

CASCADIA RIDGE HOMEOWNERS ASSOCIATION

COMMUNITY RULES AND COVENANT ENFORCEMENT POLICY

The Board of Directors of the **Cascadia Ridge Homeowners Association** ("The Association" or "HOA") has set the following Rules for all Owners. They are intended to help Cascadia Ridge stay a pleasant, inviting, and friendly community.

These Rules are not a replacement for the Covenants (officially called the Declaration of Easements, Covenants, Conditions, and Restrictions for the Plat of Cascadia Ridge and the amendments thereto). These Rules are intended to explain and summarize the restrictions listed in the Covenants, specifically; Amended Exhibit B, "Initial Use Restrictions" and explain how the Covenants may affect you and your neighbors when you propose to do something on your lot or to your home in Cascadia Ridge.

The Rules are designed to preserve the quality of life at Cascadia Ridge. These Rules may change as the Cascadia Ridge community grows. Please check with the Community Association Manager if you have questions about these Rules, or visit the HOA website at www.cascadiaridgehoa.com.

COMMUNITY RULES

1. **Property Improvements.** The Property Improvement Committee ("PIC") is the common name for the entity appointed by the Board of Directors or HOA manager to review applications by homeowners proposing to make change to the outside of any home or on your property that require approval by the HOA. A sample "HOA Review Application" is attached, and can be found on the HOA website. Completed Applications should be sent to the person/location identified on the application prior to initiating any work. Examples of the kinds of improvements requiring approval include fencing, RV/boat enclosures, retaining walls or rockeries, pools, gazebos, sheds, play structures, carports, water features, trees with a height at maturity over 15 feet, decks, hot tubs, animal enclosures, or large satellite dishes. Changing the paint color of your home, or re-roofing with a different material or color also requires approval.
2. **Fences.** You can only build standard fences (three options) in Cascadia Ridge. You must apply to the HOA for permission to build any fence. Please be a good neighbor by notifying your neighbors that you plan to build a fence. Then file an application with the HOA at least 1 month before you wish to begin building any fence. Fences should be attached to one another throughout the community whenever possible on adjacent lots. Within 3 months after installation, fences must be stained with the approved standard stains, or fences may be finished with a clear sealer.
3. **Satellite & Antenna Dishes.** You may install one antenna or satellite dish outside your home, if it is no more than one meter in diameter or diagonal measurement and is visually shielded from the view of people traveling on community streets. It may not be mounted on your front porch. You must file an HOA Review Application requesting permission to install an antenna larger than one meter, on a "mast" or pole, more than one dish or antenna, or one that would be visible from a street. Permission for such a variance will be granted if required by FCC regulations, for example, if the installation you propose is necessary for you to receive signals and no alternate placement of the antenna or dish is available. Take care not to penetrate the exterior siding during installation as this may void your warranty.
4. **Landscaping.** The way your yard looks affects your neighbors as well as your own property. Everyone at Cascadia Ridge is asked to maintain their landscaping in good order.
 - a. **What the Association is responsible for:** The Association takes care of the landscaping in Common Areas, which include the two entry areas off Cemetery Road and the fence and

landscaping along Cemetery Road above the block wall. Other common areas may be included in the Association responsibilities in the future.

- b. **What Owners are responsible for:** You are responsible for watering and fertilizing your lawn and any street trees in front of your home. You should weed planting beds regularly and keep the plantings in them trim and in good health. You should rake and clean leaves and storm debris within a reasonable time period.
 - c. **Activities limited in the front yard:** You may not store firewood, bicycles, toys, trash containers, equipment, and other items in the front yard. Clean up pet waste promptly. Vegetable gardens are not permitted in the front yard.
 - d. **Landscaping approval:** You must apply to the HOA for approval before you install hedges or trees in your yard, or build anything in your yard such as a water feature.
5. **Sports and Children's Play Equipment.** Front yards cluttered with oversized, unused, or broken toys or sports equipment create a sloppy look in the community. All owners are encouraged to keep their front yards neat by storing unused toys and sports equipment out of sight. Trampolines are not permitted if they can be seen from any street. You must submit to the HOA for approval before installing a trampoline. Portable basketball hoops may be used on driveways only, never in the street (which is a safety hazard). Unused hoops, and all other toys and sports equipment, should be stored out of sight in back yards or garages. Hoops should never be left lying on their sides in a visible place.
6. **Holiday Decorations.** You should remove all outside holiday lights and/or decorations within 30 days after the date of the holiday.
7. **Unsightly Conditions or Nuisances.** For the benefit of everyone, the Association asks that all property owners be responsible for keeping their property clean and in good order. This includes removing all litter, trash, junk, or other debris, and removing inappropriate, broken, or damaged furniture, plants, or other such items. Please consider the standard of the community when selecting furniture for your front porch. For example, upholstered furniture or camping equipment is generally not appropriate in a residential subdivision like Cascadia Ridge on the front porch. Trash and recycling bins must be moved off the curb and stored out of sight from your front yard within 24 hours from time of pick up. You may not attach overhead wires or strings to any building or property. Please respect your neighbors: quiet hours in Cascadia Ridge are generally from 10:00 p.m. to 7:00 a.m. but common sense always prevails.
8. **Common Area Use.** Common Areas, including parks (if any) and native growth protection areas (if any), are for the use and enjoyment of all Owners at Cascadia Ridge. They are maintained by the Association.
- a. **Pick up your trash:** There is no trash service for the Common Areas, so everyone must pick up their trash, especially pet waste.
 - b. **Animals must be on-leash.** No one may allow animals to roam off-leash in Cascadia Ridge.
 - c. **Activities limited in common areas:** In consideration of neighbors, only quiet activities are allowed in the Common Areas after dark. You may not plant, prune, or cut trees, shrubs or any other vegetation in the Common Areas. No personal items may be stored in the Common Areas. Open fires are not permitted.
9. **Parking.** Parking space is limited.
- a. **Where you may park:** Please respect your neighbors and limit parking to your garage and driveway as much as possible. Parking of vehicles in your yard is never allowed.
 - b. **Visitor parking:** No long-term visitor parking is permitted. You may request a pass from the Association Manager to allow visiting guests to park recreational vehicles or boats temporarily. Remember, all property owners are affected by too many cars and oversized vehicles on subdivision streets.

- c. **RVs, boats, and commercial vehicles:** No permanent outdoor parking is permitted for commercial vehicles, RVs, boats, trailers, inoperable vehicles, etc. These must be parked either in an enclosed garage or on a concrete or asphalt pad located adjacent to your garage and screened appropriately, or off site. If you wish to create a permanent storage area, you must apply to the HOA for approval and will be required to construct a screened enclosure adjacent to your house for this purpose. You can also request a pass to allow the temporary parking of such vehicles for a limited period of time.
 - d. **Commercial vehicles defined:** The Association considers any vehicle with dual rear axles or which exceeds ten thousand (10,000) pounds gross vehicle weight to be a commercial vehicle.
- 10. Pets.** Pets are welcome at Cascadia Ridge if they are well behaved and will not be a nuisance to others. All pet owners are responsible for picking up pet waste immediately and depositing it in their own trash cans. All animals not confined in their yards must be on a leash. Barking dogs or other excessively noisy animals may be removed by the Association Manager, after notice. See Amended Exhibit B of the Covenants for further information.
- 11. Signs.** Only one sign no more than 24" x 24" advertising a home for sale or a yard sale may be posted in your yard. Signs must be hung from a white 4" x 4" mast-arm style post, which must be at least 4 feet from the ground to the top of the post. Hand-painted signs, or plastic signs with hand written words or numbers, are not permitted. No business signs may be posted in your yard or visible from the street (unless approved in advance by the Construction Committee). During political campaigns, you may post up to three signs from 30 days before the election to 5 days after. Signs may not block streets or sidewalks or be posted in planting strips along the side of the road. No signs whatsoever may be posted in any Common Area or on mailboxes. Signs may not be posted in common areas unless approved by the Association Manager. The Association Manager may remove any sign that violates this rule or other rules of the local jurisdiction.
- 12. Business Activities.** Cascadia Ridge is a residential community. You may conduct business activities inside your home ONLY if:
- a. No one outside can tell there is a business operating inside the home, whether by sight, sound, smell, or visitors;
 - b. The activity of the business conforms to all zoning requirements for Cascadia Ridge;
 - c. The business does not involve excessive visits to the home by clients, customers, suppliers, or other business invitees;
 - d. The business does not involve door-to-door solicitation of Owners of Cascadia Ridge; and
 - e. The business activity is consistent with the residential character of Cascadia Ridge and does not constitute a nuisance or a hazardous or offensive use of, or threaten the security or safety of other Owners of Cascadia Ridge.
- Any other business activity must be approved by the Association Manager and may require written approval of the Board. The Board has the sole discretion to decide whether any proposed business violates these rules.
- 13. Retaining Walls and Slopes.** Some homesites in Cascadia Ridge have retaining walls or slopes. If you want to install or modify retaining walls or make any modification to slopes that might be on your lot, HOA approval is required. Depending on the height of any wall or the extent of proposed grading, as well as for the protection of your property and your neighbors, it may be necessary that you obtain a geotechnical report documenting that your project will not harm adjacent property.
- 14. Living Sound — Resource Protection.** The Association is committed to maintaining the quality of the local environment including the quality of streams and groundwater. Your good stewardship practices will make a major positive impact on the community. Please ensure safe disposal of toxic materials. You may not dispose of paint, motor oil, or any other toxic material in storm drains or

elsewhere in the community. Grass clippings or any other material may not be dumped on common areas.

15. **Follow the "Golden Rule."** The best way to preserve a healthy and desirable community is to follow the "golden rule." Everyone in Cascadia Ridge is encouraged to use common sense with respect to what you do on or to your property, protect your neighbors' privacy, and treat them the same way you would want to be treated.

ENFORCEMENT OF COVENANTS AND RULES

- A. **Voluntary Compliance.** The primary way high community standards are preserved at Cascadia Ridge is for everyone to voluntarily follow the Rules and be good neighbors. As a result, the Board should not have to take enforcement action often to restore compliance with the Rules and Covenants.
- B. **Board Authority.** Occasionally, some Owners will fail to comply with the Rules and the Covenants, so something more is needed to bring them into compliance. This Enforcement Policy ("Policy") is meant to guide the Board (Board of directors of the HOA) in acting to restore a homeowner's compliance with the Rules and Covenants through a process that is fair, efficient, and effective.

The Covenants give the Board broad authority and a variety of tools to use in preserving and advancing the community-wide standards through enforcement of the governing documents. The Board is authorized to create rules, regulations, procedures and penalties, and may use its discretion to determine the manner in which enforcement is to be achieved.

The Board has a variety of means to assure that everyone follows the rules, including:

- Imposing a fine;
- Taking action to cure the violation and charging the Owner for the cost of the work;
- Charging the Owner for all legal fees incurred by the Association;
- Preventing a contractor, agent, or others from continuing work;
- Requiring a Owner to pay for the costs of removing the problem and restoring the condition of the property;
- Imposing a specific assessment or charge to cover the costs of repair;
- Filing a lien against the property; and/or
- Filing a lawsuit to get a court order requiring compliance, as well as a judgment for all damages, attorney's fees and costs incurred

- C. **Enforcement Procedures.** The following procedures have been adopted by the Board to enforce the Covenants and Rules:

1. **Discretion of Board.** This Policy is a guideline for the Board and the Owners, describing the typical way the Association Manager and the Board may maintain compliance with the Covenants and Rules. The Board retains discretion to determine whether it will enforce against any violation, whether and the extent to which the Association will spend money, issue notices, impose fines, or conduct hearings to seek compliance.
2. **Identifying a Possible Violation.** Cascadia Ridge has primarily a complaint-based enforcement system. Possible violations may be identified by periodic inspections by the Association Manager or the Board, by an Owner's written complaint, or by other reasonably reliable means. The Association Manager and the Board have no obligation to perform inspections.
3. **Written Complaint.** Owners are encouraged to take responsibility for their community. Any Owner may bring a possible violation to the Board's attention through a written complaint, e-mailed, faxed, or mailed to the Association Manager. The complaint must identify the property address or Owner, and must specifically describe the violation and date of the violation. Complaints may, but are not required to, be kept confidential.
4. **"Three Step" Approach and Fine Schedule.** The Board may use a "three step" approach for handling violations, unless a violation constitutes a health or safety hazard in the Board's sole

subjective determination. In that case, the Board may impose a fine within 7 days after sending a notice, once Steps One and Two are completed.

Step One: Written request to Owner. After the first violation, the Association Manager will send or deliver a notice to the Owner at the property address, requesting voluntary restoration of compliance with the Covenant or Rule being violated.

Step Two. Second written request and notice that Owner could be fined. If the violation is not corrected within 14 days of the first request, or a similar violation occurs again within a year, a second notice will be sent to the Owner advising that a fine of up to \$150 may be imposed in 14 days if the violation still continues.

Step Three. Fines. If the Owner fails to correct the violation identified in a second written notice within 14 days, a fine of up to **\$150** may be imposed. If the violation still continues after 30 days from the date the first fine was imposed, the Board may impose a daily fine of up to **\$25 per day** until the violation is cured. An invoice showing the fines will be sent to the Owner.

Fines are not an exclusive remedy. The Board may resort to other remedies in addition to, or instead of, fines. Fines become special assessments, which may be collected as described in the Covenants. Paying a fine does not relieve a person from the responsibility to cure a violation.

5. **Stop Work Order.** In addition to imposing a fine, if appropriate based upon the nature of the violation, the Association Manager may issue a Stop Work Order to any person engaged in an unauthorized activity. An unauthorized activity is any activity that requires the prior written approval of the HOA, which has not received prior written approval. A Stop Work Order must:
 - a) List the home's address;
 - b) Describe the unauthorized activity;
 - c) Identify the specific prior approval requirement being violated;
 - d) Explain that unauthorized activity must cease immediately, and describe any other sanctions the Board intends to impose;
 - e) Explain that delivery of the Stop Work Order is the a determination that a violation has occurred;
 - f) Explain that this determination is final unless it is appealed to the Board, in writing, within 10 days of the date that the Stop Work Order was issued; and
 - g) Explain that failure to immediately comply with the terms of the Stop Work Order will cause a fine of up to \$350 be imposed and that for each week thereafter in which noncompliance with the Stop Work Order takes place, a similar and continuing fine may be imposed.

6. **Late Fees.** Assessment payments not made within 10 days after the due date are subject to imposition of a \$10 late fee per month, plus an administrative fee collected by the Community Association Management Company. In addition, the Board may charge interest. Owners are responsible for payment of all collection costs and attorneys fees.

Effective as of 5-1-2010.

Board of Directors,
CASCADIA RIDGE HOMEOWNERS ASSOCIATION

By: _____

Title