is not permitted without Board approval. Satellite dishes will be allowed only on rear decks and only with Board Approval. This restriction was instituted in January 2006. Satellite dishes installed elsewhere, prior to that time, have a non-conforming-use status. The dish may stay in place only until the resident occupying the unit, as of January 2006, vacates the premises. At that time the dish must be removed at the unit owner's expense.

2. Materially changing the **color** or any exterior surface, including decks, stairs and front porches, is not permitted.

3. **Additional entrance lights** and flood or spotlights will be considered. Flood or spotlights may be used only if there are no neighborhood objections.

I. **Under deck latticework** is permitted but approval must be obtained and Northbrook developed Policies and Procedures must be followed. Contact the Management Company or the Board of Directors.

J. **Garbage disposal units** are not allowed.

K. **Skylights** will be considered but must be fixed (non-opening) variety and permission must be obtained from the Board of Directors.

L. **Window fans and window air conditioning** units that protrude beyond the plane of the window screens are not allowed. Freestanding A/C units may be purchased that stand inside a room and exhaust through a window, but do not protrude outside the building.

9. General Rules and Regulations

Before listing the general area rules, the following definitions may be useful:

“**Common areas**” consist of all portions of the condominium other than the units. Each unit owner may use the common elements in accordance with the lawful rights of unit owners, and as otherwise provided. The common elements shall be subject to mutual rights of support, access, use and enjoyment of all unit owners.

“**Limited common elements**” are the driveways leading to the garages of each unit, the front steps leading to each unit, and the front and rear decks. The use of limited common elements is restricted to the unit to which they lead.

9.a Grounds

1. Lawn ornaments of any kind are not allowed.
2. Belgian Block, or Red Brick Installed on Edge, may be used as an edging between grassy areas and those areas planted with flowers or shrubs. No other edging materials are permitted.
3. Retaining Walls may not be installed without approval of the Board of Directors.
4. Residents are encouraged to add shrubs and flowers in front of their units, and are responsible for the care and weeding of such. Prior to any tree planting, a plan must be submitted to the Grounds Committee, due to the underground wiring cables and the need to maintain ease of access for the lawn mowers. The common water supply spigots may be used to water flower gardens, shrubs, trees and lawns
5. Cleaning and snow removal of the front steps leading to the unit are the responsibility of the owner or resident.
6. Vegetable gardens are not allowed.
7. No swimming, boating or ice-skating is allowed in the ponds of Northbrook.
8. Bird feeders and birdhouses are permitted at the edge of the wood line, at least 25' away from any unit. If the wood line is closer than 25', bird feeders are not allowed.

9.b Pets

1. You may own one pet per unit. Animals, dogs or cats, are not permitted to roam. They shall be leashed at all times and be accompanied by the owner. They may not be tied to any part of the building, front or back. The leash may not exceed 20 feet in length

NOTE: Dogs roaming are a violation of the State Statutes and Town of Monroe ordinance.

2. Each pet owner is responsible for removing his or her animal's waste from the common element. Northbrook's roadside disposal boxes may be used.
3. Any pet causing or creating a nuisance or unreasonable disturbance can be permanently removed from the property upon **3 days notice** from the Board of Directors, it's acting agent or representative committee.
4. No animals of any kind may be bred in Northbrook.

9. General Rules and Regulations (continued)

9.c Decorations

DECORATION OF BUILDINGS IS LIMITED TO FRONT AND REAR DECK AREAS, ONLY

1. Flower pots and planters may be placed on front porches and on rear decks. They may not be placed exterior stairs, the grounds (lawn & mulched bed areas) on retaining walls, in the driveway, on steps at the driveways' edge, walkways or in any other common area.
2. No flags or pennants, other than the American flag, may be displayed. The American flag is to be mounted and displayed only as specified under Building Committee Standards, Item 7. It may not be hung against a wall of a unit, porch or deck.

3. Holiday Decorations

All holiday decorations are limited to the front porch and rear deck of your individual unit. This does not include exterior stairways, which must be kept clear for safe egress. Holiday decorations are not allowed in the common areas. Decorations are not permitted in the front planting beds, on any shrubs, in the lawn area or attached to any trees. Within close proximity of your unit, you may have holiday lights on trees and bushes.

Potted plants wreaths, and other wall decorations will be permitted only on front porches and rear decks. Flags (other than the American Flag) will not be allowed. Christmas decorations may be installed after Thanksgiving and must be removed by January 15th. Other holiday decorations may be displayed only from one week before until one week after the day of the holiday.

9.d Refuse

1. Rubbish, debris, and any unsightly refuse shall be kept in **appropriate containers with covers that fit the containers**, to be **picked up on Mondays**. Containers are not allowed out until Monday a.m. at the earliest, and must be returned inside your unit by Monday evening at the latest. **Plastic bags are not appropriate containers for any food type garbage.**
2. Your recycling container ("blue box") should be placed at the curb for pickup early Tuesday morning, and removed Tuesday evening, at the latest. At all other times it is to be stored inside your unit.

The **Town of Monroe (Public Works)** will pick up any old furniture, refrigerators, tires, etc. **Call 452-5437** and/or watch your local newspaper for designated times.

9. General Rules and Regulations (continued)

9.e Television

The entire complex is wired for cable. Residents are responsible for their own cable arrangements and service. Individual antennas may not be attached to any exterior portion of the buildings or common area. **A variance request may be submitted for a satellite dish.** However, satellite dishes will be allowed only on rear decks and may not be attached to, or overhang, any common area. A satellite dish installed elsewhere before January 2006 may remain only until the resident occupying the unit, as of that date, moves. It must then be removed at the unit owner's expense. A master antenna system providing limited channel coverage is also available.

9.f Miscellaneous

1. Draperies, Blinds or Curtains must be installed by each unit owner or resident.
2. Outdoor Patio Furniture is allowed on lawns only while in use. When not in use it must be brought inside the unit, or stored on or under the deck.
3. Snow shovels, brooms, garden tools, and similar items may not be stored on front decks.
4. Children's toys, bikes, and any other recreational equipment must be brought in the unit each day, not stored under the deck at any time.
5. Skateboarding is not allowed on any property in Northbrook.
6. Mini bikes, go-carts, power scooters, etc. are not permitted.
7. The drying or airing of laundry, rugs, etc. is not allowed on the outside of the units. This includes front porches and rear decks.
8. No Signs of any type (including, but not limited to, "For Sale" and "Security" signs) may be placed on unit walls, vehicles, mailboxes, or in unit windows, or any common element or area.
9. Firewood may be stored in the garage and or under the deck (off the ground), but NOT against the building.
10. Garden Hoses must be stored inside the unit, or on a hose reel mounted on a wall (or placed) near the unit owner's water spigot. If this spigot is located between adjacent garage doors (and upon agreement of the residents who use those garage doors), one hose may be stored on a "wheeled" hose reel, immediately adjacent to the spigot. In this case, the hose and reel must be moved inside the unit during the "snow season".
11. No Ball Playing, or similar activities, on roads or in the parking areas.
12. Tag Sales (except those sponsored by Northbrook) are not allowed.

10. Restriction on the Use of the Units

- A. Each unit shall be occupied as a residence.
- B. No industry, business, trade, occupation of any kind (commercial, religious, educational or otherwise) may be conducted or permitted.
- C. No noxious or offensive activities will be carried out in any unit nor will any activities be carried out which will be a nuisance or annoyance to other occupants.
- D. Residents are responsible for the actions of their guests, movers, trades-people and pets, with the owner of the unit liable for his tenant and the aforementioned.
- E. Any electrical, plumbing or interior structural changes within a unit must be done by a licensed contractor and the owner is responsible for appropriate building permits.
- F. Kerosene heaters are prohibited from the unit as per the fire code.
- G. Renters must comply with the Declaration, By-Laws, and Rules and Regulations of Northbrook Condominium Association; and Investor owners should advise their renters of such requirements. The Association will hold the owner responsible for the actions of his or her tenant.
- H. Investor owners shall provide a copy of the lease or rental agreement to the Association.
- I. Only an entire unit may be leased. **Any lease for less than 12 months is considered a transient use and prohibited.**
- J. Investor owner shall provide a copy of the Northbrook Community Handbook to its tenant. Additional copies may be obtained at the Northbrook Maintenance Office, from the Management Company or on our website.

Town Responsibilities:

As a resident of Northbrook, you are a citizen of the Town of Monroe and are entitled to receive such services as fire, police and ambulance. Medical emergencies, fires and criminal activities ought to be reported directly to Monroe Emergency Services; dial 911.

“I’m Not Sure” Responsibilities:

Sometimes, living in a condominium can lead to situations which can best be described as “gray areas”. For example: doorbell, insulation, water damage to your ceiling when it rains, flooded basement, suds backing up into a washing machine, etc.

When a resident encounters such concerns, they are best served by contacting the maintenance department or Management Company.

11. Motor Vehicles

A. Only currently registered motor vehicles driven by licensed drivers may be driven on Northbrook roads. Riding of mini-bikes or any unregistered motor vehicle is not allowed within the confines of Northbrook. Violations shall be subject to a fine.

B. All motor vehicles shall be subject to these motor vehicle rules and regulations as well as rules and regulations promulgated by the Town of Monroe and the State of Connecticut.

C. All vehicles must be in operative condition.

D. Inoperative (Unused for 2 months) motor vehicles must be kept in the vehicle owner's garage. A violation of said rule shall result in the vehicle being towed out at the owner's expense, after a 24 hour warning is affixed to the vehicle window.

E. Commercial vehicles are not permitted parked outside overnight. Any vehicle with any one of the following is considered to be commercial:

- Commercial registration
- Commercial lettering (letters or numbers)
- Ladder rack
- Construction or emergency lights
- Tool boxes mounted inside or outside the bed of the truck
- Storage of construction equipment and fuel storage tanks
- Any vehicle with a gross weight in excess of 10,000 lbs.

F. Any vehicle larger than the standard size, length and width may not be parked within the common area without the express written permission of the Board of Directors at any time.

G. Speeding and reckless driving (burning rubber, etc.) is not permitted at any time.

H. All vehicles must park in designated areas. No vehicle may be parked so it takes up two spaces or in any manner prevents the full use of all parking spaces within the confines of Northbrook.

I. Excessive noise, i.e. revving of engines, loud mufflers, or other unreasonable noise shall be prohibited.

J. All vehicles which are not operated or parked in conformance with these rules and regulations shall be deemed vehicles "left without authorization" under Connecticut General Statute Section 14-145, and shall be immediately removed from Northbrook, except as otherwise provided for in these motor vehicle rules and regulations. All costs of removal and storage are the responsibility of the owner of the vehicle and/or the unit owner.

K. Common water supply is not to be used to wash vehicles.

L.. Non-motorized trailers rigged to be towed behind vehicles are to be stored only in garages.

12. Roads and Parking

1. Soliciting is not permitted on any part of the property unless a written request has been approved by the Board.
2. The speed limit on all roads is 25 m.p.h. or as posted.
3. All persons will comply with State of Connecticut laws, Department of Motor Vehicle regulations, and applicable local ordinances at all times on all roads, drives and property.
4. Overnight parking of commercial vehicles is prohibited.
5. The use of a unit's driveway parking space is restricted to use by residents and/or guests of that unit.
6. Parking areas shall be used for no other purpose than the parking, loading or unloading of currently licensed motor vehicles.
7. Vehicles may not be parked in such a manner as to block or impede access to garages, fire hydrants, mailboxes, sidewalks, fire lanes, or so as to impede the two-way flow of traffic. No parking at any time is permitted on narrow sections of the roads.
8. Vehicles in violation will be towed, after reasonable effort has been made to contact the resident or person to whom the vehicle is registered. In addition, following notice and hearing (if requested), a \$50 per day fine may be levied against the resident or person to whom the vehicle is registered.
9. Parking areas may not be used for vehicle storage. Vehicles that are not in use for long periods of time must be stored off site.
10. Vehicles for sale are not allowed with signs on them on Northbrook property.
11. No driving or parking of any vehicle on the lawn areas.
12. Personal Parking – Primary parking spaces for each unit are the unit's garage and driveway. Limited additional parking spaces are located near most units. Residents of a unit should not occupy more than one of these additional spaces. If necessary, park in one of the more remote parking areas.

13. Automotive Repairs

Minor repairs are to be done in your unit's driveway within one day and only to registered vehicles. Do not bring your friend's car in to repair. Keep all parts and tools out of adjoining parking spaces, and do not block drives and roads.

All vehicles under repair must be attended by the owner at all times unless all tools, parts, chemicals, etc. have been removed from the area. Battery charging is to be done with the battery removed from the vehicle and off of common grounds. Use care and be responsible.

Work being done should be done as quickly and neatly as possible. When a break from the repair is needed, the area must be cleaned up, the hood and trunk closed, and tools put away.

Proper cleaning of the area is the unit owner's responsibility. This includes the removal of any fluids spilled or leaked onto the ground. "SPEEDI-DRY" or similar clean up materials and sweeping of the area after any spillage is required. Proper disposal of oil and other fluids is required. The dumpsters or the surrounding woods are not proper places to dispose of automotive chemicals. You must take these to a garage for proper disposal. No foreign material (paint, anti-freeze, etc.) can be discharged into the storm sewer drains.

Motor vehicles on jack stands may **NOT** be left unattended.

Violation of any of the above rules will result in a fine plus all costs to clean up or repair common areas. Because Northbrook is partially a protected wetland area it is extremely important not to allow chemicals to get into the storm sewer drains.

14. Automotive Rules Enforcement

- A. All asphalt drives, roads, and parking areas are part of the Northbrook Tax District. As such, violations of the rules of the Tax District are subject to a fine of \$50.00 per day of violation.
- B. Failure to comply with the above rules and regulations will result in a warning, a fine or a fine and towing as set forth herein. Owners are responsible for the non-compliance of visitors and/or guests and will be fined accordingly.
- C. Fines may be appealed within ten (10) days of the date of issue by written appeal to the Board of Directors.
- D. Failure to appeal within ten (10) days of the date of issue forfeits the right to appeal.
- E. If your vehicle has been towed, please call the Management Company

15. Northbrook Recreation Rules

15a Pool Rules

1. Pool hours are determined at start of season.
2. **Please note: SWIM AT YOUR OWN RISK, NORTHBROOK DOES NOT ASSUME ANY RESPONSIBILITY FOR ANY INJURIES WHICH OCCUR IN THE POOL OR AROUND THE POOL AREA.**
3. Use of the pool is restricted to Northbrook residents and their invited guests only. Guests must be accompanied by the resident at all times. Guests are limited to two per unit at any one time.
4. **Children under the age of 14 must, at all times, be accompanied by and be under the supervision of a parent or adult resident who is at least 21 years of age.** Non-swimming children must wear life saving devices that are U.S. Coast Guard approved.
5. All infants must wear "Swim Diapers" (or diapers and bathing suits with elasticized legs.) in the pool.
6. All adults must wear proper bathing attire at the pool. Cut off shorts and tee-shirts are not permitted as bathing attire.
7. Residents must be able to present Unit # ID tag to enter pool areas. This tag must be visible at all times while in the pool area. Any resident unable to present his/her ID tag will not be permitted to enter the pool area. Your recreation facilities key will unlock the pool gate and restrooms. **Lost keys can be replaced by the superintendent at the cost of \$25.00.**
8. No splashing, dunking, horseplay, running, jumping, or diving into the water.
9. No beachballs, rafts, large floats or toys allowed in the pool.
10. No animals allowed in the pool area.
11. All litter must be deposited in the trash container provided.
12. Each Northbrook resident assumes complete responsibility for any of his/her family, guests, etc. and is obligated to pay for any damages done to the premises.
13. No alcoholic beverages are allowed in the pool area.
14. No glass containers allowed in the pool area.
15. Smoking is not allowed in the pool area.
16. The Northbrook Condominium Association will not be liable nor assume any responsibility for loss of personal property or injury of any kind.
17. The above rules are in effect at all times. Any violation of the above rules and regulations may result in the loss or suspension of pool privileges.

15 b. Tennis Rules

1. The tennis courts are for Northbrook residents. Guests must be accompanied by a Northbrook resident.
2. Courts are open daily, weather permitting.
3. Monday through Friday, court time is available on a first come first "serve" basis.
4. On weekdays, please limit playing time before 5:00PM to 1 hour for singles play, and 1½ hours for doubles play. After 5:00PM, playing time per group is limited to 1 hour.
5. Players are encouraged to post a "Sign Up" sheet at the Tennis Court, so residents may reserve court time for Saturdays, Sundays, and holidays. "Sign up" for these days should be made on the day of play, and limited to one hour per group.
6. If sign-up time is not used after 10 minutes, other players may use the court.
7. Only Tennis Players are allowed on court areas. Children, dogs, cats, toys, roller skates, skateboards, bikes, etc. are NOT ALLOWED).
8. Proper tennis attire is required. Only tennis shoes or sneakers are to be worn on the courts. Swimsuits are not allowed.
9. No food, glass containers or alcoholic beverages are permitted in the tennis enclosure.
10. No smoking is allowed in the court area.
11. Keep the courts clean. Please dispose of chewing gum, tennis ball can lids and garbage in the trash can.
12. Professional conduct and courtesy are expected at all times.

Any violation of the above Rules & Regulations will result in the loss or suspension of playing privileges.

PLEASE LOCK THE GATE AFTER YOU LEAVE. Thank you!

15.c Northbrook Clubhouse Rental Agreement

Northbrook UNIT OWNERS or TENANTS may rent the Clubhouse facility for private functions as follows:

Contact Marie McCarthy, Clubhouse Rental Coordinator, at (203) 459-2571. If the desired date is available, a \$150.00 RENTAL FEE (\$225.00 for a non-resident unit owner) will be required to RESERVE that date, and a RENTAL AGREEMENT must be signed. Checks (only) must be payable to NORTHBROOK CONDOMINIUM ASSOCIATION, INC. In addition, a \$150.00 CASH SECURITY DEPOSIT (\$225.00 for a non-resident unit owner) will be due one week before rental. The CASH SECURITY DEPOSIT will be returned to the Renter upon return of the clubhouse keys and an inspection by the Clubhouse Rental Coordinator (or someone designated by the Board of Directors) for any damages.

Rental Restrictions:

- A UNIT TENANT may not rent the Clubhouse unless his or her UNIT OWNER CO-SIGNS the Rental Agreement.
- Clubhouse maximum capacity is 75.
- No smoking in the Clubhouse under any circumstances.
- **Parking is restricted to the Clubhouse parking lot, or along the Clubhouse side of Northbrook Drive, ONLY**
- Parking is NOT permitted so as to block access to the drive-up mailbox.
- Positively NO PARKING ON BOTH SIDES of Northbrook Drive, or on any grassy areas. Improperly parked cars will be towed at the unit owner's expense.
- Decorations may not be attached in any manner to walls, windows, doors, or ceilings of the Clubhouse. Renters are responsible for removing all decorations from the Clubhouse, from the parking lot and adjacent grounds, and including any decorations attached to street poles, etc.
- **All Renters will be responsible for the following, in order to have their security deposit returned in full:**

Leaving the Clubhouse, parking lot, and adjacent grounds the way they were found. Examples include: IMMEDIATELY REMOVING ALL REFUSE, BATHROOM REFUSE INCLUDED, and transporting it back to the RENTER'S HOME for disposal; PUTTING ALL TABLES & CHAIRS AWAY, VACUUMING THE CARPET, CLEANING THE KITCHEN AND BATHROOMS; and policing the PARKING LOT and ADJACENT GROUNDS for LITTER. YOU WILL NEED TOILET PAPER, PAPER TOWELS, GARBAGE BAGS, AND CLEANING SUPPLIES FOR CLEAN UP.

Paid Clean up of the Clubhouse is available for \$100.00 (See Clubhouse Rental Coordinator for further information).

If the Clubhouse Rental Coordinator, or someone designated by the Board of Directors, determines that the Clubhouse was not left in satisfactory condition, the security deposit will be withheld, and the UNIT OWNER will be charged for any additional required clean-up, maintenance, repair, or replacement costs.

(continued on page 27)

15.c Northbrook Clubhouse Rental Agreement (continued)

- If the Clubhouse is to be used by young people (under 21 years of age), the RENTER or a DESIGNATED CHAPERONE (at least 21 years of age) must be present at ALL times
- No alcoholic beverages are allowed at functions attended by minors. Alcoholic beverages will not be served to any intoxicated person. Draft beer in kegs is not permitted.
- No excessive noise is allowed. A Midnight Curfew applies to all functions.
- No planned activities should take place outside of the Clubhouse.
- **The POOL is NOT AVAILABLE** for rental at any time. The Renter and Guests MAY NOT USE THE POOL or the pool grounds.
- **The UNIT OWNER is ULTIMATELY RESPONSIBLE** for the Renter, the Guests, and their Actions.
- **The UNIT OWNER is RESPONSIBLE for any damage** which occurs during the time of rental.
- Any violations of these rules and regulations, or the By-Laws and Declaration of the Northbrook Condominium Association, Inc., (by the Unit Owner, Renter, or a Guest), shall result in fines. The Unit Owner shall be responsible for payment of the designated fines, which will constitute a lien against his or her unit in accordance with the Northbrook Condominium Association, Inc. Declaration.

KEYS MUST BE RETURNED to the Clubhouse Rental Coordinator, by 10:00 AM on the day following Clubhouse Rental.

CLUBHOUSE FURNITURE & EQUIPMENT INCLUDED IN RENTAL:

93 Chairs	1 Bench at Entrance	1 Refrigerator
4 Round Tables	1 Lg Trash Can w/ liners	1 Stove
11 Rectangular Tables	1 Coffee Maker	1 Vacuum Cleaner
1 Microwave	2 Card Tables	Mop, Pail & Broom
1 Entrance Mat		

The cost of repair or replacement of the above items (and other Clubhouse furniture and equipment not listed here) is the responsibility of the Unit Owner.

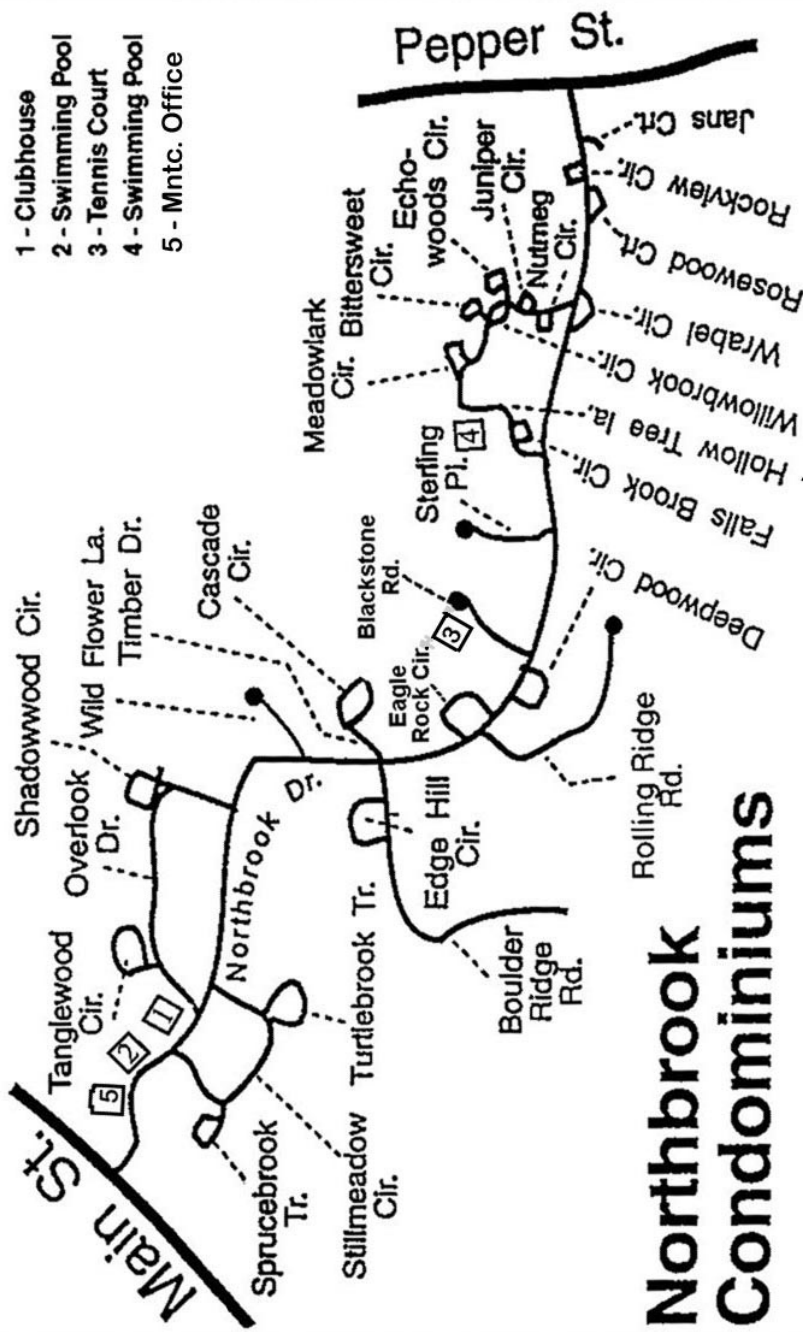
UPON LEAVING:

**DURING HEATING SEASON, TURN SYSTEM TO 58°
DURING COOLING SEASON, TURN SYSTEM TO 78°**

AGREEMENT

HAVING READ THE PROCEDURES AND REGULATIONS OF THE NORTHBROOK RENTAL AGREEMENT WITH REGARD TO RENTING THE CLUBHOUSE FACILITIES, I (WE) AGREE TO ABIDE BY THESE POLICIES AND REGULATIONS, AND FURTHER AGREE TO INDEMNIFY THE NORTHBROOK CONDOMINIUM ASSOCIATION, INC. AGAINST ANY AND ALL LIABILITY INCURRED DURING THE RENTAL AND USE OF THEIR PREMISES.

- 1 - Clubhouse
- 2 - Swimming Pool
- 3 - Tennis Court
- 4 - Swimming Pool
- 5 - Mntc. Office



Northbrook Condominiums

NORTHBROOK MAINTENANCE OFFICE:

Jose Leon, Superintendent

(203) 261-1553

PROPERTY MANAGEMENT COMPANY:

REI Property Management
2A Ives Street
Danbury, CT. 06810

Arthur C. Stueck II, President, REI
astueck@reipropertymanagement.net
Jessica Daly, Assistant Manager
jdaly@reipropertymanagement.net

On Site Office Hours: 8:30 a.m. – 12:30 p.m. (203) 261-9551

Danbury Office Hours: 8:30 a.m. – 4:30 p.m. (203) 744-8400
(24 hour emergency answering service at this number also)

Mail Association Common Fees to:

Northbrook Condo Assoc
C/O REI
P.O. Box 61685
Phoenix, AZ 85082-1685

Mail Tax District Payments to:

Northbrook Tax District
C/O REI
P.O. Box 61685
Phoenix, AZ 85082-1685

IMPORTANT TELEPHONE NUMBERS:

Police, Fire, Ambulance- Emergency only	911
Police, Fire, Ambulance-Non-Emergency	203-261-3622
Yankee Gas	800-989-0900
Connecticut Light & Power	800-286-2000
Charter Communications	888-438-2427
Aquarian (Water)	800-732-9678
Monroe Post Office	203-261-3880
Monroe Town Hall	203-452-5400

NORTHBROOK BOARD OF DIRECTORS:

Paul Johnson, President - 8 Willowbrook Circle - 203-261-6273

Bob Bohm, Vice President - 8 Wrabel Circle - 203-261-8920

Neil DeAngelo, Treasurer - 8 Willowbrook Circle - 203-261-6273

Secretary - TBA

Dick Deible, Member at Large - 9 Blackstone Road. - 203-445-8194