



**Owner Handbook
of the
Indian Park Association, Inc**

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"Indian Park"

Introduction

This handbook should be read in conjunction with the Indian Park Bylaws revised in the summer of 2005 and approved by owners at their meeting on August 21st, 2005. It is provided for the benefit of all owners of record of real property, their families and / or their tenants in the private community known as Indian Park, Greenwood Lake, New York ("Indian Park") located in the Town of Warwick, New York; and as a guide to the safety, health and maintenance of Indian Park's commonly-owned and privately-owned property.

All such owners are also owners of Indian Park Association, Inc. ("IPA"). There are two ownership categories in IPA:

1. Owners in good standing are owners whose assessments are paid in full or owners whose assessments are in arrears but who are currently participating in a Payment Plan.
2. Owners whose assessments have not been paid in full and who have not entered into a Payment Plan are owners not in good standing and, as such, are entitled to none of the benefits of ownership of IPA; nor may they use the Beach facilities as guests of owners in good standing.

All owners, their families and / or tenants, and / or guests of owners in Indian Park, are subject to all applicable laws of New York State, the Town of Warwick, and Orange County, and must familiarize themselves with those laws.

IPA has given the Town of Warwick Police Department and all applicable agencies the authority to enforce on IPA property all codes and laws, including those relating to speed limits, illegal parking on roads, abandoned / unregistered vehicles, etc.

IPA's affairs are governed by a Board of Directors. The Board comprises four (4) Officers (President, Vice President, Secretary, and Treasurer), and ten (10) Trail Directors. Officers and Directors are elected at meetings of IPA for a term of three (3) years. Any owner who has been in good standing for at least one (1) year and is over eighteen (18) years of age may run for any of those offices.

A Brief History of Indian Park

Development of the Park

Modern-day origins of Indian Park can be traced to 1927, when the Malverne Building Company of New York purchased large tracts of land on the west shore of Greenwood Lake. Those tracts of land were subdivided into lots to accommodate small summer cottages that were advertised for sale to New York residents. An Indian Park homeowners' association was formed in 1936.

By 1945, Indian Park had grown to 100 homes, and, by 1970, owners were converting their homes to year-round use. Today, Indian Park comprises some 280 homes, approximately 95% of which are occupied year-round.

The Park's Roads

In 1936, the Park's roads consisted of hard-packed earth. Gravel was gradually added to make the roads passable to all kinds of vehicles. In 1973, thirty residents petitioned the Board, requesting snow-plowing and sanding of roads. Repairs to drainage and paving continued to be made in piecemeal fashion, on an as-needed basis.

Clearly, the Park's development had a major impact on its roads since they had never been designed for heavy traffic. That wear and tear was severely aggravated by Hurricane Floyd in 1999, which caused considerable damage to roads and drainage. IPA's Board of Directors sought a loan from the Federal Small Business Administration to cover the cost of up-grading the road drainage system and re-paving all the Park's roads simultaneously. The loan was overwhelmingly approved by members in 2000, and will be paid by 2010 through a special annual Road Assessment of \$100.00 per separately-assessed unit.

The Community House

In 1942, the first Community House was erected, built with materials donated by local businesses and by volunteer labor. In 1986, the original wooden building was vandalized and set on fire. The present building was constructed with the insurance proceeds. It is available year-round for the convenience of owners, IPA meetings, and private events.

Board of Directors

The names and contact information for the current Board of Directors are published in IPA Newsletters and on the website: www.indianpark-ny.com.

Officers

The Officers consist of a President, Vice President, Secretary, and Treasurer, all of whom are ex-officio members of the Board of Directors. (Please see Article II - Officers and Their Duties, in IPA's Bylaws.)

Trail Directors

IPA has divided the Indian Park community into ten (10) sections. The Board of Directors comprises ten (10) Trail Directors elected to represent all owners in a given section. (Please see Article III - Trail Directors and Their Duties, in IPA's Bylaws.)

The duties of Trail Directors, who preferably should reside on the road(s) they represent, shall include but not be limited to the following:

- A. Periodic review of the road(s) for damage (i.e., cracks or holes) and reporting any damage to the Board for appropriate action.
- B. Observing their section for:
 - Changes to an owner's property that may affect the drainage system,
 - Houses posted on the market for sale and / or sold, to ensure collection of any unpaid assessments, interest, and / or penalties,
 - Houses not displaying the house number in a visible location,
 - Excessive garbage or abandoned / unregistered vehicles,
 - Vehicles parked on the road that may cause obstruction to emergency vehicles or endanger pedestrians,
 - Vegetation (i.e., brush, bushes, etc.) overhanging the road or obstructing the view of oncoming- or cross-traffic,
 - The existence and condition of road signs (i.e., street names, stop / yield signs, speed limits, etc.),
 - Any other violations of IPA's Owner Handbook,and reporting all findings to the Board to determine appropriate course of action, if any.
- C. Making themselves available to respond to questions / concerns from owners in their section.
- D. Staffing the help / information desk at the Community House as scheduled by the Board.
- E. Greeting new residents and providing them with copies of IPA's Bylaws and Owner Handbook within the first three weeks of their arrival.
- F. Maintaining resident files for their respective road(s): i.e., name(s) of owner(s), renter(s), phone numbers, addresses, etc. That information and any changes should be reported to the Executive Committee quarterly, to be included in the master IPA files to ensure the accuracy and completeness of IPA's billing process.
- G. Attending all Board of Directors meetings.

Assessments

As a private community under the jurisdiction of the Town of Warwick, IPA receives very little in the way of services for the property taxes paid by its owners. In particular, IPA does not receive any help in the repair or snow-plowing of its 3.5 miles of roads. As a result, IPA has to take-on those res-pensibilities on behalf of all its owners, and levy assessments as necessary to cover the costs involved.

Assessments are due annually within thirty (30) days from invoice date. Assessments not paid within thirty (30) days of the invoice date are subject to interest and penalties. (Please see IPA's Bylaws.)

Those assessments also cover the cost of maintaining the two Beach properties, liability insurance, property taxes, and the funding of reserves necessary to replace depreciating assets. Prompt payment of assessments is vital to IPA's financial health.

IPA has always been, and continues to be, run by volunteers. Anyone who can help on one of the committees, or who has ideas for improving Indian Park in any way, should please contact his / her Trail Director or a member of the Executive Board. (Board Members' names are contained in IPA's Newsletters.) Volunteers are also always needed to assist the Trail Directors in maintaining the condition and appearance of the Park's roads and the Beach properties. The reward will be a better image for our community, improved property values, and a sense of pride in Indian Park.

Communication

Information about our community is provided in a number of different ways:

- IPA holds regular meetings that are open to all owners of property in Indian Park. These meetings are primarily for the purpose of keeping owners informed about current issues affecting the community, but they also provide the opportunity for owners to voice their concerns and pose questions to the Board. (Please see IPA's Newsletters for dates of meetings, especially those at which Elections will be held.)
- IPA publishes a Newsletter at regular intervals that provides the dates of its meetings and events; the names and telephone numbers of IPA Board Members; and news on matters of common interest. Owners with items of interest to the community-at-large may forward them to the Editor for review and possible inclusion. Owners should please let their Trail Director know if they have not been receiving copies of IPA's Newsletter.
- Further information about IPA can be obtained from the website, www.Indianpark-ny.com. Owners with questions about the Board or IPA-at-large should speak to their Trail Director, who is their first point of contact on all Park issues. Messages may also be left on the answering machine at 845-477-3302 for the Treasurer, Secretary, Trail Directors and members of the Beach & Entertainment Committee (B&EC).

- The Greenwood Lake & West Milford News and The Warwick Advertiser are our local newspapers, which provide in-depth reports on issues affecting the Town of Warwick and the Village of Greenwood Lake.

Association Activities

Throughout the year, IPA's volunteers organize numerous events, from flea markets and Halloween parties, fishing and swimming contests, to barbecues, bingo and other activities. In addition, volunteers are required for such essential seasonal projects as dock installation and removal. Dates for those activities and events can be found in IPA's Newsletters.

Commonly-owned Property

Driving and Parking on Indian Park Roads

1. The speed limit on all Indian Park roads is fifteen (15) miles per hour. This speed limit must be obeyed at all times since children often play in and near the roads. The hills and curves make it difficult to see a small child, pet, or approaching vehicle. Proper caution must be exercised at all times.
2. Unregistered and /or uninsured vehicles and/or vehicles not registered for use on public roads (dirt bikes, ATVs and off-road vehicles) are prohibited from all the Park's roads. Owners should refer to the applicable Department of Motor Vehicles statute.
3. No vehicle shall be parked on IPA's roads in such a way that it can cause obstruction to Police, Fire, Ambulance or Utility Vehicles responding to an emergency in Indian Park. IPA has authorized the Town of Warwick Police Department to enforce this rule.

At no time may an unregistered vehicle be parked on IPA roads or other commonly-owned property.

4. Commuters may park at the "A" Beach parking lot. "Designated Commuter Parking" is on a "first come, first served" basis and owners must obtain permission from IPA prior to using commuter parking. IPA reserves the right to charge an annual "commuter parking fee".

Absolutely no commuter or long-term parking is permitted at the Indian head at the main entrance to Indian Park from Monday through Friday. Cars violating this prohibition will be towed-away at the owner's expense.

5. The Town of Warwick prohibits the parking of more than one ungaraged, unregistered vehicle on any property. That includes cars, trailers, boats, motor-homes, commercial trucks and car bodies. Owners with additional unregistered vehicles outside must remove or garage them. Vehicles that are not registered or appear to be abandoned may be reported to the Town of Warwick Building Department or Police Department by any Indian Park owner, as appropriate.

Roads and Culverts

Owners shall be responsible for the cost of repairing any damage caused by themselves, their tenants or guests, to IPA's roads or other-commonly owned property within thirty (30) days. After that time, if the owner has not repaired the road or property to original or better condition, IPA may repair the road or property and charge-back the owner the costs plus interest until the date of reimbursement.

If any owner deliberately clogs swales and / or culverts with leaves, brush, or any debris of any kind, IPA will charge him / her the cost to repair, clear and restore to working order the culverts and swales.

No owner may divert the flow of natural or drain water in existing culverts and swales or otherwise obstruct their flow.

Any owner undertaking construction, repair or work on their property that will require work to be done underneath Indian Park roads must apply for a Road Opening Permit and receive approval from the Board of Directors. (Please see the appendix, "Road Opening Agreement".) Following the work, the road must be repaired to original or better condition.

Repair and construction work may require a Town of Warwick Building Permit. Any owner intending to do such work must check with the Town of Warwick Building Department prior to beginning a project.

The Beaches

IPA owns two Beaches: "A" Beach with a Community House and paved parking area, and "B" Beach, which has no facilities. The Beaches and Community House are for the community's enjoyment. The safety of our children who play there is of special concern.

1. Access: All owners in good standing, their families, tenants and guests, are entitled to use the Community House, Beaches and swimming areas.
2. Identification for use of "A" Beach: Owners, their families, tenants and guests will be asked to provide identification (a Beach Pass) before entering the Beach.

3. The emergency lane that runs from "A" Beach's gate to the lake must be kept clear of vehicles at all times. No vehicle repairs may be made in the parking lot, Community House, or Beach area.
4. The "A" Beach parking lot is available daily year-round for commuters. (For the safety of the community's school-children, NO PARKING is allowed Monday through Friday at the main entrance to Indian Park adjacent to the Indian head.)

Standard summer Beach hours are 12:00 noon until 6:00 PM seven days a week. Actual summer hours will be communicated each season. Anyone using the Beach when the lifeguard is not present does so at his / her own risk.

Owners in good standing may reserve the Community House for private functions. (Please see the appendix, "Community House Use Agreement", a copy of which can be obtained from a member of the Beach & Entertainment Committee.) A host owner having a Beach function that extends past the standard Beach closing time must notify the IPA President at the time the Community House is reserved, so that the Town of Warwick Police Department may be notified. (The police have been notified that no-one may use the Beach between 10:00 PM and 4:00 AM.)

"B" Beach is not manned by a lifeguard and swimming is not permitted there. Anyone using "B" Beach does so at his / her own risk. "B" Beach is posted with a sign indicating NO SWIMMING.

No vehicles may be parked overnight on either "A" or "B" Beach without the written permission of the IPA President. Any vehicle parked there in breach of this rule will be towed-away at the owner's expense.

5. When a lifeguard is present on "A" Beach, he / she has complete authority concerning the safety and well-being of everyone using the Beach area. All Beach users must follow the lifeguard's instructions. The lifeguard's responsibility is to protect the Beach and those who use it. Any owner, his / her family, tenant or guest found abusing or insulting the lifeguard will be requested by an Officer of IPA or a member of the Board of Directors to leave the Beach. If the lifeguard's instructions are not met, the lifeguard is instructed to call, firstly, upon an Officer of IPA; or, secondly, a member of the Board of Directors; or, thirdly, any IPA member, to witness a second request. If the second request is ignored, the lifeguard has the authority to order the offending person(s) to leave the Beach for the rest of that day.

6. Children under 12 years of age must be accompanied by an adult at all times. The lifeguard is not a baby sitter for unattended children. Parents are responsible for their children at all times.
7. The following activities are prohibited:
 - Diving from the docks.
 - Playing or swimming under the docks.
 - Pushing others off the docks; rough play that endangers others.
 - Fishing from the docks or Beach during swimming hours. No hooks or lines may be left in the sand or anywhere in the Beach area.
8. All Beach users must keep the beaches clean and safe:
 - No pets or animals of any kind are allowed on "A" Beach
 - No glass containers of any kind are permitted; aluminum cans or plastic containers only must be used.
 - Smokers must completely extinguish cigarettes and dispose of butts in garbage containers or their own closed containers. Butts must not be disposed of in the sand, grass, or water.
 - Beach users are responsible for cleaning-up any area of the Beach or Community House that they use. All garbage must be disposed of in the containers provided.
 - Beach users must keep the toilets, wash-basins and all other rest-room facilities and equipment clean and tidy.
 - The Community House refrigerators are for the convenience of users. No food or beverages may be left behind, and any spills in the kitchen area must be cleaned-up immediately by those responsible.
 - The Community House bathroom is equipped with only a holding tank (not a septic system). Please conserve water, and do not flush anything except toilet paper.
9. New York State Navigation Law prohibits boats within two hundred (200) feet from the end of the dock. No boats or personal water craft (PWC) may be launched from the Beach or docks, approach the swimming area or dock at the Beach. Boats should not anchor outside the swimming area for swimmers to board from the Beach. Registration numbers of offending boats will be recorded and forwarded to the authorities. The lifeguard has authority to enforce those rules.

Privately-owned Property

Zoning

Indian Park is defined by the Town of Warwick Zoning Code as "Suburban Residential Medium Density" (or "SM"). Only one-family detached dwellings are permitted. Any proposed variance must be approved by the Town of Warwick Zoning Board of Appeals.

Property Maintenance

Owners should familiarize themselves with the Town of Warwick Property Maintenance Code.

Owners must display their house number to ensure that their property can be readily-identified by police, volunteer fire companies, paramedics and other emergency agencies. Numbers must be legible from the street and visible at night, in numbers of a contrasting color, and at least four (4) inches high. If the house is not visible from the street, the numbers must be attached to a mailbox or other suitable structure not more than 20 feet from the end of the driveway. The display of any house number not assigned by the Town is prohibited. Failure to comply could result in a summons and /or a fine. (Please see Section 66 of the Town of Warwick Code.)

Owners with hedges and trees that hang over IPA's roads must keep them trimmed to permit visibility by all Indian Park road users, and especially by emergency personnel.

Garbage

1. For the benefit of owners, IPA seeks a preferred sanitation vendor for the collection of garbage. Owners may participate in that contract at the agreed price, or they may make their own arrangements. For those owners who choose to use IPA's preferred vendor, garbage is currently collected twice weekly.
2. Garbage not kept in a tightly-closed receptacle attracts bears and other animals that are dangerous to humans. Owners must store all garbage in tightly-sealed containers, and pet food must not be left outside.

Removal of other garbage items that do not fit into normal containers is the responsibility of the individual owner, who must make arrangements with a sanitation company to have it collected in a timely fashion. Those special items (e.g., mattresses, appliances, furniture, carpet, etc.), must not be placed outside until the night before collection is due.

Accumulation of garbage and refuse causing a health problem on an owner's private property or on the commonly-owned road property in front of an owner's property will be referred to the Orange County Board of Health.

IPA will report to the Board of Health and the Town of Warwick Building Inspector any owner whose garbage or debris is allowed to accumulate.

3. The Town of Warwick currently provides recycling collection for bottles, cans and paper / cardboard on every other Monday throughout the year. Paper and newspaper must be properly tied in bundles. Large cardboard boxes must be flattened and tied with string.
4. It is illegal to dump garbage, unwanted furniture or debris of any kind on IPA common property. The Town of Warwick levies fines of up to \$1,000 for illegal dumping.
5. No donations of property to the Community House or Beach area will be accepted without the written permission of the President.

Burning Debris

The Warwick Town Court grants burning permits for agricultural purposes only. The Department of Environmental Conservation grants all other burning permits. The burning of garbage is not permitted in Indian Park. Any owner with a question regarding burning debris should consult New York State laws *via* the New York State website, or by contacting our local Forest Ranger: DEC Region 3, telephone 845 256 3000.

Dogs

The Town of Warwick Dog Ordinance is in effect in Indian Park. (Please see the appendix, "Dog Control Ordinance, Town of Warwick Code Book".) Owners are responsible for cleaning-up after their dogs, cats and any other pets. Dogs must be restrained on a leash whenever they are off an owner's property. Dogs may not disturb the peace by habitual howling or barking. Dogs may not damage or destroy the property of another owner: that includes urinating or defecating upon another owner's property. Dogs may not chase, harass or intimidate another owner. Dogs may not habitually chase, run alongside, or bark at, motor vehicles, bicycles or pedestrians.

Noise

Excessive noise from power tools, audio equipment, automobiles, motor-cycles, barking dogs and other nuisances will not be permitted. Power tools and machinery should not be used before 7:00 AM and after 9:00 PM on weekdays, and before 8:00 AM and after 9:00 PM on weekends. Any "disorderly conduct" should be referred to the town of Warwick Police Department.

Conclusion

Owners in the Indian Park community are entitled to the peaceful and safe enjoyment of their homes and the preservation of their property values. The foregoing information has been drawn-up with those goals in mind, and it is the obligation of all owners, their families, tenants and guests to familiarize themselves with, and abide by, them. This IPA Owner Handbook should be read in conjunction with IPA's Bylaws.

Owner Handbook, Revised 2005