

Design Guidelines Manual Polson, Montana

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The Community of Ridgewater

The Property

Ridgewater is located in Polson, Montana at the south end of Flathead Lake, the largest freshwater lake west of the Mississippi. It is situated in a spectacular mountain ringed amphitheatre featuring both forested and open slopes and ridge tops, rolling meadows and pocket plateaus. Views from the ridge tops encompass Flathead Lake, the Mission Mountains, Big Mountain and the Salish Mountain Range.

Ridgewater's location creates the perfect opportunity for casual country living in one of the Flathead Valley's most inspiring locations.

The Community

Upon completion, Ridgewater will consist of individual Homesites, multi-family dwellings and a variety of retail stores. On more than 212 acres, the community of Ridgewater will provide the Montana lifestyle you've been looking for.

The community is being created to appeal to a wide variety of Owners and lifestyles. Whether someone is looking for a permanent, seasonal or vacation home, they will find just what they are looking for at Ridgewater.

Ridgewater's Homesites range from approximately 1/4 to 1 acre in size and building envelopes have been designated to highlight and protect the views from each site. Views from various Homesite locations include Flathead Lake, City of Polson, Jewel Basin and the Swan Range, Mission Mountain Range plus the dramatic ridges, mountain sides and meadows of the community itself.

Ridgewater enables residents to take full advantage of the uncrowded, unspoiled natural beauty and unsurpassed recreational amenities of the Flathead Valley for themselves and their families forever.



Ridgewater

Design Guidelines

The Purpose of the Design Guidelines

Overview & Intent

There are few creative opportunities that equal the excitement and experience of designing and building your own home. From the initial design sketches, through ground breaking and construction, to adding the final finishing touches, the process of creating your ideal home can be a very rewarding experience.

The purpose of the Design Guidelines is to provide a design criteria for every home within Ridgewater. They are written to inspire innovative and creative home designs, and are not intended to be used as a restrictive set of rules. The drawings and sketches found in this document are conceptual and are open to creative interpretation by design professionals. These Design Guidelines will remain flexible over time, creating the opportunity to respond to market trends, buyer tastes, Owners and community association needs, and economic market cycles.

The Design Guidelines are provided to assist Owners and their design teams from the initial design phase of a home through the final design review phase. The guidelines will also serve as a model for future design modifications or remodels to a home and property. The intent is to provide a viable framework from which Owners can direct their builders and designers, while maintaining a high level of quality design and construction throughout the community. Additionally, the Ridgewater landscape standards create a theme that continues to visually unite the community, thereby supporting the community's natural, rural character.

These Design Guidelines provide a means to preserve the individuality, quality, integrity and enduring value desired by every Owner.

Organization & Content

The Ridgewater Design Guidelines are organized into six sections:

- Section I Community Overview
- Section II Community Character
- Section III Architectural Design
- Section IV Landscape Design
- Section V Design Review & Approval Process
- Section VI Definitions

Section I provides the overview and vision of the Community, and the intended use of the guidelines. Sections II through IV detail the character of the Community. Each section contains specific design elements and standards that serve the entire community. Section V describes the design review and approval process.

The architectural and landscape elements promote a sense of cohesiveness throughout Ridgewater. The community landscape standards establish the overall landscape character and theme. Additionally, they act as a catalyst for the development of a community that blends abundant native trees and grasses with localized turf and ornamental plant material and hardscape finish treatments.

The Design Guidelines, along with the Covenants, Conditions and Restrictions (CC&R's) are intended to maintain the inherent qualities of the property. They also advocate the protection and promotion of property values within the Ridgewater Community.

The successful implementation of the Design Guidelines will guarantee the continuation of the natural appeal of Ridgewater as a desirable environment in which to live.

Community Planning of Ridgewater

Overview

The Ridgewater team of design and planning experts has worked diligently to establish a community that not only reflects the surrounding natural elements, but also is respectful of the pristine environment in which it is being created. The land plan embraces a balance of land uses with a keen eye to view perspectives and the maximization of open spaces and natural land features such as hills, ridges, forests and meadowlands.

The Ridgewater Homeowners Association

Membership

All Ridgewater Owners are enrolled as members in good standing of the Ridgewater Homeowners Association (RHA). Members are thereby subject to the Rules, Regulations, Covenants, Conditions and Restrictions (CC&R's) and By-laws of the Ridgewater Homeowners Association (RHA).

Please visit the Ridgewater Information Center for more details and copies of all current CC&R's and Ridgewater Homeowners Association By-laws. The membership and responsibilities of membership similarly extend to any individuals leasing property from Ridgewater Owners, as well as home builders who purchase for the purpose of constructing and selling custom homes. For more information about the Ridgewater approval process please refer to Section V - Design Review and Approval Process.



Classic Ridgewater character

Community Character

Community Identity & Themes

The personality and identity of Ridgewater is created by the consistent application of traditional architectural themes found throughout the Northwest and the northern Rocky Mountains both today and throughout history.

The "handcrafted" rustic themes are heavily influenced by the native stone, timbers and colors found throughout the natural landscape. These themes permit a wide range of styles, sizes and finishes creating an eclectic community providing individuality to each home.

The community's casual, carefree, recreational oriented lifestyle and amenities will be echoed and enhanced by the architecture of the individual homes.

The design and construction of every home will be a distinctive balance of traditional good taste, timeless character and classic beauty.

The home designs should be based on the function of long-term practicality rather than passing trends. The partnership of materials, colors and landscaping integrated with the architectural details and elements will cause each home to emerge with a unique but traditional Rocky Mountain personality.

Throughout these guidelines you will find examples and descriptions of various architectural styles that are either appropriate or inappropriate for Ridgewater. Regardless of what style is chosen, the important factors are a balance of form, massing, scale, coloring, finishes, materials and siting within the community.







Typical architectural styles found at Ridgewater

Community Features

Community Parks & Recreation

Ridgewater provides a variety of recreational opportunities and amenities for the Owners. These support facilities are scheduled for a phased introduction concurrent with development. Initial development and future expansion will occur in close conjunction with the building and pace of development for each phase of the community.

The recreational focal points of Ridgewater include walking trails and the series of scenic overlooks capturing spectacular views of the community, Mission Valley and Flathead Lake.

View Orientation

The Ridgewater Development team has made every effort to create a land plan with Homesites appropriately positioned to take full advantage of lake, valley, mountain and community views.

Pedestrian Trail System

The neighborhoods and open spaces are traversed by an extensive pedestrian trail system. The trail system provides several functions within the community of Ridgewater. Each trail provides a convenient and safe "short-cut" connection for residents between neighborhoods, recreational amenities and our nearby shopping. These trail's environmentally rich natural habitat connect the spectacular ridges and mountain tops surrounding Ridgewater with their secluded overlooks for everything from peaceful reflection to joyous gatherings.

Residential Overview

The rich character and personality of Ridgewater is established through the consistent application of the Northwest Traditional Style in concert with the Ridgewater theme. The Northwest Traditional Style can be characterized as a blend of architectural styles typically seen throughout the Northwest and Midwest regions. Examples of appropriate architectural styles are:

- The Great Camp Style
- Mountain Houses
- Contemporary Folk
- French Country
- English Country
- Prairie
- Craftsman
- Log
- Ranch

Pure and contemporized versions of the appropriate styles are accepted.

Inappropriate examples are:

- Spanish
- Colonial
- Tudor
- Italian Renaissance
- Modernistic
- International
- Greek Revival
- Second Empire Victorian
- Shingle
- Queen Anne
- Folk Victorian

The primary goal of the Design Guidelines is to create homes with proper balance, form, massing and scale. The following basic criteria establishes the essential characteristics that will promote and support these goals:

- "Four-sided architecture" is required to ensure a pleasing view from all surrounding roads, homes and common areas. Large blank walls are not permitted
- Balanced massing either symmetrical or

- Strong roof forms either gabled, hipped and shed are preferred, various combinations of the three are encouraged
- Entry statement strong yet proportional with the overall structure
- Long horizontal masses broken and counter balanced by strong verticals
- Front, side and rear covered porches
- De-emphasis of the garage from the street frontage
- Reduction of two story impact at front orientations
- Detailing indicative of the historical style
- Windows and doors of appropriate position and proportion within their facade elevation
- Harmonious siting of the home with the site and surrounding landscape features
- Colors of soft earth tones, accented with rich accent colors on doors, windows, shutters, etc. as appropriate
- Accented trim and window colors are encouraged
- Vibrant colors are discouraged
- The use of duplicate or similar plans for more than one home in Ridgewater shall require significant modifications to be approved by RDRC.

The following pages of this section will serve as a benchmark for the design of the homes within Ridgewater. These guidelines will ultimately enable the Ridgewater Design Review Committee (RDRC) to facilitate the design review process.



Rustic log home

Design Guidelines

Design Criteria

Siting, Massing, Scale & Proportion

The intermittently open and wooded hillside environment at Ridgewater requires special attention to massing, color, height and design detail.

The dominance of nature over the built environment is one of the most important traits of the rural character. The home should be oriented and designed in response to the individual characteristics of the site and its context. Integration with the topography, trees and vegetation, as well as other natural features of the land are of the utmost importance.

The massing of the home should be organized as a whole and should not appear as a mixture of unrelated forms. The massing of the forms should be established by the element's characteristic of the architectural style. The features and elements of development preserve and contribute to the human scale throughout the community. Bulky homes and homes that "overwhelm" the natural setting are not permitted. Specifically, simple two story box massing with little or no relief (ex.; Colonial, Italian Renaissance, Greek Revival, etc.) is not acceptable. By adding horizontal interplay to the massing, positive and negative space is kept in careful balance with the overall site, creating a positive expression of the home within the Ridgewater community.



Positive & negative recesses combined with windows accentuate a simple form

Siting, Massing & Scale

The following techniques are appropriate means to achieve proper massing, scale and proportion:

- Minimum 1,600 sq. ft. enclosed, heated living area required for single story, 2,000 for two story. Any size residence may be approved by the Committee if, in its opinion, the design would not result in a residence which would be out of character with the other residences in Ridgewater
- Mixture of one and two story components within a two story home
- Varied setbacks for various components of the home such as garage, 2nd floors, etc.
- Utilization of ells and porches
- Staggered offset wall planes on each facade
- Mixture of one and two story homes within a neighborhood
- Interconnecting of out-buildings, where permitted, with the main house



A two-story house with one-story massing

- Reduced square footage on second story above main floor level - maximum 70% of main floor area on 2nd story
- Massing characterized by a series of stepping forms
- An assemblage of multi-dimensional components
- Homes at one with the land, giving the sense of permanence
- Minimum of three façade element breaks at building front facade
- Minimum of two facade element breaks at the building rear
- Sensitivity to design and siting of the home among various ecological elements



Home & rear patio integrated into the landscape



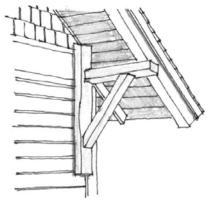
Massing should blend with the natural landscape color of Ridgewater

Roof Form & Configuration

- Primary roof forms of gables and hips with multiple combinations
- Shed roofs may be applied to main roof forms at porches, garages and entrances
- Primary and secondary roof pitches should range from 4:12 to 12:12, shed roof pitch may be reduced to 3:12 when lower pitches are appropriate. Any proposed roof pitches that exceed these parameters require review and approval by RDRC
- Punctuated roof planes with window or vented dormers
- Minimum of 24" eave overhang
- Second stories blended into a one story roof plane
- Dutch gables, mansard, gambrel and saltbox roof forms are inappropriate
- Roof materials of cedar shakes, slate, dimensional architectural shingles, steel (approved brand, gauge and color) and copper (accents)
- Refer to site specific information for max. roof heights
- Cupolas, etc. have a max. 24 square inch footprint
- Fascia depth should be a minimum of 8" with a shadow board



Illustration of two-step fascia



Timber knee brace supporting roof



Eclectic combination of roof forms

Roof Form & Configuration



Multiple gabled roof plans



Log detailed gable dormers



Hip roof blends with surrounding landscape



Several roof lines break up a simple form



Multiple planes and angles break up long expanses



Unique detailing of various materials

Building Exterior Treatment

- Combinations of the various approved finish materials
- Use of material change (vertical and/or horizontal) to break-up building form and create movement along the facade
- Dominant material may comprise a maximum of 70% of each primary elevation
- Walk-out basement walls should be treated as an extension of the main structure, using materials such as brick and stone to form the base and transition to the ground plane
- Exposed concrete footings are not permitted to exceed 6" above finished grade
- Stone and brick, where applied should penetrate the ground plane, so as not to appear as a veneer
- Finishes must terminate at interior corners



Strong horizontal material patterns



Trellis components create a unique entry



Vertical & horizontal siding accentuate the massing

Building Exterior Treatment



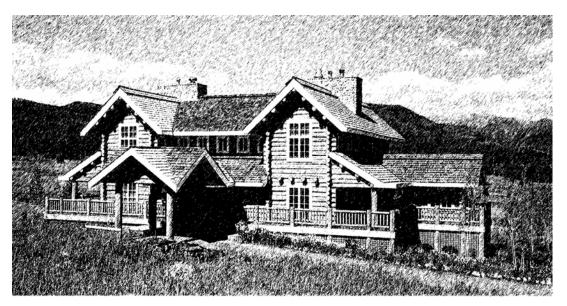
Contemporary styling in a rural setting



Faux log with timber detailing



Craftsman style with a mix of stucco, stone and wood accents



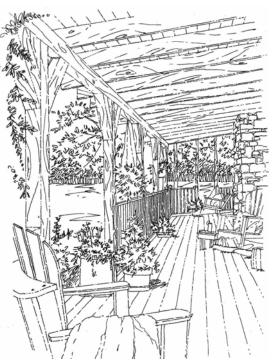
Porch use to anchor the home on a sloping homesite

Porch & Deck Details

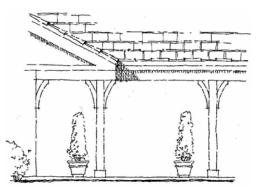
- Limitless opportunities to express individual style
- Strong horizontal base with ground hugging massing
- Broad porches with minimum depth of 6'-0"
- Porches may be combined with entry elements
- While a variety of column details and materials is encouraged, column treatment should remain consistent
- Side and rear porch/decks may be screened or glazed
- Railings are preferred to be wood or simple wrought iron (heavily ornate wrought iron is not permitted)
- Deck support or porch columns must be in proportion to the application. Simple 4 x 4 wood columns are not permitted. Minimum 8 x 8 wood columns accentuated with trim, knee braces, etc. or columns in stone are strongly encouraged
- All exposed wood finishes and detailing, except deck surfaces, must be painted or stained
- Trex and other similar decking surfaces are acceptable



Deck over lower porch



Rustic deck treatment



Wood columns & knee brace



Rear covered deck with brick & wood columns

Design Guidelines

Porch & Deck Details



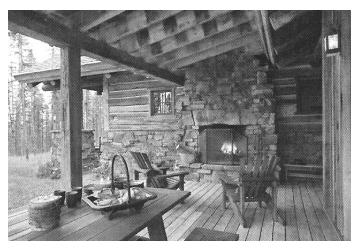
Rustic log porch and column detailing



Second floor rusticated deck



Patio wall is extension of the base of the home



Post & beam porch designed as an extension of the home's main structural design



Symmetrical entry in combination with front porch



Hand hewn log features typical of the Great Camp Style

Entrance Forms

- Symmetrically or asymmetrically located
- Entries should be a prominent element, inviting and elegant within the home's context
- Minimum width of 6'-0"
- Maximum height 1 ½ story
- Columns of wood, brick and stone are encouraged, proportionate with the scale of the entry
- A combination of side lights and/or transoms are required at entry doors



Log entry detailing as the common design characteristic



Recessed covered entry

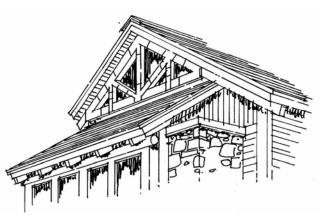


Offset stacked entry composition

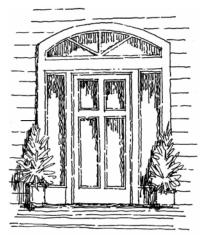
Doors & Windows

- Window projections and window / door detailing patterns should be compatible in scale with the house and the architectural style. Large wall planes with undersized windows and minimal detailing are inappropriate
- Window trim:
 - 4" minimum for the jambs
 - 6" minimum for top and bottom
- Window header heights should adjust with varying plate heights
- Window sill heights, at front facades, should adjust with varying plate heights
- Window and door treatment characteristics include:
 - Half and soft (flattened) arch
 - Multi-paned
 - Oversized shutters, matching window shape and proportions
 - Bowed or angled bays
 - Stone, brick, wood and quoin window and door surrounds
 - Front doors with sidelights and transoms
 - Planters and pot shelves

- Doors with lintels and border stone surrounds
- Window transoms must be proportionate in the wall plane. Careful attention to the proportion of wall surface height between the top of window/transom to facsia/rake should be considered
- Accent windows in various shapes (round, oval, hexagonal, etc.)
- Accent colors applied at entry doors are encouraged



Glazing integrated into structural detailing



Entry door with side lights & transom

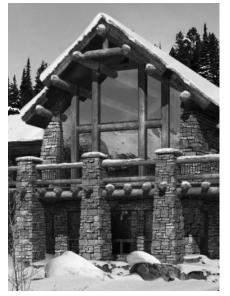


Glazed room extension

Doors & Windows



An eclectic composition of windows and finishes



Picture window composition



Picture window composition with several window styles



Paneled garage door



Mission style entry door with side lights & transom

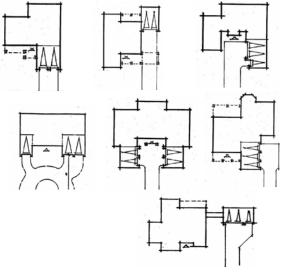
Garages and Accessory Buildings

- Minimum 2 car garages are required for all homes
- Garages may be detached, integrated into the main structure, or connected to the home through the use of a breezeway, garden room or other similar elements
- Integrated garages must be designed to reduce the visual impact from the street, and should be set back behind the front elevation of the house whenever Lot configuration allows
- Garages may have a separate bay or maximum double bay facade
- Rear, three/four-car tandem, split design and subterranean garages are permitted
- For three or four car garages, no more than one double, double and single or three single garage doors may exist on the same plane
- Third (or fourth single) garage doors must be offset by a minimum of two feet (2'-0")
- Split and/or separate garage doors are encouraged
- All garages must be fully enclosed, carports (for the purpose of permanent parking) are prohibited, however portecocheres are permitted
- A variety of garage entry conditions are encouraged:
 - Split garages with motor court
 - Front load
 - Side load
 - Deep garages with abundant amenities
 - Subterranean rear or side entry
 - Tandem
 - Rear Lot location
 - Semi-detached (with breezeway)



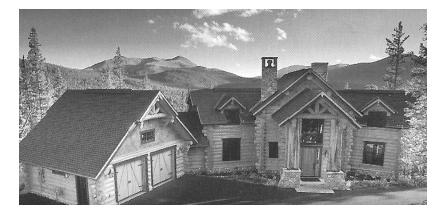
Garage located towards the rear of the Homesite

- To ensure a low profile from the street, the maximum garage door height at the front elevation shall be eight feet (8'-0"). Garage doors up to nine feet (9'-0") in height shall be allowed on side and rear elevations
- Visual impact of garage doors shall be minimized through the use of color and architectural design
- No accessory building shall be permitted on any lot smaller than 20,000 sq.ft. On lots larger than 20,000 sq.ft., accessory buildings may be permitted depending on slope, lot shape and location, with the provision that all structures meet the required setback standards and are within the Homesite Coverage Area. Accessory buildings shall be limited to 1 per Lot. Please contact the Ridgewater Design Review Committee for Lot-specific accessory building criteria. Other requirements for accessory buildings are:
 - Massing of such structures must be compatible with main dwelling
 - Uses include sheds, detached garages, guest houses, pool houses, etc.
 - Stand alone or are connected to the main dwelling by a breeze-way or walled-in porch
 - Structurally and visually compatible with the main dwelling
- Design of accessory buildings must reflect the selected architectural style of the home.



Various garage plan configurations

Garages and Accessory Buildings



Side-in driveway



Side entry garage



Off-set front entry 3 car garage



Garage connected by breeze-way

Distinctive Details & Features

The Northwestern style includes a variety of traditional details and features due to the wide range of architectural styles found throughout the region. Examples of these include:

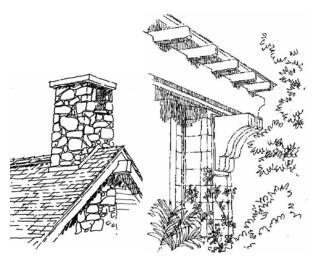
- Roof dormer vents in various shapes and sizes
- Louvered vents at gable ends
- Lighting fixtures
- Gutters and downspouts in painted aluminum, copper, etc.
- Quoins in brick, stone and combinations of stone and brick
- Trellises
- Chimneys in stone, brick, stucco and siding
- Wood corbels
- Finials, weather vanes, etc.
- Wainscoting which transitions material change
- Key stones
- Wood shutters
- Knee braces at columns and cantilevered elements
- Frieze boards





Ornamental iron work

Gable end vent

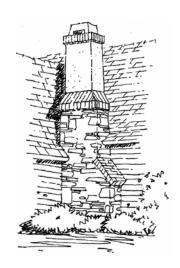


Stone chimney

Wood corbels at trellis

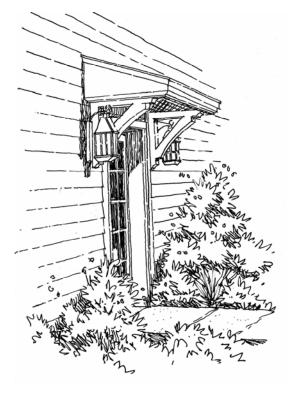


Natural log roof brace accents



Stucco & stone chimney

Distinctive Details & Features



Wood knee bracing & decorative lighting



Cantilevered deck & railing



Creative timber detailing supporting porch roof element



Timber frame eave detail

Materials & Color

Building Materials

Building materials are an important element in maintaining the overall community character of Ridgewater. The imaginative use of materials can be combined to create unique designs and distinctive individual identity to each home.

Additional materials may be permitted but are subject to review and approval by the RDRC as described in Section V, Submittal and Approval Process.

Exterior Wall Surfaces

A combination of materials and/or finishes is encouraged. To ensure the general character of Ridgewater, earth tones, natural finishes and off-white colors are the most appropriate.

Appropriate Materials include:

- Natural stone such as sandstone, limestone, granite and flagstone are permitted, alternative stone selections will be subject to RDRC approval (simulated, faux, or manufactured stone is permitted)
- Rubble, ashlar and flagstone stone cuts with joints raked, pointed or drystacked
- Brick in earth tones
- Stucco is permitted, finishes and treatments to include smooth sand, light hand troweled and light dash coat (staging marks between coats of stucco, due to scaffolding and construction techniques must be avoided and should be cause for field rejection)
- Lapped, tongue and groove, ship lapped wood siding and board & batten
- Wood fascia, rakes, frieze and trim
- Exposed wood timbers & logs
- Pre-cast concrete or carved stone lintels and border stones (limited use primarily at entries)
- Wood shake wall materials
- Fiber cement siding and shingles
- Simulated wood decking Trex or approved alternative
- Steel siting may be allowed with approval from the RDRC.

Inappropriate Materials include:

- Brick accents in white, gray and red with white and pure gray
- Exposed concrete
- Vinyl
- Aluminum
- Color-Lock
- Reflective finishes such as mirrored glass
- Laced (Spanish and adobe stucco finishes)
- Natural finish pressure treated wood such as columns, deck surfaces and railings, etc. (must be stained or painted)
- Roof Material

Appropriate Materials include:

- Asphalt (25 year min.), slate and concrete flat tile shingles
- Monochromatic roof shingles are not permitted, combinations of earth tones to gray tones are preferred
- Terra cotta barrel roof tiles are permitted at ridges and hips only with the appropriate architectural style
- Steel (brand, gauge and color subject to RDRC approval)
- Use of copper, terne, zinc, etc. will be allowed as accents (bay/bow windows, porticos, finials), however, they are subject to approval by the RDRC

Inappropriate Materials include:

- Flat roofs except at covered porches
 and entry porticos
- "S" tile
- All other roofing materials not mentioned are prohibited
- Windows, Doors and Garage Doors
 - Wood windows are highly encouraged, however, clad aluminum and vinyl are permitted
 - Natural aluminum is prohibited
 - All tilted glazing will be subject to the approval of the RDRC
 - Wood tilt-up, barn style and sectional roll-up garage doors are permitted
 - Garage door colors should blend into the overall color scheme to deemphasize the prominence of the door

Paving Materials (walkways and driveways)

Appropriate Materials include:

- Natural stone (including but not limited to; sandstone, limestone, granite and slate)
- Flagstone
- Exposed aggregate (natural stone color)
- Natural stone unit pavers
- Colored concrete (natural stone color)
- Stamped concrete (natural stone color)
- Concrete
- Wire cut brick
- Fired clay pavers
- Pre-cast concrete pavers
- Decomposed granite (walkway only)
- Turf block, grass crete or equal (walkway only)
- Interlocking concrete paver
- Predominately black or gray colored pavement
- Asphalt
- Chimneys
 - Brick, stone, stucco and siding alone or in combinations, are acceptable
 - Exposed metal flues are not acceptable
 - Caps must be painted to complement the home
- Skylights

Appropriate Materials include;

- Designed as an integral part of the roof
- Glazing must be clear, solar bronze, or white
- Framing material must be bronze or color to match the roof

Inappropriate Materials include:

- Reflective glazing
- Natural aluminum framing
- Flashing and Sheet Metal
 - All flashing and sheet metal must be colored to match adjacent material

- Patio Walls
 - Patio walls are to be compatible with the materials, color & style of the home they are attached to
- Vents
 - All vent stacks and pipes must be colored to match the adjacent roof or wall material
 - Vent stacks should be grouped on the side or rear of the roof when possible
 - Vents should not extend above the ridge line
- Antennas
 - Owners may not install, or cause to be installed, any television, radio or citizen band (CB) antenna, satellite dish larger than 18" or other electronic receiving or broadcasting device on the exterior of any house or structure, exceptions are to be made on a case by case basis by the RDRC
 - Ground or structure mounted satellite dishes must be appropriately screened subject to the review of the RDRC
 - Any such installation must be in compliance with all applicable ordinances
 - It is recommended that all homes be pre-wired for cable TV reception
- Solar
 - Solar panels are to be integrated into the roof design
 - Panels and frames must be bronze anodized or to match the roof color
 - Natural aluminum frames are prohibited
 - Solar equipment is to be screened from the view of adjacent Lots and public streets

Colors

Color acts as a theme-conveying element reflective of the Ridgewater style. Subdued colors, off-white and earthy in nature, blend naturally with the natural setting and should be used as predominant colors throughout the community. Individual design expressions through the use of rich accent colors are encouraged on specific elements such as; entry doors, windows and shutters.

A wide range of trim and accent colors are permitted on houses to add variety and character to the community. They are to be consistent with the historic context of the architectural theme.

All body or accent colors must be approved by the RDRC as part of the review and approval process.

Site Planning Criteria

Site Planning Design Principal

It may be required that Owners leave a portion of their Lot undisturbed. On these Lots, limiting excavation and disturbance to minimal areas around construction is important to maintain the natural forest or prairie ecosystems.

The Building Envelope- Setback Requirements

The building envelope for Lots in Ridgewater is defined as the area outside the setback boundaries, which have been established for each Lot and are identified on the individual Lot Plan Sheet. The building envelope acts as limit beyond which no construction activity, storage of materials or grading is allowed, other than grading required for the driveway.

Homesite Coverage Area

- In order to maintain the Ridgewater environment in as natural a state as possible, some Lots are limited as to the maximum allowable Homesite Coverage Area. This applies to all improvements including the building footprint, decks, patios, fenced or walled private areas, landscaping and paved areas, excepting driveways connecting to the property line. Any areas outside the allowable Homesite Coverage Area disturbed in construction must be returned to natural condition. The proposed Homesite Coverage Area must be staked and approved prior to clearing.
- The maximum allowable Homesite Coverage Area for each lot is identified on the individual Homesite Plan Sheet.

Maximum building height

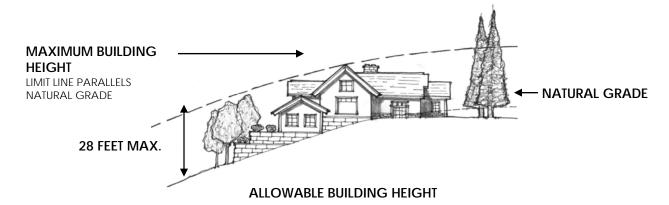
 The maximum building height for homes and accessory buildings may be limited on certain Homesites. Please contact the RDRC for Lot-specific building heights. In no case may any building exceed 28.0' in height above natural grade.

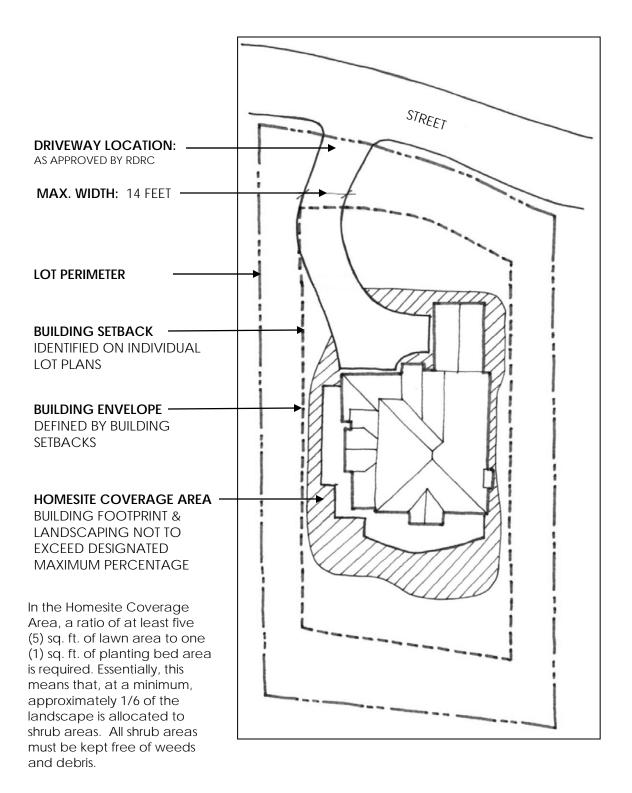
Driveway Standards

On Homesites where significant topography exists, it is recommended that driveways be designed to follow the natural contours. On flatter Homesites, driveways should be curvilinear rather than linear to create a more interesting and varied streetscape. Maximum driveway width is fourteen feet (14'-0").

Driveway tie-in to the street must be made with "clean lines" and vertical cuts against the pavement. Regardless of the surface used, a "thickened edge" must be used against the street.

Only one street access is allowed per Homesite unless specific approval for a second access is granted by RDRC.





Typical Homesite with Limited Homesite Coverage Area

Community Landscape Concept

Overview

Shrubs, planted in masses, provide visual interest at any time in the year. They can display seasonal changes, expressed through their dynamic qualities, such as color.

Grass and turf areas can also provide a multitude of functions in the landscape. In contrast to shrub plantings, grass and turf areas create a visual base plane from which all other elements of the landscape arise. On select Lots at Ridgewater, the neighborhood landscape concept maintains a proportional relationship of grass and turf areas to shrub areas of at least five (5) square feet of lawn area to one (1) square foot of planting bed area ratio. Essentially, this means that, at a minimum, approximately 1/6 of the landscape is allocated to shrub areas. All shrub areas must be kept free of weeds and debris.

The success of the grass and turf areas relies on the appropriate selection and mixes of turf for the desired purpose and use. Normally, a mix of rye grass, bluegrass and fescues provides for a well-rounded turf blend. This is a seasonally hardy blend, of a pleasing color of green and resistant to the common pests and diseases. In all situations, it is recommended that each property Owner consult with a qualified landscape architect or nursery for their specific needs. Each property Owner should consider their unique soil conditions, sun exposure and other constraints that will influence the success of their residential lawn areas.

The Community Landscape Concept is strengthened by the structure of community plant palette, which you'll find at the end of this section. The tree palette contains types of large shade trees and smaller ornamental trees for use as visual accents. RDRC will determine the specific tree palette for the community.

Neighborhood Streets

Any fence, landscaping and drainage swale along the neighborhood streets that has been provided by the Developer must remain undisturbed.

Residential Landscape Criteria

Property Landscape Areas Overview

The following residential landscape design criteria is provided to enhance the definition of each Homesite. The primary goal is to protect and maximize individual property values through the implementation of the following landscape treatment. This criteria must be followed to successfully receive the approvals required by the Ridgewater Design Review Committee.

Each Ridgewater Lot has site specific criteria.

Homesite Coverage Area-

All landscaping shall be limited to the Homesite Coverage Area as designated on the Individual Homesite Plan Sheet.

Definition: The Homesite Coverage Area includes the traditional front, side and rear yard around the home, up to the designated maximum Homesite Coverage Area.

- Plants and trees must be from approved plant list
- Planting beds other than perennial beds must utilize fabric underlayment weed barriers or approved equivalent
- The surface drainage system shall consist primarily of on-grade pervious systems. Hardscape materials are permitted when no other options are available. The use of underground storm drains should be minimized. Drainage of individual properties must work with the existing topography and be directed toward the natural open space or drainage swale systems, developed in conjunction with the roadways.
- Community landscape areas and amenities must be protected during all construction operations through the use of fencing or other barriers. Streetscape materials damaged by construction will be replaced by the Ridgewater Homeowners Association at the property owner's

expense. Adequate provision must be made to prevent any surface waters from damaging public or private property, or to excavations and fill slopes, both during and after construction.

The Natural Area-

Definition: On Lots where the Homesite Coverage Area is limited, the Natural Area is defined as the area outside the allowable Homesite Coverage Area.

Landscape Restrictions:

- To the extent possible, the natural area and slopes exceeding 25% are to be left undisturbed by all construction and landscaping activity, except for the driveway from the street to the home. Any disturbed areas must be returned as closely as possible to natural condition
- The density and mix of any added plant material on the Natural Area must approximate the density and mix found on surrounding undisturbed areas

Site Specific Criteria-

- Among other site specific criteria, flatter lots, such as Lots 17-22, should be landscaped 30 ft. around the house. Front and side yards should be landscaped to the alley. Rear landscaping is site specific
- On Lots 1-8 and Lot 23, seed (mix specified by the Developer) should be applied to slopes exceeding 25%. The addition of wildflowers is permitted. Bunchgrass can be left in undisturbed areas
- On lots 7 and 8, front and side yard setbacks are site specific
- On Lots 2-6, seed mix/turf shall be utilized where the front yard slope is less than 25%

Site Preparation & Grading Standards

Grading and Siting

In order to maintain Ridgewater in as natural a state as possible, control of grading is critical. The objective is to limit the disturbance of existing terrain and vegetation by restricting grading to a minimum. Homes should be designed to fit the existing topography without excessive cutting and filling. Terrain modification for buildings, walks and driveways must be kept to a minimum to preserve the existing land form and to prevent scaring, erosion and damage to root systems of trees.



Siting of home is to conform with the natural topography when possible.



Excessive cut or fill is not permitted.

Finish Grading

Water must be applied as necessary during site grading to provide optimum moisture content to the soil. Planting areas are not to be graded when their moisture content is so great that excessive compacting occurs, or so little that dust is formed and dirt clods do not break up.

Final grading of planting areas shall include light rolling, raking and hand work. This is necessary to achieve the desired contour, the flow line patterns and to ensure evenly finished surfaces with proper drainage.

Import & Export

Owners are encouraged to retain a civil calculate engineer to excavation requirements for their property. A balanced cut and fill on each property is highly recommended. In the event that soil must be imported or exported from the property, the Owner will be responsible for this cost. For clean fill dump sites check with the RDRC for specific locations. Import soils scheduled for use as landscape topsoil may be subject to an agricultural soil analysis at the discretion of the RDRC. Should the RDRC determine that specific sites will require fill, Owners and builders will be notified of this need and be permitted to deposit clean fill at appropriate locations.

Stormwater Drainage and Retention

During construction and after occupancy, all stormwater must be retained on individual Homesites.

A temporary construction and permanent stormwater plan must be submitted prior to construction.

The stormwater drainage system shall consist primarily of on-grade pervious systems. Hardscape materials are permitted when no other options are available. The use of underground storm drains should be minimized.

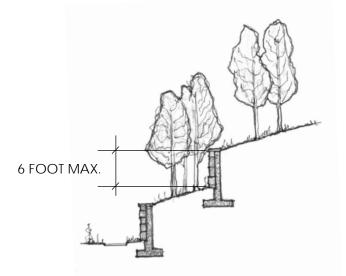
Community landscape areas and amenities must be protected during all construction operations through the use of fencing or other barriers. Streetscape materials damaged by construction will be replaced by the Ridgewater Homeowners Association at the Owner's expense. Adequate provision must be made to prevent any surface waters from damaging public or private property, or to excavations and fill slopes, both during and after construction.

Retaining Walls

All retaining walls must be approved by the RDRC, and shall be used wherever total vertical exposure of cuts and fills is greater than six feet. If walls will exceed four feet in height, a civil or structural engineer must certify the wall design.

Wherever possible, retaining walls should appear to be an extension of the residence and are subject to the same criteria relative to color, materials, and durability as the building itself. If not connected to the residence, walls should be constructed of architectural materials compatible with those employed in the residence. Otherwise, natural stacked indigenous stone walls are preferred. Stone walls should appear to be structural, not veneered, with deep-raked mortar joints. Concrete block, brick and railroad ties are not permitted materials for retaining walls.

The maximum total vertical exposure of approved walls shall not exceed six feet unless the Committee determines that an exception is warranted because of extraordinary circumstances or unavoidable topographic constraints. Where walls taller than six feet would be required to solve a grading issue, terracing with multiple walls is recommended, with a plantable area of at lease thirty inches between each wall section.



RETAINING WALL SECTION

Erosion Control

Temporary and permanent erosion control measures are intended to prevent the erosion of soil at Ridgewater. The placement of barriers such as erosion fabric fences, straw bales, or curb-like diversions along the perimeter of construction areas are considered temporary measures to prevent excessive run-off.

Run-off from construction areas must be directed away from any sensitive natural areas. Permanent measures include the use of plant material to hold soil in place and the proper grading of the site. Drainage facilities shall use natural systems wherever possible. Pervious surfaces rather than hard surfaces, are encouraged to promote ground percolation.

Construction Activity

Construction activity of all types, including but not limited to grading, planting, boring and building, shall be limited to the hours between 7:00 AM and 8:00 PM, Monday through Saturday. Activity on Sunday is strictly prohibited, except for unusual hardship cases. These will be reviewed on a case by case basis and approved by the RDRC. Written notification and approval is required from adjacent Owners for any proposed activity seven days in advance of the activity.

Drainage Easements

Natural or existing drainage pathways are not to be obstructed. All site improvements must avoid or bridge such pathways without obstruction.

Site Uses & Elements

Fences

Respecting the natural mountain and prairie environment, perimeter and Lot line fencing is prohibited.

Residential Walls & Fences

Fences and walls are most aesthetically pleasing when used in conjunction with plant materials and landscape techniques to reinforce the rural character.

Private fencing and walls within each residential Lot are subject to the following requirements:

- Fencing around landscaped areas in the Homesite Coverage Area is permitted
- Patio wall/fences are permitted within the front, side and rear yards. These "patio areas" must appear to be an extension of the home. The height of these elements is subject to the approval of the RDRC.
- Patio walls/fences as described above, or shrub planting screens are required around trash areas, mechanical equipment and propane tanks
- Walls located on sloping terrain may step or follow the grade, however, no portion of the footing or foundation may be exposed

- Materials listed in the approved material palette are examples of accepted fence and wall materials
- Open wire or woven mesh, chain link, chicken wire, aluminum, sheet metal, plastic, fiberglass, reed or straw-like materials or other similar fencing materials are prohibited
- The only dog kennels or dog runs allowed are Priefert Canine Enclosures[™], or approved alternative. Kennels must be screened from view from streets and neighbors, and locations must be approved by RDRC. The maximum size is 100 sq. ft. All other fencing for dog kennels is prohibited
- Barbed wire or deterrent security devices are not permitted
- Non-climbable wrought iron fencing is permitted only around pool and spa areas and must be secured by a latch or lock attached to a self-closing childproof gate. All local codes and governing conditions must be adhered to

Irrigation

Areas that feature introduced landscaping, such as grass, trees, shrubs and/or ground cover, utilize an individual irrigation system for watering during dry months. In order to conserve water, an individual irrigation system provides a more efficient use of water than hand sprinklers.

Landscape areas that require irrigation shall conform to the following:

- Buried PVC sprinkler system or the utilization of drip irrigation systems
- Sprinklers and nozzles selected to provide water to the landscape that are compatible with their respective soils, slopes, exposure, orientation and plant types
- Utilization of an automatic control system

No overthrowing of irrigation water onto natural areas, roadways, neighboring homes, or trails is permitted.

Sundecks, Patios & Swimming Pool Decks

All exterior decks and terraces must be within the property's Homesite Coverage Area and are subject to the RDRC's approval. Decks must be compatible with the terrain of the site. Expanses of deck or terrace must not create reflective glare to neighboring properties.

Decks and patios must be designed utilizing materials, textures, patterns and other elements that are consistent with the home's architectural style. Pressure treated wood used for these elements must be painted or stained.

Swimming & Spa Pools

Swimming pools and spas must be fully integrated into the existing site terrain and landscape design of the property. No swimming pool may extend above grade or beyond any slope.

Pool equipment shall be located in a manner that complies with the local codes. Location of the equipment should minimize the impact of reflective glare and noise on neighboring property. Pool designs should be reviewed by a geotechnical engineer.

The pool equipment must be fully enclosed by solid walls and a solid gate that matches the style and color of the home. It may also be placed below grade in an equipment vault.

Pool fencing must comply with the standards described in Residential Walls & Fences (see this section for information) and abide by local governing building codes as required.

Backwash water from swimming pools and spas is not permitted to be discharged into the sewer system.

Swimming pools and spas are subject review and approval by the RDRC

Patio Structures

Patio structures, trellises and gazebos must be built within the Homesite Coverage Area as defined by the minimum setbacks of the property. Patio structures must be consistent with the architectural expression of the residential structure and constructed of compatible materials.

Playground Equipment

All playground equipment, structures, etc. are subject to prior review and approval of the RDRC, and must be framed with natural materials only.

 Brightly colored equipment and tires are not permitted

Mailboxes

Individual mailboxes are not permitted. USPS approved mail box clusters will be provided by the Developer in several locations around the community.

Newspaper Boxes

Colored plastic newspaper boxes on metal posts are not permitted. Newspaper receptacles are incorporated into the driveway monuments, as described later in this section.

Private Recreational Facilities

Private recreational facilities including swimming pools, spas, tennis, basketball and game courts, and ponds shall be subject to review and approval by the RDRC. Criteria for review shall include, but not be limited to site grading, fencing, view impact, night lighting and noise.

Exterior Lighting Standards

The goal of Ridgewater is to maintain the natural forest and meadow condition with minimal night time lighting, while providing low level passive lighting along the streets.

The primary street lighting in Ridgewater will be in the form of light posts incorporated into the Ridgewater Driveway Monument required at each driveway. These lights will be maintained by the Ridgewater Homeowners Association. Additional street lighting will be provided by the Developer at intersections and in areas where driveway monument lighting is too infrequent to provide continuous visibility.

All other exterior residential lighting in Ridgewater is subject to the following criteria:

- Lighting must be directed downward onto vegetation or prominent site features and may not be used to light walls or building elements
- Building mounted lighting must be directed downward away from adjacent Lots, streets and open spaces, and may

not be used to light walls or building elements for decorative purposes.

- All exterior lighting must provide for significant shielding to ensure that light sources and lamps are not visible from other properties, from roads or from offsite; no bare lamps will be permitted
- Only incandescent lamps with a maximum wattage of 75 watts will be allowed for exterior lighting unless specific approval is received from the Committee. Low voltage lighting is recommended
- Colored lights will not be allowed for exterior lighting
- No lighting will be permitted in natural areas or outside the areas enclosed by patio or building walls
- Lights on motion detectors for the purpose of security illumination are prohibited
- Security lights of any type or location must meet the requirements of shielding the light sources, and the light sources may not be visible from neighboring property

Holiday Lighting and Decorations

Colored holiday lighting and other holiday decorations are only allowed between Thanksgiving and January 15. Clear lights are allowed between Thanksgiving and March 15.

Water and Electric Meters

Water and electric meters are to be appropriately screened with landscape plant materials or enclosed in cabinets that are a part of the primary residence architecture. Conformance with all utility and building code standards must be addressed.

Mechanical Equipment

All air conditioning, heating equipment and soft water tanks must be screened from view and be insulated for sound attenuation. Window or roof mounted air conditioning units are prohibited.

Propane Tanks

Propane tanks are to be buried, or of a size such that they can be located immediately adjacent to a structure and screened from view. In addition, propane tanks must be painted to match the adjacent structure.

Clotheslines

Outside clotheslines are not permitted within the Community of Ridgewater.

Pets

All pets are to be contained within the Owner's property or be leashed.

Underground Wiring

All exterior wiring is to be installed underground. Appropriate attention must be paid to screening electric transformers and phone / cable TV pedestals from view with landscape elements.

Signage

The following sign information is intended to provide an initial framework to begin the design process. It outlines only the key features of the approved signage standards for Ridgewater. Please confer with the Ridgewater Design Review Committee regarding further clarification of design intent.

Permitted Homesite Signs

Prior to sale, all Homesites are marked with a Ridgewater Homesite number placed on a wood post. At the time of sale, the Owner's name will be added to the sign post on an 8" by 23" placard provided by the Developer. If the Homesite is listed for resale prior to or during home construction, the broker or Owner information may be added to the sign post on an 8" by 23" placard replacing the Owner's name. Such for sale signs are provided by the broker or Owner and must conform to the design specifications set forth by the RDRC. When home construction commences, the name of the builder and architect may be added to the sign post on an 17" by 23" placard available from RDRC. When construction is completed, the sign post and signs are to be removed, and no other signs are permitted, except those listed below.

"For Sale" Signs

If the home is listed for resale, the only permitted "For Sale" sign is an 17" by 23" placard placed on the timber sign post described above (available from the Developer). Such "For Sale" placards are provided by the broker or Owner and must conform to the design specifications set forth by the RDRC.

Special Event Signs

For special events of public interest including garage sales, one sign not exceeding five square feet (5 SF) in area and 4 feet (4'0") in height may be placed at the site of the

event. Such signs must be approved in advance by the RDRC and must be removed within two calendar days of the close of the event.

Obstruction of Views at Intersections

On a corner Lot, within the area formed by the center lines of the intersecting or intercepting streets and a line joining points on such center lines at a distance of seventyfive feet (75'-0") from their intersection, there shall be no obstruction to vision between the height of three and one-half feet (3'-6") and a height of ten feet (10'-0") above the average grade of each street at the center line thereof. The requirements of this section shall not be construed to prohibit any necessary retaining wall.

Street Signs

All street signage will be provided by the Developer. Any modifications or relocation of street signs requires the prior written approval from the RDRC.

Driveway Monuments

Prior to move-in, all Owners are required to install a Driveway Monument at the point where the driveway intersects the property line nearest the street. The Driveway Monument shall incorporate the house number, a newspaper receptacle and a sensor or timer activated light to be maintained by the Ridgewater Homeowners Association. All designs are subject to approval by the RDRC.

House Numbers

Two house number/address signs are required per dwelling unit. One sign of no more than one square foot (1SF) in area shall be located on either the garage or entry element of the house, which ever is the closest to the street. A second sign shall be incorporated into the Ridgewater Driveway Monument as described above. Surface mounted address number boxes that are back lighted shall be strictly prohibited. The RDRC encourages the use of bronze, copper or approved equal, for numerical identification on the home.

Section IV ~ Landscape Design

Community Plant Palette

The visual identity of the neighborhoods at Ridgewater are characterized by the tree menu of Neighborhood Shade / Street Trees and smaller Ornamental Accent Trees. Examples of appropriate trees are:

Neighborhood Shade / Street Trees

Emerald Queen Maple Acer Platanoides 'Emerald Queen'

Northwood Red Maple Acer rubrum 'Northwood'

Royal Red Maple Acer rubrum 'Royal Red'

Green Mountain Sugar Maple Acer saccharum 'Green Mountain'

Ohio Buckeye Aesculus glabra

Common Hackberry Celtis occidentalis

Autumn Purple White Ash Fraxinus americana 'Autumn Purple'

Patmore Green Ash Fraxinus pennsylvanica 'Patmore'

Summit Green Ash Fraxinus pennsylvanica 'Summit'

Imperial Honeylocust Gleditsia triacanthos 'Imperial'

Redmond Linden American Linden Tilia Americana 'Redmond'

Glenleven Littleleaf Linden Tilia cordata 'Glenleven'

Greenspire Littleleaf Linden Tilia cordata 'Greenspire'

Section IV - Landscape Design

Ornamental Accent Trees

Concolor Fir Abies concolor

Amur Maple Multi-stem & Single-stem Acer ginnala

Paper Birch Single-stem Betula papyrifera

Toba Hawthorn Crataegus x mordenensis 'Toba'

Russian Olive Elaeagnus angustifolia

Dolgo Crabapple Malus 'Dolgo'

Spring Snow Crabapple Malus 'Spring Snow' Colorado Blue Spruce Picea pungens 'Glauca'

Quaking Aspen Single-stem Populus tremuloides Norway Spruce Picea abies Austrian Pine Pinus nigra Scotch Pine Pinus sylvestris

Amur Chokecherry Single-stem Prunus maacki

European Birdcherry Prunus padus Canada Red Chokecherry Single-stem Prunus virginiana 'Canada Red'

Section IV ~ Landscape Design

Shrubs

The following shrub specimens are appropriate in the community of Ridgewater:

Deciduous Shrubs

Apple Serviceberry Princess Diana Serviceberry Allegheny Serviceberry Saskaton Serviceberry Regent Serviceberry Sandblow Serviceberry Glossy Black Chokecherry Japenese Red Leaf Barberry Crimson Pygmy Barberry Ruby Carousel Barberry Burgundy Carousel Barberry Rose Glow Japanese Barberry Sparkle Japanese Barberry Siberian Peashrub (windbreak & privacy applications only) Pygmy Caragana Globe Caragana European Variegated Dogwood Mottled Dogwood Baileyi Red Twigged Dogwood Colorado Red Osier Dogwood Yellow Twigged Dogwood Isanti Dogwood Hedge Peking Cotoneaster Cranberry Cotoneaster Pagoda Dogwood Gray Dogwood Dwarf Winged Euonymus Meadowlark Forsythia Northern Sun Forsythia Annabelle Hydrangea Hydrangea PeeGee Chevenne Privet (for hedges) Arnold's Red Honeysuckle Clavey's Dwarf Honeysuckle Golden Mockorange Minnesota Snowflake Dart's Gold Ninebark Abbotswood Bush Cinquefoil Coronation Triumph Bush Cinquefoil Gold Drop Bush Cinquefoil Goldfinger Bush Cinquefoil Goldstar Bush Cinquefoil Jackman Bush Cinquefoil

Section IV ~ Landscape Design

Katherine Dykes Bush Cinquefoil McKay's White Bush Cinquefoil Primrose Beauty Bush Cinquefoil Tangerine Bush Cinquefoil Yellow Gem Potentilla Western Sand Cherry Purple Leaf Sand Cherry Dwarf Russian Almond Nanking Cherry **Double Flowering Plum** Common Chokecherry Canada Red Chokecherry Smooth Sumac Cutleaf Smooth Sumac Three Leafed Sumac Staghorn Sumac Cutleaf Staghorn Sumac Alpine Currant Dwarf Alpine Currant Adelaide Hoodless Rose Austrian Copper Shrub Rose Bonica Shrub Rose Champlain Shrub Rose Cuthbert Grant Shrub Rose FJ Grootendorst Shrub Rose Golden Wings Shrub Rose Hansa Shrub Rose Harrison Yellow Shrub Rose Henry Hudson Henry Kelsey Rose JP Connell Jens Munk Rose Magnifica Shrub Rose Martin Frobisher Shrub Rose Scarlet Meidland Shrub Rose White Meidland Shrub Rose Morden Centennial Shrub Rose Morden Fireglow Shrub Rose Nearly Wild Shrub Rose Prairie Joy Shrub Rose Persian Yellow Shrub Rose Sir Thomas Lipton Shrub Rose Theresa Bugnet Shrub Rose William Baffin Rose Woodsii Rose Ural Falsespirea

Section IV ~ Landscape Design

Deciduous Shrubs (cont'd)

Dwarf Blue Arctic Willow Buffaloberry Japanese White Spirea Dwarf Garland Spirea Anthony Waterer Spirea Dwarf Red Flowering Spirea Crisp Leaf Spirea Froebel Spirea Gumball Spirea Grefsheim Spirea Goldmound Spirea Little Princess Spirea Norman Spirea Snowmound Spirea Bridalwreath Spirea Indiancurrent Coralberry Chinese Lilac Dwarf Korean Lilac Miss Kim Lilac Donald Wyman Lilac Summer Glow Tamarisk Nannyberry Viburnum Mohican Wayfaring Tree Viburnum Compact European Cranberrybush Dwarf European Cranberrybush Common Snowball Viburnum Alfredo Compact Americana Cranberry Bailey Compact American Cranberry Red Prince Weigela

Coniferous (evergreen) Shrubs

Gold Coast Juniper Pfitzer Juniper Gold Tip Pfitzer Juniper Sea Green Juniper Repanda Juniper Blue Chip Juniper Youngstown Andorra Juniper Hughes Juniper Icee Blue Juniper Prince of Wales Juniper Wiltoni Blue Rug Juniper Arcadia Juniper Broadmoor Juniper Buffalo Juniper

Section IV - Landscape Design

Coniferous Shrubs (cont'd)

Calgary Carpet Juniper Pepin Savin Juniper Scandia Juniper Tamarix Juniper Cologreen Juniper Wichita Blue Juniper Blue Star Juniper Skyrocket Juniper Oregon Grape Birds Nest Spruce Dwarf Albert Spruce Mugo Pine Shrubby Swiss Mountain Pine Dense Spreading Yew Nigra Yew Emerald Arborvitae Pygmy Globe Arborvitae Little Giant Arborvitae Pyramidal Arborvitae Techny Globe Arborvitae Woodward Globe Arborvitae

Design Review Process

Governing Jurisdictions

Before any construction can begin, a permit from the Ridgewater Design Review Committee (RDRC) must be obtained. Α State Electrical Permit as well as a State Plumbing Permit must also be obtained. The RDRC permit will be required prior to the submittal of any plans to the Polson Building Department. The RDRC permit promotes compliance Declaration with the of Covenants, Conditions and Restrictions (C,C& R's) and controls the harmony of external design with surrounding structures and topography. Under no circumstances will an Owner begin construction without the final approval of the RDRC.

Ridgewater Submittals

Submittal of plans and specifications for the construction or installation of any improvements within Ridgewater is to be made to the Ridgewater Design Review Committee at the following address:

Ridgewater Design Review Committee P.O. Box 129 Polson, Montana 59860 Telephone: (406) 883-1730

The Ridgewater Design Review Committee may, upon written or proper notice, change the address for the submittal of plans and specifications.

The RDRC shall only review, approve and/or disapprove submitted plans and specifications regarding style, exterior design, appearance, location and compliance with the provisions set forth in these guidelines and requirements included in the CC&R's. The RDRC shall not be responsible for reviewing and/or approving any improvement plans and specifications for: engineering design, structural engineering and safety, or for compliance with applicable zoning, building, or other county, state, or federal laws, ordinances, or policies.

Along with obtaining all necessary approvals from the RDRC as set forth in the CC&R's and these Design Guidelines, each Owner is obligated to obtain all necessary governmental approvals. Plans and specifications are to be prepared in accordance with all applicable governmental laws and regulations affecting the use of the property and the improvements thereon.

Ridgewater Design Review Committee Membership

The Ridgewater Design Review Committee will initially be composed of three individuals appointed to by the Developer. Individuals shall be limited to serving three consecutive one year terms. At such time as one hundred percent of the residential properties are no longer held in ownership by the Developer, two of the three Committee positions will be held by residents appointed by the RHA. The Developer retains the right to appoint one of the three members to the RDRC for ten years, following the sale of the last residential property.

The Ridgewater Homeowners Association Board reserves the right to amend, change or revise any or all of the requirements contained in this Community Design Guideline Document at any time.

Design Review & Approval Procedure

By way of illustration, but without limitation, the following improvements require submission to the Ridgewater Design Review Committee for approval:

- New construction or installation including: dwellings, garages, fences, retaining walls, steps, awnings, canopies, poles, trellises, patio overheads or decks, gazebos, sundecks, wind screens, game courts, swimming pools, fountains, spas, hot tubs, recreation apparatus, and exterior lighting, sound systems and solar energy systems
- Installation or modification of landscape, hardscape, trees, shrubs, plants, irrigation or drainage systems, recreation areas or courts and surface drainage revisions

Subsequent changes or other improvements to the property after completion of the initially approved and/or constructed structure, landscaping, etc. must be submitted through the same design review procedure for approval by the RDRC.

Jurisdictional Review & Approval

Approval of any project by the Ridgewater Design Review Committee does not waive the requirement for permits from local governing agencies, State of Montana, or any other governmental or quasi-governmental agency having jurisdiction in Ridgewater. Nor does the obtaining of all required permits from local, State of Montana, or any other governmental or quasi-governmental agency having jurisdiction in Ridgewater waive the need for the Ridgewater Design Review Committee approval.

The Ridgewater Design Review Committee will not knowingly approve a project that violates jurisdictional building or zoning codes. The RDRC takes no responsibility for plan's conformance to any criteria other than these Ridgewater Design Guidelines.

Design Review Submittal Requirements

All application submittals for the construction or installation of any improvement, including but not limited to architectural or landscape, must be made to the RDRC. The application, provided by the Ridgewater Design Review Committee must include the following items:

- Owner's name
- Mailing address
- Business and residence telephone numbers (including area code)
- Property number(s) of proposed construction
- Address of site(s)
- Name, address and telephone number of architect, designer or Owner's representative (e.g., landscape architect or designer, engineer or contractor)
- Name, address and telephone number of contractor
- List of number(s) of drawings enclosed
- Refer to the Review Form found at the end of this section.

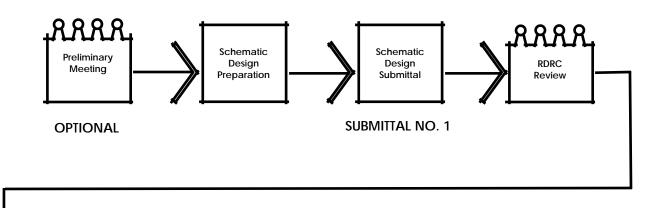
A submittal fee of \$250.00 is required, or as determined by the RDRC, for the review of submitted documents for approval. In cases other than a full submittal, a pro-rated fee will be established.

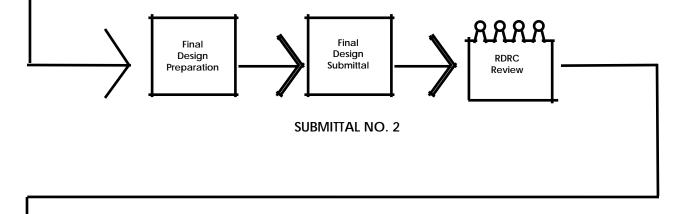
A minimum of two (2) submissions are typically required for review and approval by the Ridgewater Design Review Committee. Please refer to the flowchart graphic of typical process and steps. The initial concept meeting and preliminary design workshop are required in the review and approval process. The initial concept meeting should be held informally with the RDRC Representative at the beginning of the design process. The Owner and the RDRC Representative will meet to discuss the design review process. The preliminary design workshop will be held after the Owner and his/her architect or designer have developed a design concept, prior to its evolution into a complete Schematic Design package. The RDRC encourages the attendance of the builder at all meetings throughout the Design Review Process.

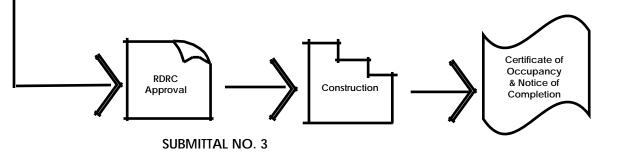
The **first** submittal will include Schematic Design plans. The **second** will include the final Construction Drawings, provided there is approval of the first submittal with authorization to proceed.

Upon completion of the review and approval process, one (1) set of each submittal is to be retained by the Ridgewater Design Review Committee, and one (1) set is to be turned over to the Owner. All submittals must be determined to be complete before the RDRC will commence review of plans. Submittals that are not complete, as determined by the RDRC, will be promptly returned to the Owner.

Design Review & Approval Flowchart







Deposits & Insurance

Owners shall, at the time of obtaining all required building and improvement permits, pay to the Ridgewater Homeowners Association or their agent through escrow the following deposit:

- 1. Two thousand five hundred dollars (\$2,500.00) to assure the proper clean-up of dirt and debris and repair of any damage to the landscaping, private streets and entry gates/monumentation within Ridgewater caused by the Owners or agents in the construction of their custom or production home. The \$2,500.00 deposit will also be held until all construction and landscaping is complete. Construction must be completed within twelve months of commencement. All landscaping is to be completed within ninety (90) days of Certificate of Occupancy. This deposit or any remaining portion is to be refundable upon completion of the construction of an Owner's custom or builder's production homes. Any refunds due the Owner will be distributed after the issuance of a certificate of occupancy by the building department, completion of landscaping and a written request by the Owner to the Board of Directors and the Ridgewater Design Review Committee. The Ridgewater Design Review Committee will have the discretion to approve the release of the respective deposits after determining that any damage caused by Owners in the construction of their custom or production home has been repaired.
- 2. Prior to the commencement of construction, the Owner shall purchase and require his or her contractor to purchase general and auto liability insurance and shall maintain and cause contractors to maintain such insurance. This Certificate of Insurance must be maintained for the entire period of time necessary to construct the Owner's residence or residential addition/ renovation, and through the time frame to obtain a Certificate of Occupancy, in the amount not less than one million dollars (\$1,000,000.00). Each liability insurance policy shall contain the following clauses:
 - a) "This insurance shall not be canceled, limited in scope of coverage, or nonrenewed until thirty (30) days written notice has been given to:

The Board of Directors Ridgewater Design Review Committee P.O. Box 129 Polson, Montana 59860 Telephone: (406) 883-1730"

 b) "This insurance policy which names the Ridgewater Homeowners Association, Ridgewater Design Review Committee and Ridgewater Realty as additional insured is primary and any insurance maintained by such additional insured shall be non-contributing."

Preliminary Meeting & Design Workshop

Prior to the submittal of preliminary plans to the Ridgewater Design Review Committee, the Owner, architect or designer, and builder are invited to meet informally with the Ridgewater Design Review Committee Staff Representative to review the intent of the Design Guidelines and to clarify any questions related to the review process. The Owner or Owner's representative should contact the RDRC to set up this initial meeting.

A preliminary design workshop will be held between the Owner, the architect or designer, builder, and the Ridgewater Design Review Committee Representative prior to completion of the Schematic Design package. This workshop is intended to be an informal session where the preliminary conceptual design is presented to the RDRC Representative. The Representative will then determine if the conceptual design is meeting the intent of these Design Guidelines. Conceptual plans should include the following drawings and exhibits presented in a loose format:

- 1. Conceptual Property Plan/Grading Plans providing building envelope and building footprint criteria.
- 2. Conceptual Floor Plans providing building square footage and appurtenant structure location.
- 3. Conceptual Elevations and Sections of exterior elevations/sections for all proposed buildings.
- 4. Conceptual Landscape Plan with identification of planting areas as they relate to the plot plan and architecture, indicating the placement of fences, walls and amenities.

Submittal No. 1

Schematic Design submittals must include all of the following:

Plot Plan:

- 1. Min. Scale 1" = 10'-0"
- 2. Show Property lines accurately, including length, angles, and amount of curve.
- 3. Show all buildings, structures, fences, walks, setbacks, sidewalks, slopes and street right-of-way contiguous to the Property.
- 4. Show required building envelope setbacks.
- 5. Indicate the proposed Homesite Coverage Area.
- 6. Summarize the square footage of the first floor, second floor, garage, covered decks/porches and basement.
- 7. Drawings to include specifications of materials, color and height of all fences and retaining walls. Heights of the top of wall should be shown in relation to adjacent ground elevations.
- 8. The plot plan should clearly indicate the location of the proposed construction, including location and heights of existing fences, walls and structures.

Landscape Plan:

- 1. Min. Scale 1" = 10'-0"
- 2. The plan should include: trees, shrubs, fences, walls, trellises, arbors, gazebos, drainage, grading, game courts, pools, pool equipment and mechanical equipment.

Preliminary Grading Plan:

- 1. Min. Scale 1" = 10'-0"
- 2. Show existing contours and the proposed drainage concept.

Floor Plan:

- 1. Min. Scale 1/8" = 1'-0"
- 2. Indicate all walls, columns, openings and any conditions or features that will affect the exterior design of the building.
- 3. Scale accurately all items and parts of plans and details, including balconies, decks, atriums, garages, accessory buildings, square footage of total living area of residence, pools, recreation areas and patio covers.
- 4. Include notes on all exterior items that cannot be clearly noted on the elevations.

Elevations:

- 1. Min. Scale 1/8" = 1'-0"
- 2. Provide exterior elevations to scale of all proposed buildings. All horizontal elevation points must be shown on the elevations (i.e., ridge lines, balconies, terraces, etc.).
- 3. All finish materials, colors and textures should be identified.

Other Documents:

- 1. Other documents may be required or deemed necessary by the Ridgewater Design Review Committee to clarify issues.
- 2. Perspective, isometric, or renderings are additional drawings that are not required, however, they may assist the RDRC to understand the proposed design.

Review of Submittal No. 1

When the Ridgewater Design Review has determined Committee that all requirements for Submittal No. 1 have been met, the Design Review Committee must, within thirty (30) days, meet and either approve or disapprove the proposed improvements. The RDRC will provide written notice to the Owner of the date, time and place of the review meeting. Failure by the RDRC to act within this thirty (30) day period will constitute approval. Should the RDRC disapprove any submittal, the Owner has the right to appeal the decision to the Board of Directors of Ridgewater Homeowners Association pursuant to the CC&R's.

Submittal No. 2:

Final working drawings must include each of the following:

Working Drawings: Min. Scale 1/4" = 1'-0"

- 1. Drawings shall include any revisions required by the Ridgewater Design Review Committee after review of Submittal No. 1.
- 2. The drawings shall be fully dimensioned and include the following drawings;
 - a) Floor Plans,
 - b) Foundation Plans,
 - c) Roof Plan,
 - d) Sections,
 - e) Elevations,
 - f) Details.
- 3. Written specifications for all work.

Roof Plan: Min. Scale 1/4" = 1'-0"

1. Show plan of all proposed roofs with slope pitches and maximum roof height above natural grade adjacent to the structure and elevation above sea level.

- 2. Indicate all materials.
- 3. Indicate any unusual conditions or construction requirements

Exterior Colors & Finishes:

All colors and materials must be provided on a sample board or on an elevation sheet. The sample board or elevation sheet must clearly indicate which color(s) and material(s) will be used on each portion of the building. All colors and materials must be identified with a manufacturer's name and list number/name. Colors must be painted on the proposed finish surface material. A sample of the roofing material, stone and/or brick must also be provided.

Grading Plan: Min. Scale 1" = 10'-0"

- 1. A plan that indicates contours, flow lines, drainage patterns existing and proposed finished grades.
- 2. Finish grade changes (cut & fill requirements) accompanied by a grading plan.

Landscape Plan: Min. Scale 1" = 10'-0"

- 1. Show type, size and location of all plant materials and be consistent with the landscape standards set forth in these Design Guidelines.
- 2. Show all fences, walls, trellises, arbors and gazebos, their location, material and color.
- 3. The plan should include a complete temporary and permanent stormwater drainage and retention plan, including slope stabilization.
- 4. The plan should show the location and treatment of all mechanical equipment including propane tanks and heating and air conditioning units.

Proposed Homesite Coverage Area:

The proposed Homesite Coverage Area must be clearly identified on the actual Homesite with appropriate staking and/or ribbon lines.

Pool Plans: Min. Scale 1" = 10'-0"

1. Must include plans for drainage, pool equipment and construction in conformance with these Design Guidelines and the CC&R's.

Review of Submittal No. 2

When the Ridgewater Design Review has determined that Committee all requirements for Submittal No. 2 have been met, the RDRC must, within fourteen (14) days, meet and either approve or disapprove the proposed improvements. The RDRC will provide written notice to the Owner of the time, date and place of the meeting. Failure by the RDRC to act within this fourteen (14) calendar day period will constitute a denial of the submittal. In the event of such a denial due to non-action by the RDRC, the homeowner may then request, by mail, formal notification of the status of the submittal. Failure by the RDRC to act within fourteen (14) calendar days of the request for formal notification will constitute an approval of the submittal. Should the RDRC disapprove any submittal, the Owner has the right to appeal the decision to the Board of Directors of Ridgewater Homeowners Association pursuant to the CC&R's. This review will include, but not be limited to: a determination of whether the submittal is consistent with Submittal No. 1; itemized reasons for any discrepancies if plans are not approved; and the review and approval or disapproval of all plans.

Any changes after final approval must be submitted in writing for approval by the RDRC.

Notice of Completion

After completion of all improvements to the property, the Owner shall submit a letter to the Ridgewater Design Review Committee indicating that all improvements on the property are complete and are in conformance with the approved plans and specifications by the RDRC. Upon receipt of the letter, the RDRC must inspect the improvements within fifteen (15) days. After inspection, the RDRC must notify the Owner of either final approval of the improvements or noncompliance with the approved plans and specifications. Failure by the RDRC to notify the Owner of any noncompliance within thirty (30) days after completion of the inspection will constitute an approval of the improvement.

In the letter stating that all improvements are complete, the Owner shall also have the right to request that any remaining refundable portion of their deposit be released by the Ridgewater Homeowners Association Board of Directors after the inspection and final approval of the improvements by the RDRC. The Owner shall also have the right at this time to request permission to release any insurance policies that have been held against the Property.

Builder and Contractor Approval

Upon review of the Ridgewater Design Review Committee Application For Review, the builder and/or contractor will be notified as to their approval or denial to proceed. At the time of the review or any time information is brought to the attention of the RDRC or the Ridgewater Development indicating any impropriety not in the best interest of the community or the Owners, the builder and/or contractor may be denied permission to work in the Ridgewater Community.

RDRC APPLICATION FOR REVIEW

Ownership Data			
Owner's Name:			
Telephone Numbers:	Business / Day	()
	Residence / Evening	()
Property number(s) of	proposed construction:	. <u></u>	
Address of site(s):			
Architect / Designer N			
	Business / Day)
Contractor / Builde	er Data		
Contractor / Builder Na	ame:		
Mailing Address:			
Telephone Numbers:	Business / Day	()
	lo		
A Submittal Fee of \$25 Committee.	0.00 is required, or as de	termi	ined by the Ridgewater Design Review

A deposit of \$2,500.00 is due upon approval of submittal No. 2.

I _____ am ____ am not including an additional \$75.00 for one builder/architect sign as described on page IV-35 of this document. I understand that no other construction signs are permitted.

As a Ridgewater Owner intending to build, I/we have read and reviewed with my contractor, the current Ridgewater Design Guidelines, Covenants, Conditions and Restrictions and fully understand the requirements set forth as they pertain to this application. All work will be completed in conformance with the approved documents and application. Any change to any building associated with this application shall be resubmitted to the Design Review Committee and obtain approval prior to commencement of any and all improvements.

Owner Signature:	Date:			
Contractor Signature:	Date:			
Ridgewater Design Review Committee				
Homesite Number:	Receipt of \$250.00 submittal fee:			
Date & Time Received:	Receipt of \$2,500.00 deposit:			
Received By:	Receipt of \$75.00 sign payment:			
Application For:				

RDRC APPLICATION FOR REVIEW (Page 2)

Home Program and Areas

Architectural Style:
No. of Bedrooms:
No. of Baths:
Finished Area:
Garage Area:
Covered Deck/Porch Area:
Uncovered Deck/Porch Area:
Unfinished Area:
Patio Area:
Lot Coverage:

Material, Finishes & Color

Item	Material	Color
Foundation		
Retaining Wall(s)		
Exterior Finish		
Stone		
Brick		
Siding		
Vertical Shakes		
Stucco		
Trim		
Fascia /Rake		
Roofing		
Doors		
Front		
Other		
Garage		
Windows		
Deck Railing		
Additional Items:		

Design Review Committee Comments:

Construction Information

Construction Activities

- During construction, the Lot must be kept clean of trash and construction debris. The developer will monitor all construction activities for compliance. A fully enclosed, solid sided waste dumpster with a minimum three (3) cubic yards is required on all construction sites. The dumpster must be emptied when full
- Contractors are required to manage onsite activity such that no mud or debris is tracked or carried onto Ridgewater streets.
- All construction activities and materials are restricted to the Lot for which the permit was issued
- Staging areas for building materials must be kept clear of the road right-of-way and common properties, unless prior approval has been granted by the Developer
- The washing-out of concrete trucks on Ridgewater property is strictly prohibited. This includes; roads, ditches, road right-ofway, common property and adjoining Lots. Any necessary wash-out should be performed on the Lot where construction is taking place
- Should blasting be required for site excavation, the RDRC must be notified and approve the schedule well in advance
- All parking related to construction should be confined to the Homesite on which the construction is occurring. In cases where additional short-term parking is required along the street, all on-street parking shall be limited to the side of the street nearest the construction activity.
- It is the ultimate responsibility of the Owner to enforce compliance on the part of all contractors, sub-contractors and employees with regard to all Ridgewater rules and regulations concerning dogs, speed limits, hours of construction and site clean-up.

Lot Clearing & Grading

- Lot clearing and/or grading is prohibited prior to RDRC approval.
- All proposed tree clearing shall be reviewed by the Developer or the RDRC prior to removal to assure the retention of as many native trees and flowering plants as practical
- Dead, diseased, downed trees or low hanging limbs which are a safety hazard may be removed with the approval of the Developer
- All debris shall be removed from the Lot within fifteen (15) days of Certificate of Occupancy

Landscape Construction

- Existing desirable trees, shrubs and native vegetation within the site of construction or adjacent sites must be protected and preserved, to enhance the natural setting desired within Ridgewater
- Building materials are prohibited from being stockpiled within the drip line of trees to be preserved
- Ground disturbance within the drip line of any trees must be approved by RDRC

Definitions

For the purpose of these Community Design Guidelines, certain words, terms, and phrases are to be used and interpreted as defined below. Words used in the present tense shall include the future tense; words in the singular number include the plural and the plural the singular; the term "shall" is always mandatory and not directory; and the word "may" is permissive. The word "used" or "occupied" as applied to any land or building shall be construed to include the words "intended, arranged, or designed to be used or occupied."

<u>Definitions of general terms</u>: The following words, terms, and phrases are hereby defined as follows and shall be interpreted as such throughout these Design Guidelines. Terms not herein defined shall have the meaning customarily assigned to them or such as the context may imply.

ACCESS: The right to cross between public and private property, thereby permitting pedestrians and vehicles to enter and leave property.

ACCESSORY BUILDING: A subordinate building, the use of which is incidental to that of a main building and located on the same Lot therewith.

AGENCY: City of Polson, Planning and Building Department.

BASEMENT: A story partly or wholly underground. For purposes of height measurement, a basement shall be counted as a story when more than one-half of its height is above the average ground elevation or when subdivided and used for commercial activities.

BUILDING: Any structure having a roof supported by columns or by walls.

BUILDING SETBACK LINE: A line delineating the minimum allowable distance between the property lines and a building on a Lot, within which no building or other structure shall be placed except as otherwise provided.

COVERAGE: The Lot area covered by all buildings and impermeable surfaces located thereon, including the area covered by all overhanging roofs.

DEVELOPER: Any individual, firm, corporation, association, partnership, or other entity involved in the development of land for itself, Agency, or others.

DWELLING: A building or part thereof used as for habitation.

ELEVATION: A flat scale drawing of the front, rear, or side view of a building. Also a height relative to a station point regarding grade.

FRONTAGE: All the property on one side of a street between two intersecting streets (crossing or terminating) measured along the line of the street, or it the street is dead ended, then all the property abutting on one side between an intersecting street and the dead end of the street.

HOMESITE COVERAGE AREA: The portion of each Lot to which all improvements shall be confined. This includes building footprints, decks, patios and landscaped and paved areas. It does not include the driveway from the edge of the Homesite Coverage Area to the street. The maximum allowable Homesite Coverage Area is Lot specific and is identified on the individual Homesite Plan Sheet.

HOMESITE PLAN SHEET: A plan sheet for each Lot provided to the Owner indicating Lot boundaries, setback boundaries, Homesite Coverage Area and any Lot specific information or restrictions such as maximum building height.

LOT or HOMESITE: A piece, plot, or parcel of land in one ownership, which may include one or more Lots of record, occupied or to be occupied by one principal building and its accessory buildings, including the open spaces required under these standards.

OPEN SPACE: An area on the same Lot with a main building which is open, unoccupied, and unobstructed by structures from the ground to the sky except as otherwise provided in these standards.

OWNER: The person in whom or which is vested the ownership, dominion, or title of property so far as the law permits.

PLANS AND SPECIFICATIONS: A site plan, design drawings, specifications, grading, access, landscaping plans and designs, or any other document, drawing, or literature which illustrates, describes, or otherwise interprets the plan of development proposed for any structure, site, or subdivision designated for development.

ROADWAY: The actual road surface, including necessary road shoulders and drainage facilities, ditches, curbs, and gutters, which is used to transport motor vehicles.

SITE: Any tract, Lot, or parcel of land or combination of tracts, Lots, or parcels of land which is in one ownership or is continuous and in diverse ownership where grading, construction, or development is to be performed as part of a unit, subdivision, or project.

SPECIFICATIONS: See PLANS AND SPECIFICATIONS.

STORY: That portion of a building included between the upper surface of any floor and the upper surface of the floor next above or any portion of a building between the topmost floor and the roof which is used for human occupancy in which the floor area with 8 feet or more head clearance equals 50 percent or more of floor area of the next story below. Provided it is not used as a dwelling unit, a top floor in which the floor area with 8 feet or more of head clearance equals less than 50 percent of the floor area of the story next below shall be a "half-story." A s shall be considered as a story if more than half of its height is above the average ground level from which the "height of a building" is measured or if it is used for commercial purposes.

STREET: SEE ROADWAY

STRUCTURE: Any combination of materials, including buildings, constructed or erected, the use of which requires location on the ground or attachment to anything having location on the ground and including, among other things, signs, billboards, and fences. Structure shall also mean any fill, diversion dam, or other manmade thing or device which affects or alters the natural flow of surface waters upon or across any natural or artificial stream, wash, or drainage channel.

SUBDIVISION: The division of a tract or parcel of land into two or more Lots, plots, sites, or other division of land for the purpose of sale or building development, whether immediate or future, including the re-subdivision of such tract or parcel.

SWIMMING POOLS: An outdoor swimming pool shall be any pool or open tank not located within a completely enclosed building and containing or normally capable of containing water to a depth of any point greater than one and one-half feet.

TRANSOM: The window placed directly over a window or door, may be a fixed or operable window.

USE: The purpose under these standards for which land or a building or other structure is designed, arranged, or intended, or for which it is or may be occupied or maintained.

YARD: An open space on the same Lot with a principal building, open, unoccupied, and unobstructed by buildings from the ground to the sky except as otherwise provided in this resolution, provided that accessory buildings may be located in a rear yard.