Summary & clarification of covenants and restrictions governing architectural requirements as reviewed by HOA Board 8-13-2026

Waterwood of Carmel HOA Architectural Review Board (ARB)

For further detail, refer to:

- Declaration of Covenants & Restrictions of Waterwood of Carmel Property Ownership (February 24, 1994)
- Addendum to Declaration of Covenants & Restrictions of Waterwood of Carmel Property Ownership (November 10, 1998)
- Waterwood Homeowners' Association Plat Covenants 940888 (April 1994)
- Unified Development Ordinance (UDO Zoning/Subdivision Regulations) for Carmel, Indiana https://www.carmel.in.gov/DocumentCenter/View/2657

Architectural Control:

- ***Purposes***. The Architectural Review Board shall regulate the external design, appearance, use, location and maintenance of the Common Area and Lots and of improvements thereon in such a manner as to preserve and enhance values and to maintain a harmonious relationship among structures and improvements.
- ***Conditions***. No improvements, alterations, excavation or changes in grade or other work which in any way alters any Lot or the exterior of any Dwelling Unit or other improvement thereon shall be made or done without the prior written approval of the Architectural Review Board…No Building, fence, wall, Dwelling Unit, or other structure shall be commenced, erected, maintained, improved altered, made or done on any Lot without the prior written approval of the plans by the Architectural Review Board…

Additional information on Mailboxes, Fences, and Waterwood of Carmel Architectural Review Application is available on: waterwoodofcarmel.com

All improvements or changes to a lot or dwelling unit must be done in accordance with City of Carmel prevailing ordinances. Where applicable, homeowner is responsible for applying for any City of Carmel building permits that are required.

Outlined reference of typical architectural review items: refer to covenants and restrictions listed above for more detailed information:

1) **Accessory Building** (like mini barns, storage units, gazebos, planting sheds, etc.)
   Also refer to Carmel Indiana UDO, Article 5 Accessory Building and Use Standards
   a) No accessory buildings shall be placed on a lot so that they are visible from the street frontage of the lot (must be placed out of view from the street directly facing the front center of the home). No accessory buildings shall be placed in the side yards or front yards of a dwelling unit.

b) No accessory buildings shall be placed in conflict with utility, drainage or other easements.
c) Accessory buildings must be placed within property lines of back yard and be no taller than 9 feet.
d) Accessory Buildings and Uses shall not alter or change the character of the premises. The ARB will evaluate whether exterior finishes and colors match and/or coordinate with the primary residence.
e) Must be approved in writing by the Architectural Review Board

2) **Additions to Dwelling Unit**
   a) Homeowner must apply for building permit from City of Carmel and provide drawings of site plan, elevations and floor plan for the addition.
   b) Windows and exterior materials must match or complement existing dwelling unit.
   c) Included in additions are decks and patios – wood, PVC and composite lumber and concrete in ground or concrete or stone paver patios.
   d) No additions or decks/patios shall be placed in conflict with utility, drainage or other easements.
   e) Must be approved in writing by the Architectural Review Board.
3) **Common Area**
   a) No homeowner shall be allowed to plant trees, landscape, or do any gardening or improvements in any of the Common Areas, except with express permission from the HOA Board.
4) **Decorations**
   a) Excluding Holiday decorations, which should be removed in a timely manner, after the Holiday, no Homeowner shall cause or permit anything to be hung or displayed on the outside of the windows on his Dwelling Unit or placed on the outside walls of any building. And no sign, awning, canopy, shutter or other attachment or thing shall be affixed to or placed upon the exterior walls or roofs or any other parts of any Dwelling Unit without the prior written consent of the Architectural Review Board.
5) **Fences**
   a) Detailed information available on waterwoodofcarmel.com password: woodz1
   b) Fences must be constructed of wood-look PVC, ornamental aluminum, cedar, redwood, or pressure-treated pine in earth-tone colors that complement the home and neighboring properties.
   c) Homeowner must apply for fence permit from City of Carmel and provide drawings of site plan showing fence placement and elevations or illustrations showing type/style of fence, material and color.
   d) No fences shall be placed in conflict with utility, drainage or other easements.
   e) Must be approved in writing by the Architectural Review Board.
6) **Garbage Containers**
   a) All rubbish, trash or garbage will be stored in closed sanitary containers provided by the garbage collection company and shall be regularly removed from the premises and shall not be allowed to accumulate. Trash and garbage containers shall not be permitted to remain in public view except on days of trash collection.

b) Garbage containers shall be stored in garages or in side yard (beside garage) within a 6' high fence enclosure that complements dwelling unit exterior materials and colors or matches/complements any existing 6' h wood privacy fence that may be around the back yard.
c) Must be approved in writing by the Architectural Review Board.

7) **Landscaping**
   a) Corner lot sight lines for persons driving on streets must be maintained. No fence, wall, hedge, tree or shrub planting which obstructs sight lines at elevations between two (2) and six (6) feet above the street shall be placed or permitted to remain on any corner lot within the triangular area formed by the street right-of-way lines and a line connecting points twenty-five (25) feet from the intersection of said street lines or, in the case of a rounded property corner, from the intersection of the street right-of -way lines extended. The same sight line limitations shall apply to any lot within ten (10) feet of the intersection of a street right-of-way line with the edge of the driveway pavement or alley line. No trees shall be permitted to remain within such distances of such intersections unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines.
   b) Homeowner is responsible for maintaining growth of trees, shrubs or bushes so they do not obstruct sidewalks above ground, or damage sidewalk with roots below ground.
   c) Any new landscaping must be approved in writing by the Architectural Review Board.
8) **Mailboxes**
   a) All mailboxes and mailbox posts are of the same design, material and color.
   b) Detailed information available on waterwoodofcarmel.com password: woodz1
9) **Maintenance**
   a) Each Homeowner shall at all times be required to maintain his lot and the exterior integrity and appearance of all structures and improvements on his lot in such a manner as to prevent his lot and structures and improvements thereon, from becoming unsightly and, specifically, such homeowner shall re-paint or retain any surfaces of improvements or structures where such surface color is faced or is flaking or peeling away from the improvement or structure.
   b) Such maintenance includes removal or any mold on exterior of structures and keeping mailbox post and box in good condition/appearance.
10) **Pools, Hot Tubs**
   a) The placement on any lot of swimming pools, hot tubs or like facilities must be approved in writing by the Architectural Review Board.
   b) No above-ground swimming pools will be allowed or permitted.
   c) Placement cannot conflict with easements for drainage, utilities or other uses.
11) **Satellite Dishes, Antennas**
   a) No radio or television antenna or satellite receiving dish or other attachment or thing can be affixed to or placed upon the exterior walls or roofs or any other parts of any Dwelling Unit without the prior written consent of the Architectural Review Board.
   b) No satellite dishes shall be mounted on front or street-facing elevations of dwelling units. No satellite dishes larger than 24" are permitted.
12) **Recreational Equipment such as trampoline, basketball goals**

a) All sports related equipment will be classified as a temporary structure or character and will be stored after use so as not to impede pedestrian traffic on any sidewalk, or vehicular traffic on any street.
b) Homeowners' recreational equipment such as trampoline, camping and children's play tents may be set up in homeowner's back yard, out of sight of the front yard, and not visible from the street.

13) **Replacement or Maintenance of Exterior Materials**
   a) Painted trim, exterior doors, garage doors
      i) Natural, neutral colors should be used on exterior wood trim around windows and doors that complement the home's vinyl siding, brick walls and surrounding homes. Color must be submitted to the Architectural Review Board for approval.
   b) Vinyl Siding
      i) Vinyl siding in white, neutral gray or tan color tones like is on other homes in the neighborhood. Color must be submitted to the Architectural Review Board for approval.
   c) Asphalt Shingle Roofs
      i) Earth tone colors to complement home's siding, brick walls, and surrounding homes. Color must be submitted to the Architectural Review Board for approval.
   d) Windows
      i) Vinyl clad, double hung windows are used on most homes in Waterwood - in white color. Alternate neutral colors can be submitted for review by the Architectural Review Board.
      ii) Wood windows can also be considered, in the same double-hung style as existing windows in neighborhood.
      iii) Existing windows on street facing windows in some homes in neighborhood also have 4 and 9 lite mullions which are inside the double insulated glass. Windows without mullions are also acceptable.
      iv) Type and color of replacement windows or windows for home additions must be submitted for review by the Architectural Review Board

14) **RVs, Boats, Campers, Trailers**
   a) No unlicensed, unregistered automobiles; or boats, campers, trailers of any kind, busses, mobile homes, recreational vehicles, trucks larger than ¾ ton, motorcycles, minibikes or mopeds shall be permitted, parked or stored anywhere within the property unless stored completely enclosed within garage.