

CASCADIA RIDGE
HOMEOWNERS ASSOCIATION (HOA)

**COMMONLY ASKED QUESTIONS
WITH ANSWERS (Q&A)**

June 2010

The following Q&A has been prepared to assist existing and future homeowners within the Cascadia Ridge subdivision get many common questions answered with respect to the community and how the HOA operates, along with the Covenants, Conditions, and Restrictions (CCRs). This is for educational purposes only, and is subject to change as changes occur within the community. Also, this is not intended to be a substitute for the actual CCRs and the HOA documents that were created to protect property values within the subdivision. Attached to this Q&A are the current (as of June 2010) "Initial Use Restrictions" (Amended Exhibit B) established for Cascadia Ridge in the CCRs, which may be updated from time to time. In the event of a conflict between the information contained herein and the official recorded documents, the recorded documents shall prevail.

1. What is an HOA?

- A.** An HOA is an incorporated state non-profit corporation. It owns and is responsible for the maintenance and repair of designated common areas in a subdivision, and for helping to administer the CCRs within the subdivision. Members are everyone who owns a home in the community. Membership is automatic when you purchase a home.

An HOA is not the same as a City. It does not provide traffic control, police, security, animal control, or other municipal services.

2. Q. What are the benefits of having a Homeowners Association?

- A.** Your Homeowners Association (HOA) maintains the common areas, preserves a consistent look throughout the community, and can enhance the sense of community, which ultimately helps protect the value of all homes within the subdivision. An HOA helps protect you from changes that your neighbors might propose to their homes that could negatively impact other homes in the subdivision, or to use their property in a way that causes unreasonable negative impacts on other residents in the subdivision.

3. Q. Are there dues for the Homeowners Association in Cascadia Ridge?

- A.** Yes. The dues are \$10 per month, which will be collected semi-annually. Cascadia Ridge Partners LLC has elected to pay these dues through December 31, 2010, so no dues are going to be assessed until January 1, 2011.

4. Q. After December 31, 2010, how will the dues be collected?

- A.** You will receive a bill in December 2010 for the first 6 months of 2011 in the amount of \$60. In May 2011, a second billing will be mailed out for the second half dues for the year in the same amount of \$60. These bills will become due on January 1 and July 1, respectively.

5. Q. What do my dues pay for?

- A. Maintenance of both plat entry landscaping areas off Cemetery Road, as well as the signage and fencing at the entries off Cemetery Road and the fencing above the block wall along Cemetery Road. As, and when, future common areas are dedicated to the HOA in subsequent phases of Cascadia Ridge, there may be additional maintenance obligations that will become part of the HOA budget.

General Liability Insurance for HOA-owned open space. This includes initially Tract D at the southeast corner of Division 2 along N.E. Gardner Drive, but may also include other open space areas that may be dedicated to the HOA as part of the continued development of Cascadia Ridge.

Preparation of an annual tax return (nonprofit corporation) and keeping books for the HOA for accounting purposes, including maintaining a bank account.

Power/water service bills for the irrigation and any lighting that may be installed at the entry, along Cemetery Road, or in future common areas for the benefit of the subdivision.

6. Q. Will my dues increase from \$10 per month (\$120 per year) in the future?

- A. This amount should be sufficient to fund the expenses of the HOA based on known and anticipated obligations through 2011. The CCRs provide a mechanism for increasing dues upon approval of the Association, so long as such increase is consistent with the rules and regulations for doing so as outlined in the CCRs.

7. Q. What happens if I do not pay my HOA dues?

- A. You will be subject to fines and late charges. If delinquency continues, then a lien may be placed on your property. Please refer to Section C, "Enforcement Procedures," in the COMMUNITY RULES for further details. It is important for a healthy community to have an active and committed Association that looks out for the interest of all of the members. This cannot be done if dues are not paid.

8. Q. Who will keep track of HOA funds?

- A. A separate bank account has been opened for the Association. The Board of Directors will be responsible for collection of dues on behalf of the HOA.

9. Q. Who is my contact for any HOA questions that I might have?

- A. At this time, the HOA is being managed by Cascadia Ridge Partners LLC, the developer of the subdivision, also referred to as the DECLARANT in the CCRs. The local contact for questions regarding the HOA, the CCRs, and information regarding how to request a review by the HOA is Kristie McDonald, who can be reached at kristie@yourroadmaptohome.com. Her direct line access is (503) 577-9395. Ken Blondin of Cascadia Ridge Partners LLC is the main point of contact. Ken can be reached directly at (425) 656-7401 or at kblondin@novastardev.com.

Check out your HOA website at www.cascadiaridgehoa.com. It should have links to the rules, covenants or CCRs, bylaws, assessment payment information, property improvement information, and the community association manager's contact information.

10. Q. Will the Association ever be run by the homeowners?

- A. Yes. A permanent Board will be elected by the lot owners (members of the Association) when the Development Period ends as defined in the CCRs. This process will be arranged and monitored at that time by Cascadia Ridge Partners LLC to ensure a smooth transition. A temporary board may be appointed by the DECLARANT at any time to assist with management of the HOA.

The DECLARANT is generally responsible for managing the HOA until all homes are built and sold. As the initial owner of all property in the subdivision, the DECLARANT at first holds all voting rights in the HOA and appoints the first Board of Directors.

The HOA is turned over to the homeowners after the DECLARANT is done developing, selling, and building the community. After that period, a meeting is held when homeowners vote to elect members of the community to the Board of Directors. That meeting is called the "transition," and marks the transfer of full control to the homeowners.

HOAs are governed by a Board of Directors. After transition, the Board is elected by and composed of homeowners.

An HOA is the way by which homeowners may maintain the pleasant, desirable lifestyle envisioned when they purchase a home in the community. After transition, HOAs are wholly run by homeowners who volunteer to serve their community.

11. Q. How many homes will be built in Cascadia Ridge?

- A. The total number of lots approved in the Cascadia Ridge subdivision is 181. There are currently 73 recorded lots in the first two divisions. The next division will likely be built in the summer of 2010, which will add approximately 46 new recorded lots. There is no schedule for when the remaining 62 preliminary platted lots will be developed.

12. Q. Are the streets in Cascadia Ridge public or private and will they be plowed in the event of snow, and if yes, by whom?

- A. All of the streets in Cascadia Ridge Division 1 and 2 are public roads unless otherwise posted and will therefore be maintained by the City of Estacada.

Some of the streets within Cascadia Ridge are planned for future extension to the east, north and south, if and when these neighboring parcels are developed.

13. Q. Will the City of Estacada maintain the open space areas, wetlands, and buffers in the future phases of Cascadia Ridge, and will these open space areas remain "open space?"

- A. All of the common area open space tracts, both existing (Tract D) and proposed, are and will remain private tracts unless they are dedicated to the City. At the present time, there are no plans to make such dedication. All tracts designated as open space, including Tract D, will remain open space and will not have any homes built on them in the future. Areas reserved for future development as noted in Question 11 (Phases 3 and 4) above will have both home sites and open space areas in accordance with the approved plans.

14. Q. Can I rent my home?

- A. Yes, however there are conditions and procedures that have been established in the CCRs to ensure that other homeowners in the subdivision are protected from the actions of tenants that may not be homeowners in Cascadia Ridge. These are outlined in the Amended Exhibit B, Initial Use Restrictions of the CCRs. All tenants must abide by the same rules and covenants that apply to homeowners.

15. Q. I have been told that there is a tract of land that has been set aside for a park on the south side of Lot 57 in Division 2, adjacent to N.E. Gardner Drive. Are there plans for developing that park?

- A. Not at this time. This tract is known as Tract D and is owned by Cascadia Ridge Partners LLC. There are no specific plans for improving this tract of land as a park at this time. However, Cascadia Ridge Partners LLC may elect to perform some limited clearing of this tract to provide for passive recreational use such as trails and a picnic area, or as otherwise might be required by the City of Estacada.

16. Q. Can I put up a fence of any type on my lot or do I have a required fence type/height?

- A. You must use one of the three approved fence details that are available from the HOA. The fence height requirement is a maximum of 6 feet. An application needs to be sent to the Property Improvement Committee (PIC) of the HOA with a site plan that depicts where the fence will go on the property. There may also be permit requirements and setbacks for fences by the City of Estacada. Approval for any construction by the HOA does not relieve you from obtaining any necessary permits from the City.

17. Q. Can I add picket fencing, wrought-iron fencing, or fencing of any type in my front yard, or on my side yard lines between the street and my house?

- A. Fencing with these types of ornamental materials is prohibited from being used in the subdivision, and fencing in the front yard is not allowed.

18. Q. Can I stain my fence a different color in the future, or replace it with another type of material such as vinyl?

- A. The CCRs include standards for fencing within the subdivision for the benefit of the neighborhood. This generally means that colors must be approved by the HOA unless the same color is used.

19. Q. Can I park my car in the street? What about my guests?

- A. The streets are public, so parking is allowed. However, keeping the streets clear is an important part of assuring that a neighborhood looks clean and uncongested. There are guidelines for visitor parking, as well, for the same purpose. Please refer to "Parking" in the COMMUNITY RULES and "Limitation on Storage of Vehicles." Cars should be parked in garages whenever possible, or on driveways off the sidewalks. With these guidelines, there should be ample public street parking for guests and family members as needed by all lot owners.

20. Q. Can I park my RV, boat, or trailer in my driveway?

- A. Please refer to the COMMUNITY RULES for further explanation. Temporary parking of such vehicles is allowed, but permanently parking such a vehicle requires approval from the HOA and must be within an approved "screened" enclosure as outlined in the CCRs. This enclosure is typically on a concrete or asphalt pad adjacent to the garage, surrounded by a 6-foot high screening fence, but each lot is different and final screening requirements would be reviewed with each application.

21. Q. Can I select any paint color that I want for the exterior of my house, or change my roofing material or color?

- A. The builder (Taleisin Homes) has been given authority to choose exterior colors in conjunction with the HOA. If you elect in the future to re-paint the exterior of your home, or re-roof the home, you must first obtain approval to do so from the HOA unless you are repainting the house the same color, or re-roofing with the same color and material.

22. Q. Can I do any landscaping I want or does that require approval?

- A. Certain types of landscaping improvements must also be approved by the HOA, including but not limited to planting of trees and hedges. Common sense should prevail. Anything that is unusual or will potentially impact a neighbor requires approval. Installing grass, planter beds, irrigation, flowers, bushes and other typical landscaping typically does not require approval.

23. Q. Can I put up an out building/shed or other accessory structure without approval from the HOA?

- A. If you want to install a small out-building or shed, a submittal is required to the HOA with a copy of the accessory structure details, colors, materials, size, etc. It will be important to know where you want to place the shed/building in your back so that it does not impact your neighbor. After review and approval, the structure can be built. This does not relieve a lot owner from meeting all requirements that might be imposed by the City of Estacada.

24. Q. Can I install a swimming pool?

- A. Yes, but an improvement plan would need to be submitted for approval to the HOA first, showing that the installation would not adversely impact neighboring lots. The home owner has the responsibility to verify requirements, setbacks, and permit requirements of the City, as well as what would have to be met regardless of HOA approval.

25. Q. Can I have outdoor flood lights on my home?

- A. Normal security motion detector lights are allowed, but to prevent undue glare affecting your neighbors, the CCRs call for all exterior lighting to be shielded to illuminate only the area directly under the light and not to cause unreasonable glare into your neighbor's home or lot.

26. Q. Does my rear yard landscaping need to be completed within a certain time frame of my move in date?

- A. Yes. It needs to be completed within 6 months of the occupancy date. If there are extenuating circumstances or weather constraints, a written extension can be submitted to the HOA. Most lots will have fully stabilized back yards with native grasses on slopes and bark dust on the rest of the lot. This is sufficient to qualify as rear yard landscaping.

27. Q. What kinds of pets are allowed in Cascadia Ridge?

- A. Pursuant to the attached Amended Exhibit B, there is a limitation on animals that precludes livestock, poultry, or similar "farm" animals. Domesticated pets such as dogs, cats, birds, and fish may be maintained on the property.

28. Q. Can I put a portable AC unit in a window of my home?

- A. Yes, but not in a window visible from the street.

29. Q. Can I install a trampoline in my front or back yard?

- A. The installation of a large play structure, toy, or exercise equipment such as a trampoline is subject to review and approval by the HOA. Common sense and courtesy should prevail here as well. If approved, it would be with the understanding that the use of the structure/equipment would need to not unduly impact neighboring homeowners, and would need to be located away from your side or rear property line, and not in the front yard of your lot.

30. Q. Can I install a flag pole and fly a flag?

- A. Yes, but only after approval by the HOA. You may fly an American Flag from a bracket on your house at any time without prior approval.

31. Q. Can I leave my Christmas lights up all year?

- A. Houses may be decorated for holidays or other special events, but such decorations, including holiday lights, Halloween decorations, etc., should be removed within a reasonable time following the holiday or event. See the COMMUNITY RULES for further explanation.

32. Q. Are there neighborhood noise restrictions?

- A. Common sense should prevail, and there are guidelines in the CCRs. In a community like Cascadia Ridge, all homeowners should respect their neighbors and be sure that activities do not unreasonably impact other residents. The Municipal Noise ordinance restrictions in the City of Estacada also would apply to all homeowners in the plat.

33. Q. Are there rules about dogs as far as noise of barking or roaming the area without a leash?

- A. There are several rules governing animals and acceptable behavior (including constant barking), etc. The attached Amended Exhibit B addresses these items specifically. Common sense should prevail here as well. If you notice your dog barking a lot, it is likely that your neighbors notice it too, and common courtesy would indicate that you take care of whatever is causing the barking so that it is not a nuisance. The "golden rule" is always a good perspective.

34. Q. What other activities need approval by the PIC?

When in doubt, you should call to ask if approval is required, but the rule of thumb is that any improvement to your property (lot or house) that significantly alters the appearance of the house and yard, and/or will result in activities that could adversely impact your neighbors, will require approval. Some examples would be fences, play structures, changing paint colors, building sheds or gazebos, or re-contouring your yard such that retaining walls are needed. ***The purpose of having these review procedures is not to prohibit homeowners from improving their property. Instead, it is to ensure that the rights of each homeowner are protected as much as possible from a neighbor doing something that detracts from or devalues the rest of the neighborhood.***

35. Q. Does this Q&A and the COMMUNITY RULES and Covenant Policy cover all situations?

- A.** No. The main document that provides the foundation for the Association management and a complete explanation of all issues is the CCRs and Amendments. These are provided to you at closing and are also listed on your title report. These are also available from your realtor or from Cascadia Ridge Partners, LLC.

The Q&A and the Community Rules and Covenant Enforcement Policies are supplements and easy reference guides to some of the most frequent issues that can come up. In the event of a conflict, the actual CCRs are the governing document so we urge you to always ask if you are in doubt as to how to interpret these rules or guidelines.