Reinbrecht Homes

THE OVERLOOK AT CAMBRIDGE VILLAGE

Homeowner's Guide to the Covenants

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

Welcome to The Overlook at Cambridge Village. Like most planned neighborhoods, it has recorded covenants that keep the community attractive and protect everyone's investment. One thing here is different from most: **two sets of covenants apply to your lot**. This guide covers the 2022 covenants recorded for Cambridge Village Phase IV, and explains where the older ones still come in.

At a Glance

TWO SETS OF RULES
The **2022 covenants** plus earlier ones recorded in **1999**, which stay in force except where the 2022 set overrides them.

APPROVAL FIRST
Plans, elevations, plot plan, **landscaping, fencing**, and even your builder need the Committee's **written** approval.

HOME SIZE
Larger than most neighborhoods: **2,200 to 3,000 sq ft** of living area, depending on your lot and how many stories.

GARAGE DOORS
Lots 1 to 20 **cannot have front-loading garages**. Every other lot may have inside, outside, or front loading.

THE ASSOCIATION
Membership in the **Cambridge Homeowners' Association** is automatic. The 2022 covenants do not set the dues.

UTILITIES UNDERGROUND
All utility service is **underground**. Setbacks follow Vanderburgh County standards unless the plat says otherwise.

1. How Big Your Home Must Be

Minimum finished living area, not counting the porch, breezeway, garage, or basement:

Your lot	One-story home	1½ or 2-story home
Lots 1 through 26	**2,400 sq ft**	**3,000 sq ft**
Lots 27 through 51	**2,200 sq ft**	**2,700 sq ft**

- **How the square footage is counted:** Finished areas connected to the main body of the house by other finished areas, such as hallways or stairways, count toward the floor they sit on. Finished areas that are **not** connected that way do not count at all.

- **Bonus rooms over garages** in single-story homes count toward the main body of the house, but only if a continuous finished area such as a hallway or staircase connects them.
- **Combining two lots:** Two adjoining lots may be treated as one building site if the combined site is at least **20,000 sq ft**. You then pay assessments on only one of them, though the pair carries a single vote rather than two.

2. Getting Your Plans Approved

- **Nothing gets built without approval:** No structure may be started, built, placed, altered, or changed on a lot without the Committee's approval.
- **"Structure" is defined very broadly:** improvements of **every kind and nature**. Read that as covering far more than the house. A shed, wall, pool, patio, or similar addition falls under it, both when you build and later when you change something.
- **What you submit:** Building plans, exterior elevations, and a plot plan, plus details of the nature, shape, height, materials, design, and location of what you intend to build. **Landscaping and fencing plans** go to the Committee too.
- **Your builder needs approval as well:** General contractors, builders, subcontractors, and suppliers are all subject to Committee approval, which cannot be unreasonably withheld.
- **Approval only counts in writing.** A verbal yes is not enforceable.
- **What the Committee weighs:** Materials, the finished look, how the design sits with nearby homes, and the topography and ground elevation of the structure. It has sole discretion, but it may not be arbitrary or unreasonable, and if it turns a plan down it must explain why and recommend how to resubmit.
- **During the build:** The Committee may inspect at any point, and may halt construction that does not match the approved plan until it is brought back in line.
- **Who sits on it:** One to three members appointed by the developer. The Committee keeps its authority until every platted lot in the phase has been sold, after which its duties pass to the Association.

3. Your Lot

- **Setbacks:** Follow Vanderburgh County Plan Commission standards for the zoning your lot sits in, unless the recorded plat sets a different line. Nothing may extend past the setback, except a fence, which may if county standards allow it and the Committee approves.
- **Garage doors: Lots 1 through 20 may not have front-loading garages.** They may load from the inside or outside. Every other lot may have inside, outside, or front-loading garages.

- **Easements:** The strips marked on the recorded plat are reserved for public utilities, including water, sewer, gas mains, cable television, and electric. No structure may be built or left inside an easement if it damages or interferes with the use and maintenance of that easement.
- **All utility service is underground.**
- **Check the plat for your lot:** The recorded plat sets the easement widths and can set its own setback lines, so it is worth reading alongside the covenants before you settle on a house position.
- **Outdoor fireplaces:** Fireplaces, chimneys, or chimineas with related patio areas may be permitted on any lot by the developer or the Committee.

4. The Association

- **Membership is automatic:** Every owner is a member of the **Cambridge Homeowners' Association, Inc.**
- **Dues:** The 2022 covenants do not set an amount. Ask Reinbrecht for the current assessment before you buy, and for a copy of the Association's rules.
- **What the common areas include:** Roadways, median boulevards, recreational facilities, and outlots owned or leased by the Association. **Golf course property is specifically excluded**, so treat the course as separate from your Association membership.
- **Condominiums:** The developer has no current plans for condominium units, but **reserves the right** to build them in this phase in the future.
- **The Association is bigger than this neighborhood.** Its oversight covers the whole Cambridge Subdivision, which the covenants list as twelve recorded plats: Cambridge Sections 1 and 2A, Cambridge Woods Section One, Cambridge Hills Section 1, Cambridge Park, Cambridge Estates, The Villas at Cambridge, Cambridge Golf Club Minor Subdivision No. 2, Cambridge Village Minor Subdivision, and Cambridge Village Phases II, III and IV. This matters for the amendment vote described in the next section, which counts owners across all of them.

5. Good to Know

- **The 1999 covenants still apply:** Covenants recorded in 1999, and amended later that year, remain in force for the whole Cambridge Subdivision. The 2022 covenants win only where the two conflict. The 1999 set is where you will find day-to-day rules the 2022 document does not mention, so **ask Reinbrecht for a copy before you buy**.

- **Where to find them:** With the Vanderburgh County Recorder, as instruments **1999R00033119** (4 October 1999) and **1999R00036295** (29 October 1999). The plat for this phase is **Plat Book V, page 114**, instrument **2022R00001172**.
- **Accepting your deed:** Taking a deed to a lot counts as accepting all of these covenants, whether or not they appear in the deed itself.
- **How long they last:** They run with the title for **25 years** from the date they were recorded, which was **27 January 2022**. After that they may be amended by a vote of at least **75%** of the owners of lots in the Cambridge Subdivision, one vote per lot.
- **Enforcement:** Any owner in the phase, the Committee, or the Association may enforce the covenants, by injunction, damages, or another remedy. Whoever is found to have violated them pays the other side's reasonable attorney's fees, as set by the court. No financial loss needs to be proven to bring an action.
- **If one part fails:** If a court invalidates any single covenant, the rest stay in full force.
- **"Developer" means whoever holds that role:** every reference to the developer applies equally to its successors and assigns.

6. Worth Asking Before You Buy

These covenants leave a few things open. Reinbrecht can answer all of them.

- **A copy of the 1999 covenants**, since they still bind your lot and cover ground the 2022 set does not.
- **The current Association dues**, plus the Association's rules and what the assessment pays for.
- **Which size band your lot falls in**, and therefore the minimum square footage your plan has to meet.
- **Whether your lot can have a front-loading garage**, which depends on its number.
- **How golf course access works**, given the covenants keep golf property outside the common areas.

> **Please note:** This guide summarizes selected highlights of the covenants recorded for Cambridge Village Phase IV on 27 January 2022 with the Vanderburgh County Recorder as instrument 2022R00002323. It is not a complete or exhaustive list, is for general information only, and is not legal advice. **Earlier covenants recorded in 1999 also apply to your lot and are not summarized here.** The recorded documents are the official, binding versions, and some details depend on your specific lot. One point to confirm with Reinbrecht: the minimum home size paragraph lists "one story" under both figures for each lot range, so ask which applies to your plan. Please review the complete covenants and consult your builder or attorney before purchasing a lot or beginning construction.