

HOMEOWNERS' ASSOCIATION HANDBOOK

2016

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Introduction

The purpose of this handbook is to provide pertinent information relating to membership of the Timber Ridge Homeowners Association (HOA) and detail the rules and regulations of the HOA. For further clarification on all matters, please refer to the Covenants, which supersede the handbook.

The purpose of the HOA is to maintain the common areas of the subdivision and assure the appearance of the subdivision* to help maintain property values. Established in 2001 under the name of T. Ridge Homeowners Association, the HOA is a not for profit organization.

As a property (home) owner, you are a member of the HOA. You have the opportunity to serve on the Board of Directors (BoD) as well as various committees. All opportunities are on a volunteer basis.

The HOA communicates with members through mailings for annual assessments and budgets, annual meetings, and through our mobile-friendly website:

www.timberridge-hoa.com

The HOA highly encourages you to sign up on our website to stay informed about current events in the community as well as access important owner information such as:

- Governing documents (Covenants, bylaws, and the handbook)
- Architectural Review Committee (ARC) guidelines and forms
- Annual budget information
- Financial summaries
- Board of Directors
- Property management contact(s)
- Owner financial obligations

In January, the annual HOA meeting provides an opportunity for all owners to discuss the BoD-approved budget, prorated assessments, community concerns, and to elect BoD members. At this meeting, a quorum of one-third (1/3) of members is required for actions to be voted on.

Your participation at the annual meeting will improve communications within the community and foster a neighborhood environment.

If you have any suggestions for improvements to this handbook or our website, please contact our property management contact.

*Our parks and streets are maintained by the Town of Severance and rules governing the use of these areas are covered by the Severance Municipal Code, available at www.townofseverance.org.

Quick Reference Guide

In an emergency, call 911.

Police

The Weld County Sheriff's Office provides one and one-half (1.5) full-time deputies and 24/7 on-call service to the Town of Severance.

970-356-4000

Fire

Fire Station #2 9 Timber Ridge Parkway Severance, CO 80546

970-674-0026

www.wsfr.us

Town of Severance

The Town of Severance is your resource for dog licenses, business licenses, building permits, water usage restrictions, and much more.

Town Hall 3 Timber Ridge Parkway P.O. Box 339 Severance, CO 80546

970-686-1218

www.townofseverance.org

Post Office

The Windsor post office provides mail delivery.

Windsor Post Office 215 6th Street Windsor, CO 80550

970-674-0061

Your mailing address is your street address, Severance, CO 80550.

Utilities

The Town of Severance provides water and sewer. All other utilities are provided by independent companies.

The HOA has coordinated preferred rates with Ram Waste for trash and recycling collection.

Please check the HOA website for current information regarding utility companies.

Library

Clearview Library District 720 Third Street Windsor, CO 80550

970-686-5603

www.clearviewlibrary.org

Timber Ridge HOA Property Management

All Property Services is our property management company and your direct contact for all HOA-related matters. All HOA documents are also available at their website, listed below.

970-224-4446

www.allpropertyservices.com/AllPropertyServices/CFDOCS/HomeOwner.cfm

login: tres201 password: trail7

Architectural Review

Architectural Review Committee

The Architectural Review Committee (ARC) is comprised of one (1) to three (3) volunteer owners appointed by the Board of Directors. It is established to ensure the workmanship and harmony of design within our HOA.

ARC Form Process

Many exterior improvements require ARC approval and/or a Town of Severance (ToS) building permit. Please review this handbook, the ARC handbook, and/or the HOA Covenants as well as contact the Town of Severance to ensure compliance.

To submit improvements to the ARC for approval, the following information must be provided:

- Completed Architectural Review Form (The ARC form is available on our HOA website.)
- Two (2) sets of plans and specifications. Plans must be complete, legible, and understandable but need not be professionally drawn or prepared.
- Photographs or images of intended finished plans, samples or descriptions of materials, samples of colors. (In some cases this is optional - see Lot Responsibilities and Guidelines for more information.)

Submissions should be mailed to (and all subsequent communication directed to) the property management company contact (see Architectural Review Form).

The ARC strives to respond in a timely manner but reserves 30 days to consider your submission and provide a written approval or denial. Please allow time for the approval process in your planning, as no work may begin prior to approval.

The ARC may retain one (1) set of plans as part of its operating files.

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Lot Responsibilities and Guidelines

Additions

Requires ARC approval & ToS building permit

Submitted plans must include setbacks, location of the home and dimensions of the proposed addition. Color of roofing and siding must match the current residence.

Animals

No animals (livestock, fowl, poultry, or insects) except commonly accepted domestic animals may be kept, provided they are not kept or maintained for any commercial purpose. Animal pens shall be maintained to ensure a neat and orderly appearance and a clean and healthy atmosphere; visible portions must meet fencing guidelines and pens may not exceed the height of the yard fence.

Please pick up your animals' waste in public areas to help reduce the cost of maintenance.

Note: The Town of Severance requires all dogs be licensed annually.

Appearance of Lots

Each lot shall at all times be kept in a clean and wholesome condition. Any weeds must remain under control; no trash, litter, machinery, lumber, or any other building material shall be permitted to remain exposed upon any lot visible from a neighboring lot or street except as is necessary during construction. No junk or unsightly refuse shall be allowed on lots.

See also "Trash / Recycling Containers."

Decks / Patio Additions & Covers

May require ARC approval & ToS building permit

Decks, patio additions, pergolas, and hard covers on your deck / patio require ARC approval and a ToS building permit.

Submitted plans must indicate property lines, setbacks, location of the home, and dimensions of the proposed improvement.

Retractable awnings, soft canvas structures, and umbrellas used for shade do not require either.

Driveway & Sidewalk Repair and Replacement

May require ToS building permit

Contact the Town of Severance to determine the need for a building permit.

Exterior Paint

May require ARC approval

Repainting your home the same color(s) or repainting your front door does not require approval provided the door and trim coordinate with the existing house colors.

Repainting your home new colors requires ARC approval. Submitted plans must include a color sample(s). Earth tones and neutral tones are suggested; no bright or loud colors, please.

Flag Poles

May require ARC approval

Freestanding flag poles require ARC approval and may not be higher than 20 feet. Submitted plans must include location, height, and lighting.

House-attached flag pole holders do not require ARC approval.

Fencing

Requires ARC approval & may require ToS building permit

Fencing is not required but must match Timber Ridge fencing criteria (see the ARC handbook on our HOA website) if installed.

- Fences are not required to be stained; however, if you choose to stain your fence, you must use either clear, natural-tone cedar stain or Seagull Grey, an oil-based stain (available at KWAL).
- Fences must be set back a minimum of 5 feet from the front corners of the house and garage.
- Fences must be set back a minimum of 4 feet from the property line on side yard facing a right of way. Please note it is the homeowners' responsibility to maintain area outside fencing and the property line as described in this handbook and the HOA Covenants.
- All fencing, screening, awning, trellis, etc. shall be maintained in good repair.

Green Energy Devices

May require ARC approval & ToS building permit

Solar panels - ARC approval and ToS building permit required. The ARC encourages use of thin panel, low-silhouette solar panels. Conduit must be painted to match roof. (As technology evolves, the ARC will consider new innovations in its approval process.)

Exterior window shades - no approval required.

Roof and garage fans - no approval required.

Roof or back wall-mounted swamp coolers - no approval required.

Front of home-mounted swamp coolers - ARC approval required.

Clotheslines - ARC approval required. All clotheslines must be retractable.

Other shade devices (awnings, sails, or shade-producing canvas structures) - no approval required.

In-Home Businesses

Requires ARC approval & ToS business license

Traffic impacts, appropriateness for the neighborhood, and other factors will be considered during the approval process. The ARC reserves the right to rescind approval if averse impacts of your home business are discovered.

Landscaping

Requires ARC approval & may require ToS building permit

Front yards must include a minimum of three (3) shrubs and one (1) tree. All expansive rock areas must show intention and design continuity.

Dwellings occupied between May 1 and September 1 of any year must complete grass, seeding, or sodding erosion and weed control landscaping within 30 days of occupancy. The remainder of all landscaping shall be completed no later than six (6) months after occupancy.

Dwellings occupied in other months must complete grass, seeding, or sodding erosion and weed control landscaping by the following July 1. The remainder of all landscaping shall be completed no later than 6 months from the start of landscaping work.

The addition of trees, bushes, lawn statues, or flowers do not require approval.

Altering the entire scope of landscaping, such as removing turf and installing xeriscape or radical changes to the current landscape, require ARC approval.

Submitted plans must include the following:

- A complete timetable for starting and finishing landscaping
- Clearly defined planting beds
- What each area of the yard will consist of (i.e. rock, mulch, turf, etc.)
- All freestanding structures, arbors, fountains, statues, etc.
- All utility locations, including streetlights, transformers, and pedestals.

Note: Installing automatic sprinkler systems requires a ToS building permit.

Miscellaneous Structures

Requires ARC approval & may require ToS building permit

Includes freestanding wooden or vinyl trellis, pergolas, gazebos, and permanent basketball hoops.

Play Structures

Requires ARC approval

Structure must be as far off the property line as it is tall. Submitted plans must include size, materials, and location.

Roof Replacements

May require ARC approval & requires ToS building permit

Roof replacements using composite roofing shingles with 25+ year warranties that are the same or similar color to the existing roof do not require approval.

New roofing of a different color or with less than a 25 year warranty requires ARC approval. Submitted plans must include a color sample.

RV Parking

Requires ARC approval & may require ToS building permit

Recreational vehicles (RVs, i.e. motorhomes, boats, tow trailers, etc.) must be stored in a garage or pad screened on all sides with a solid fence or wall at least 6 feet tall (see Amendment 1 to the Declaration). RVs are restricted in height by the nearest horizontal eave.

Submitted plans must include parking pad dimensions, materials, and location as well as a picture of the vehicle and its dimensions.

RVs may be parked temporarily in driveways or in front of fences for a maximum of 48 hours per month.

Note: The Town of Severance also has RV parking restrictions.

Satellite Dishes / Antennae

May require ARC approval

Standard-sized satellite dishes may be installed without approval provided they are not attached to the front of the house.

Other radio or television antennae requires ARC approval.

Signs

Political signs may be placed in your yard (but not on town property) up to 45 days preceding the election and 7 days following the election. Primary elections signs may be placed in your yard (but not on town property) up to 30 days preceding the general election. One (1) political sign no larger than 36x48 inches per political office or ballot issue is permitted.

One (1) real estate sign may be placed in your yard for the duration of the real estate process.

Contractor signs (roof replacements, basement remodeling, house painting, etc.) may be displayed from the selection of the contractor until 7 days after completion.

Storage Sheds

Requires ARC approval & may require ToS building permit

Structure shall not exceed an 8x12 square feet, must be a minimum of 3 feet off the property line, and must not negatively impede side yard drainage. Construction material, including paint color(s), must be included in your submission.

The Town of Severance does not require a building permit for structures less than 120 square feet.

Swimming Pools

Requires ARC approval & ToS permit

All swimming pools greater than 2 feet tall or holding more than 5000 gallons, even temporary above-ground pools, require a Town of Severance permit. This is a one-time necessity provided you do not change your pool.

Trash / Recycling Containers

Trash and recycling containers must be stored hidden from street and neighbor view. They may be placed curbside the evening before pickup and must be removed the following evening.

The HOA strongly encourages recycling containers with lids to reduce community-wide litter and the cost of removing it.

Water Usage Restrictions

The Town of Severance imposes a year-round mandatory watering schedule on all water users served by the Town of Severance to maintain a supply of potable water. Please contact the Town for water usage restriction guidelines.

Board of Directors Guidelines

Annual Assessments

Due January 1 of each calendar year, assessments are collected in one-time payments by the property management company. You should receive an invoice in December; however, you are responsible for your assessment regardless of invoice receipt.

Failure to pay your assessment may result in liens against your home and collection by legal means. You are responsible for all legal and late fees associated with your assessment.

Failure to Pay Assessment Policy

January 1	Homeowner assessments due
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February 1 Delinquency letters sent to delinquent homeowners.

& March 1 A \$10 late fee per month is charged.

April 1 Lien warning letters sent to prospective 120 day-delinquent accounts notifying

owner of an impending lien that will be placed on their property on May 1 if

account continues to be delinquent. A \$10 late fee is charged.

May 1 All delinquent accounts are charged a \$15 late fee per month. Delinquency letters

are discontinued.

Delinquent accounts in excess of both \$100 and 120 days will have a lien placed

upon the property.

Delinquent accounts in excess of both \$300 and 120 days will be sent a demand

letter from an attorney.

Annual Membership Meeting

The HOA strongly encourages all owners to attend the annual membership meeting (held in July).

This meeting provides an opportunity for all owners to discuss the Board of Directors-approved budget, prorated assessments, community concerns, and to elect Board of Directors members.

At this meeting, a quorum of one-third (1/3) of members is required for actions to be voted on. Each owner is permitted one vote. Proxy votes may be tendered on your behalf if you are unable to attend. Proxy forms as well as details regarding the time, date, and location of the annual meeting will be sent to your address.

Board of Directors Election

The Board of Directors election occurs annually at the membership meeting. All nominations for Board of Directors members (and any committee members) must be owners in good standing.

Board of Directors Guidelines

Covenant Compliance Enforcement and Fine Policy

Our property management company inspects the community twice per month for property violations.

When a violation of the governing documents, Board of Director guidelines, or lot responsibilities and guidelines is first observed or reported, the HOA will send a violation letter to the homeowner with the following information:

- Description of the violation
- Date the violation was observed or reported
- A request to correct the violation within 10 days

If the property remains in violation (10 days total), a second violation letter will be sent with the initial information and:

- Notification that if the violation is not corrected within 10 days, a \$100 fine will be assessed.
- Notification of homeowner entitlement to a hearing with the Board of Directors regarding the violation if a written request is submitted (email is acceptable) within 10 days of the date of this letter. Failure to appear for a requested BoD hearing is not recommended.

If the property remains in violation (20 days total), a third violation letter will be sent with the initial information and:

- Notification that the \$100 fine has been assessed.
- Notification that if the violation is not corrected within 10 days, a \$25 per day fine will be assessed until the violation is corrected.
- Notification that the HOA may turn the violation to an attorney for enforcement.

Please note: Our HOA strives to be a community that fosters positive neighborly interaction, respect for private space, and general friendliness. Please refrain from excessive or extreme neighborhood scrutiny.

The Board of Directors strongly encourages all residents to attempt to resolve issues amongst neighbors in a friendly manner before making a formal complaint.

Timber Ridge HOA Map

