VALUE BUILT HOMES

WILLOW CROSSING

Homeowner's Guide to the Covenants

What to know before you buy a lot and build • Northeast Evansville, Indiana

Welcome to Willow Crossing. Like most planned neighborhoods, it has a set of protective covenants that keep the community attractive and protect everyone's investment. Willow Crossing's are refreshingly short. This guide covers all of them in plain language, and the recorded covenants remain the official document (see the note at the end).

At a Glance

NO HOA, NO DUES
Willow Crossing has **no homeowners' association** and **no annual dues**. The developer approves plans directly.

APPROVAL FIRST
Your **exterior facade** must be approved by the developer before construction begins.

HOME SIZE
At least **1,200 sq ft on the ground floor**, with an attached garage for at least one car.

OUTBUILDINGS WELCOME
A detached garage or storage building **is allowed**, if it matches the home and is approved.

FENCES
Fences are allowed, with one exception: **no chain link or wire**.

STREET PARKING
No overnight street parking, for any vehicle, at any time.

1. Building Your Home

- **Single-family homes only:** One detached single-family home per lot, no more than three stories, and it must include an attached garage holding at least one car. Lots cannot be subdivided.
- **Get your facade approved first:** The exterior facade of every home must be approved by the developer before construction begins. The developer may halt construction that does not meet the covenants while it decides whether to approve it.

- **Minimum home size: 1,200 sq ft on the ground floor.** Note this is measured on the ground floor rather than as a whole-house total, so a two-storey home still needs 1,200 sq ft on the first floor. Garages, decks, porches, patios, and any space not used exclusively for living do not count.
- **Placement:** Follow Vanderburgh County requirements when putting up an outbuilding. Eaves and steps are not counted as part of the building, but no part of a building may encroach on another lot.
- **Detached garages and storage buildings:** Allowed, either at the same time as the home or after it is finished, never before. They must match the colours and appearance of the home and are subject to developer approval.
- **No temporary living:** No trailer, basement, tent, shack, garage, barn, or other outbuilding may be lived in, temporarily or permanently, and no temporary dwelling is allowed.
- **No trailers or homes without foundations:** No trailer, recreational vehicle, or housing without a permanent foundation may be placed on a lot.

2. Your Yard and Outdoors

- **Fences:** Fences are allowed, with one exception: **no chain link and no wire fencing**. There is no stated height limit or approved-materials list, which gives you more freedom here than in most neighborhoods.
- **Easements:** Utility and drainage easements are shown on the subdivision plat. Nothing may be placed or left inside them that would damage or interfere with utilities, change the direction of drainage flow, or block water moving through a drainage channel. You maintain the easement area on your own lot and everything in it, except anything a utility or public authority is responsible for.
- **Utilities crossing streets:** Any utility that crosses a street or road must be tunneled underneath it.
- **Trash and storage:** Keep trash, garbage, and waste in sanitary containers. Lots may not be used as a dumping ground, and no junk vehicles or stored materials are permitted.
- **No oil or mining:** No drilling, refining, quarrying, or mining of any kind, and no derricks or similar structures.

3. Living in the Neighborhood

- **Pets:** Dogs, cats, and other household pets are welcome, as long as they are not kept, bred, or maintained for any commercial purpose. No livestock or poultry of any kind. The covenants set no limit on the number of household pets.
- **Dogs:** Dogs must be leashed, fenced, or under the owner's control at all times.
- **Parking: No overnight parking on the streets, at any time, for any vehicle.** The only exception is during construction, when vehicles may park in front of the home being built.
- **Signs:** One professional sign up to **3 square feet**, and one for-sale or for-rent sign up to **5 square feet**. Builders may use signs during construction and the sales period.

4. Good to Know

- **No homeowners' association:** Willow Crossing's covenants do not create an HOA, and set no dues, assessments, or common-area charges. Approvals go to the developer directly rather than to a committee.
- **Asking for an exception:** Any variation from these covenants needs the developer's approval.
- **How long they last:** They run with the land for **30 years** from the date they are recorded, then renew automatically in 10-year periods, unless a majority of the owners at that time sign and record an instrument changing them.
- **Enforcement:** Enforcement is through legal proceedings, brought against anyone violating or attempting to violate a covenant, either to stop the violation or to recover damages.
- **If one part fails:** If a court strikes down any single covenant, the rest stay in force.

> **Please note:** This guide summarizes the Willow Crossing protective covenants in plain language. It is for general information only and is not legal advice. The recorded covenants are the official, binding document, and some details depend on your specific lot. Please review the complete covenants and consult your builder or attorney before purchasing a lot or beginning construction. Ask Value Built Homes for the current recorded copy.