

*Ridgewater*

---

HOMEOWNERS ASSOCIATION, INC.

**HANDBOOK OF  
RULES AND REGULATIONS  
AND  
DESIGN GUIDELINES**

**\*\*\*\*\*IMPORTANT\*\*\*\*\***

**All proposed home modifications and property improvements must have specific prior approval from the Architectural Review Board before any action can be taken.**

***Effective March 20, 2018***

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# Article I. Introduction

## Section 1.01 Intent of Handbook

This Handbook of Rules and Regulations and Design Guidelines (the "Handbook") is adopted pursuant of Article 9, Section 9.3 of the Declaration of Covenants and Restrictions for Ridgewater (the "Declaration") and is designed to provide an overall framework and comprehensive set of standards, procedures and rules for the development of the community in an orderly and cohesive manner.

Compliance with the standards, procedures and rules of this Handbook is required, but does not constitute the sole basis for review of applications for approval under Article 9 of the Declaration, nor does it guarantee any approval of any submission or application. Each submission presented to the Architectural Review Board (the "ARB") will be approved or denied based on its own conditions. The committee has the expressed right to consider any and all factors it deems relevant. **Committee decisions may be based on purely aesthetic considerations.** Each owner and member of the Ridgewater Homeowner Association acknowledges that determinations as to such matters may be purely subjective and opinions may vary as to the desirability and/or attractiveness of the proposed addition or modification. Decisions are made on a case-by-case basis, and although a modification or addition may have been approved in one instance, there is no guarantee that it will be approved again.

This document is not intended to replace the Declaration of Covenants and Restrictions but rather to clarify and to simplify the process by which homeowners may customize and modify the exterior property associated with the home and home site. Additional conditions may apply to improvements and modifications of properties that are not found in this Handbook. Both the Declaration and this Handbook should be reviewed by the homeowner in order to determine whether an improvement or modification will be approved by the ARB.

Unless otherwise specifically exempted by the Declaration or this Handbook **all proposed modifications and additions to homes and lots within Ridgewater require application to and prior approval of the ARB (see attached form).** Where this Handbook specifically permits an owner to proceed without prior approval, such permission shall only be effective so long as the owner complies with the requirements of the Declaration and/or Handbook.

**ANY HOMEOWNER WHO INITIATES ALTERATIONS, ADDITIONS, IMPROVEMENTS OR REPAINTING WITHOUT PRIOR WRITTEN APPROVAL BY THE ARCHITECTURAL REVIEW BOARD RISKS HAVING TO CORRECT OR REMOVE SAID ACTION AT HIS/HER OWN EXPENSE.**

## **Article II. Maintenance**

### **Section 2.01 Performed by the Association and Residents**

- (a) The Association is responsible for the exclusive management and control of the common area. The association shall be responsible for the payment of all costs, charges and expenses incurred in connection with the operation, administration and management of the common area.
- (b) No resident shall cause any object to be fixed to the common property (including the planting of any plant material) or in any manner change the appearance of the common property.
- (c) The cost of repair or replacement of any improvement maintained by the Association, in cases where the repair or replacement is required because of an act of negligence or omission of any owner (including guests, family members and tenants of the owner), shall be the responsibility of the owner.
- (d) Residents are required to keep their property maintained in such a manner as to provide a neat and attractive appearance of a first-class residential neighborhood.
- (e) The Ridgewater Homeowner's Association, at its sole discretion, reserves the right to temporarily maintain a homeowners property if said property is deemed by the Board to be unruly, not consistent with community standards for a neat and attractive appearance or presents a health hazard due to high grass, weeds or other negligent reasons. All fees associated with this action will be the responsibility of the homeowner to pay.

## Article III. Improvements to Lots

### Section 3.01 General Guidelines

- (a) ALL improvements to lots require specific prior approval by the Architectural Review Board and will be approved or disapproved based on compliance with the Declaration, this Handbook and/or the aesthetic discretion of the ARB.
- (b) All projects should be completed within thirty (30) days of start date, unless not feasible due to the magnitude of the project.
- (c) Any utility additions must be underground and adhere to applicable code for such utilities.
- (d) All applications must include a detailed description of the planned project and must contain the following information, as applicable:
  - \* Size of structure
  - \* Height
  - \* Wall material
  - \* Location
  - \* Estimated length of construction
  - \* Quantity
  - \* Detailed drawing
  - \* Utilities
  - \* Site Plan

### Section 3.02 Fences

- (a) **Only white vinyl semi-private fencing from 4' to 6' in height or black wrought iron or aluminum powder coated picket fencing 4' to 5' in height is allowed.** However, **only** black wrought iron or aluminum powder coating picket fencing 4' to 5' in height will be allowed on Lots 46-54, 55-61, 74-79 and 86-98.
- (b) The spacing between the slats of all perimeter fencing shall not be less than one and one-half (1 ½") inches and all such slats shall be installed on the exterior, if applicable.
- (c) A single-fence is permitted between adjacent lots sharing a common property line. All fencing must be installed on or within three (3") inches of shared property lines to permit future fence connectivity of adjoining property owners.
- (d) Chain link, split rail, vinyl, composite, wood privacy or any other type of metal fencing (not described in 3.02 (a)) in any form is strictly prohibited (including dog pens / runs of any material).
- (e) Fences are not permitted in the front yard and must tie into the home no closer to the street than the rear building corners of the dwelling. Under no circumstances may an applicant erect a fence outside of the property line. In the event of an obstacle, the homeowner must shift the fence inside the boundary line of the lot.

- (f) Fences on corner lots must be installed parallel to the street. Fencing must be located at least three (3') feet away from any sidewalk along street-side of the property.
- (g) No perimeter fence shall be erected on any berm of dirt which was placed on the side or rear lot line.

### Section 3.03 Accessory Structures or Storage Buildings

Under no circumstances shall a homeowner place or construct any wood, metal, fiberglass, plastic or canvas tent, barn, carport, garage, utility building or storage building on any lot in Ridgewater.

### Section 3.04 Play and Exercise Equipment

- (a) All recreational equipment including, but not limited to, trampolines, swing sets, tree houses, children's climbing or play apparatus, soccer and lacrosse nets and similar equipment require a homeowner to submit an architectural request prior to their installation.
- (b) All play and exercise equipment must be located in the rear yard and within the building setback lines, not visible from the street fronting the home. All equipment must be maintained in good condition.
- (c) All recreational and other equipment shall be screened so as not to be visible from any roadway, and all screening used must be approved by the Architectural Review Board.
- (d) Wooden, stained (natural color) swing sets and play structures are permitted (no plastic). No metal swing sets will be approved.

### Section 3.05 Basketball Goals

- (a) Free-standing permanent basketball goals require architectural approval from the ARB.
- (b) Permanent goals must be located at least fifteen (15') feet from the street and six (6') feet inside of the property line. Backboards may not be attached to the home. The basketball goal must be oriented in a way so that play occurs on your property and may not be located along the rear portion of any lot.
- (c) Light attachments are not permitted on any basketball goals nor is excessive lighting allowed that would encourage basketball play during nighttime hours in Ridgewater.
- (d) Portable basketball goals of any kind are not permitted in Ridgewater.**

## Section 3.06 Landscaping Modifications and Requirements

- (a) Lawns: All lawns must be maintained consistent with standards expected of a first-class residential neighborhood.
- (b) Plant Materials: ANY significant changes or additions from builder installed plant materials require architectural approval. Exceptions are annuals in existing plant beds, which may be planted without approval. Any landscape material which dies on a residential lot shall be promptly removed and replaced.
- (c) Plant Beds: additional plant beds or expansions of existing plant beds may be approved but require architectural approval. **All plant beds should be kept free of weeds and grass on a regular basis.**
- (d) Mulch: ONLY pine needles, natural colored wood mulch or natural-colored engineered rubber mulch are allowed in plant beds. **All types of colored rocks (including white) and gravel, etc. are prohibited.**
- (e) Edging / Borders: Natural materials of Stone or Brick edging and/or borders around plant beds may be approved, but require architectural approval (no vinyl or steel). **No retaining block material shall be used for edging around trees or beds in Ridgewater unless retaining block is approved by the ARB.**
- (f) Vegetable Gardens: vegetable gardens are prohibited in front and side yards. Small gardens (up to 80 square feet) may be approved in rear yards, but require approval and cannot be visible from the street.

## Section 3.07 Doghouses, Dog Pens and Dog Runs

- (a) One doghouse per lot may be approved by the ARB provided that it is located in the rear yard of a residence and not visible from the street, and must match the color of house or an approved alternate color by the ARB.
- (b) Dog pens and/or runs are not permitted anywhere on the property.

## Section 3.08 Exterior Lighting

- (a) Eave-mounted floodlights and low-level landscape lighting may be approved but require submission to, and approval from, the ARB in advance of their installation. All homeowner-installed exterior lighting must be configured, positioned and directed so that they do not cast light beyond the boundaries of the homeowner lot.

## Section 3.09 Swimming Pools

- (a) In-ground swimming pools may be approved, but require the installation of an approved perimeter fence enclosing the entire rear yard.
- (b) Above-ground pools, defined as any pool that requires, for its normal course of operation, inflation, a ladder, steps, a water filtration system, a pump or any combination of these items are prohibited in Ridgewater.**
- (c) All hot tubs require architectural approve prior to their installation. Screening may be required in order to reduce their visibility to other properties.

## Section 3.10 Signage

- (a) Only the following types of signs are permitted on any lot:
  - i. One temporary sign advertising the home for sale or rent provided the sign has a maximum face area of four (4) square feet on each side and, if freestanding, stands no more than four feet (4') off of the ground.
  - ii. The ARB shall also have the right to require that all signage relative to the sale and/or leasing of a property be uniform in nature.
  - iii. One security service sign located in the front yard and one located in the rear yard, provided the signs have a maximum face area of two (2) square feet.
  - iv. Notification signage as may be required by legal proceedings or a governmental entity (such as a building permit).
  - v. No more than two (2) political signs may be displayed on any lot at any one time, unless the applicable municipality allows more than two.

# Article IV. Improvements to Structures

## Section 4.01 General Guidelines

- (a) ALL improvements to structures require specific prior approval by the Architectural Review Board, and will be approved or disapproved based on compliance with the Declaration, this Handbook and / or the aesthetic discretion of the ARB.
- (b) All projects should be completed within thirty (30) days of start date, unless not feasible due to the magnitude of the project.
- (c) Any utility additions must be underground and adhere to applicable code for such utilities.
- (d) All applications must include a detailed description of the planned project and must contain the following information, as applicable:
  - \* Size of structure
  - \* Height
  - \* Wall material
  - \* Location
  - \* Roof design
  - \* Roof material
  - \* Exterior finish
  - \* Quantity



- \* Utilities (water, electric)
- \* Detailed drawing
- \* Estimated length of construction
- \* Property survey showing location

## Section 4.02 Additions

- (a) Must adhere to all applicable building codes.
- (b) Exterior surfaces must match those on existing structure.

## Section 4.03 Decks and Patios

- (a) Must adhere to all applicable building codes.
- (b) Decks and patios cannot extend into a side yard beyond the side plane of the home.
- (c) Decks must be waterproofed, sealed or stained a natural wood color. Composite decks will also be allowed.
- (d) Ground-level patios must be constructed of concrete, stone or brick pavers.

## Section 4.04 Satellite Dishes

- (a) Maximum allowable size for a satellite dish is one (1) meter in diameter.
- (b) Approved dishes must be mounted to the house in a position not visible from the street
- (c) If installation is required in a location other than the above-reference location, include a statement from the installer with the architectural request form. The association reserves the right to obtain a second opinion from a licensed installer and may require the homeowner to move dish location or include a landscape screening plan at their expense based on results from the licensed installer.
- (d) No other types of television or radio pole, antenna, aerial or tower may be constructed, installed, erected or maintained on any lot in Ridgewater.

## Section 4.05 Exterior Colors

- (a) All exterior changes including, but not limited to, painting, staining, addition of storm doors and shutter replacement require approval from the Architectural Review Board. All proposed exterior changes must conform to the original scheme designed by the builder.
- (b) Shutters and doors must compliment the exterior color scheme and maintain the original colors intended by the builder.

## Section 4.06 Solar Panels

- (a) Solar panels may be permitted but require submission of an architectural request and prior approval by the ARB before installation. The Architectural Review Board reserves the right to deny any installation of solar panels that they feel, in their sole discretion, detracts from the aesthetic attractiveness of the neighborhood, regardless of whether or not such restrictions compromises the performance of the system.

## Article V. Aesthetics

### Section 5.01 Flags

- (a) One (1) flag up to four feet by six feet (4'X6') in size attached to a flagpole mounted to the home may be approved. The pole may not exceed four inches (4") in diameter and sixty inches (60") in length.
- (b) Only official flags of the United States, State or seasonal decorative flags may be displayed. Flags which display trademarks or advertising, battle flags and similar flags which, in the Board's sole judgment, are intended to, or tend to, incite, antagonize or make political statements (other than a statement of citizenship of the resident) shall NOT be displayed.
- (c) Approved flags shall be maintained in good condition and shall not be displayed if mildewed, tattered or faded beyond

### Section 5.02 Window Treatments

- (a) Only typical window treatments such as blinds, draperies, shades and plantation shutters are allowed and do not require architectural approval.
- (b) Window air conditioning units or fans are not allowed.

### Section 5.03 Exterior Holiday Decorations

- (a) Holiday decorative lighting and seasonal decorations shall be allowed from Thanksgiving to January 15<sup>th</sup> of the following year, provided, however that the Board may adopt regulations limiting the type, intensity and number of decorative lights and decorations so allowed. Other seasonal decorations are approved two weeks prior to the event until two weeks after the event.

### Section 5.04 Trash Removal

- (a) Solid structural or landscape screening may be used to block view of the trash containers. Solid screening should be of a material type and color that matches and/or complements the home and minimizes the visibility from abutting property views. Acceptable materials are masonry or

- premium vinyl siding, so long as the material is the same material as that on the home. Structures should be constructed and maintained in a workmanlike manner. Landscaping shall also be allowed to act as acceptable screening to minimize visual impact on abutting properties. Landscape screening must be made up of evergreen plantings. Structural or landscape screening shall be at least as tall as the height of the trash containers. Containers should be stored on a suitable level storage surface. Any structural or landscape screening must be maintained to the same standard of lot maintenance described in the Declaration for Ridgewater.
- (b) No garbage can or recycle bin should be placed at the curb any earlier than the night before collection and should be removed by midnight the day of collection.

## Article VI. Parking

### Section 6.01 Parking of Personal, Non-Commercial Vehicles

- (a) The ONLY approved parking locations for resident passenger vehicles or pick-up trucks shall be on an owner's driveway or in an owner's garage. **If an owner has more than two cars the owner MUST utilize the garage to store or park the additional vehicle(s) that are registered to occupants residing in the home. In no case shall a resident or occupant of the home be allowed to park or store a vehicle on any roadway within Ridgewater.**
- (b) Personal vehicles parked in driveways may not extend into the sidewalk area.

### Section 6.02 Parking of Commercial and Recreational Vehicles

- (a) A "commercial vehicle" as defined by this Handbook shall mean any vehicle having a carrying capacity and/size designation greater than or equal to a one ton; any vehicle, other than a law enforcement vehicle, bearing a company name or logo; any vehicle with ladders on top or in truck bed; and any "box" van or truck. Additionally, the Board reserves the right to further define a vehicle as "commercial" if said vehicle is used primarily for commercial purposes other than commuting to and from the workplace.
- (b) No boat, trailer, recreational vehicle, camper, camper truck or commercial vehicle shall be parked, stored or left:
  - (i) On any part of the common open space within Ridgewater.
  - (ii) Anywhere on the property except in enclosed garages or inside screened enclosures located in the rear yard and approved by the Architectural Review Board.

## **Article VII. Material Storage**

### **Section 7.01 Visible Storage**

- (a) Storage of materials of any kind, including construction material, that are visible from the street or neighboring yards is not allowed.
- (b) Weeds, vegetation, rubbish, debris, garbage or waste materials are not allowed to be accumulated on any lot in Ridgewater.

### **Section 7.02 Children's Toy Storage**

- (a) Toys must be stored out of sight when not in use.

## **Article VIII. Pets**

### **Section 8.01 Owner Responsibility**

Generally, all pets should be kept under their owner's control at all times and in compliance with applicable leash laws.

- (a) Pets must be on a leash and restrained whenever they are outside of a fence-in area of the community.
- (b) The Board of Directors of the Association has the unfettered and exclusive right at any time to exclude, or have removed from the property certain animals and/or particular breeds of an animal that in its sole discretion it finds to be an unreasonable annoyance, inconvenience, a menace or threat, nuisance or creates an unsanitary condition within the community after a Notice of Opportunity for Hearing.
- (c) Owners are responsible for cleaning up any pet waste that a pet creates in Common Areas, or on any private property within Ridgewater.
- (d) Owners are responsible for their animal's actions and are solely liable for any provable damages.
- (e) Each home is limited to three (3) pets.
- (f) Animals creating a nuisance to residents shall not be tolerated – including noise issues (excessive barking, growling, howling, etc.). Should a nuisance become persistent please contact Animal Control for their assistance.

## **Article IX. Disturbances / Nuisances**

In matters that become a problem between neighbors in Ridgewater, the Board may act upon some, under the general powers conferred by the Declaration. In the rare event that a resident causes unreasonable noise or other disturbances that cannot be resolved by speaking with the neighbor, the appropriate public law enforcement agency should be contacted. (For disturbances related to pets of residents, please see Article VIII, subsection 8.01 (f) of this document.)

## **Article X. Safety**

### **Section 10.01 Fire**

- (a) Residents should use extreme caution when using grills on wood decks or in close proximity to structures or flammable landscape materials such as pine bark mulch or pine needles.
- (b) Smoke detectors should be located on each level of every home near sleeping areas and should be tested twice yearly.
- (c) The local fire department may be contacted for more tips on fire safety.

### **Section 10.02 Children**

- (a) Please observe speed limits and be alert for children playing that may dart into your path. **Keep Ridgewater safe for everyone.**

### **Section 10.03 Theft / Burglary**

- (a) Please report any suspicious activity in the community to the police department.

### **Section 10.04 Drainage**

Drainage cannot impede the established drainage.

## **Article XI. HOA Contractors**

The Board may engage outside contractors to provide services on behalf of the Association and to perform on-going maintenance and landscaping of common areas.

### **Section 11.01 Management Company**

Duties of a management company include accounting services (collecting Association dues, mailing late notices, paying bills on behalf of the Association, etc.), handling homeowner complaints and inquiries and managing agents hired by the Board to perform landscaping services and other Common Area repair or maintenance, and performing visual audits of community on a regular basis.

### **Section 11.02 Landscaping Services**

Landscaping services for the common areas of Ridgewater can include turf maintenance, seasonal flower plantings, pruning/hedge trimming, fertilization programs and mulching.

# Request for Architectural Approval Form

**Please Allow 30 Days for Approval Process**

Name:		Phone #:			
Address:					
City:	State:	Zip:	Lot #:		
<b>Type of Modification:</b> <i>(Please review the corresponding section of Rules &amp; Regulations.)</i> <table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top; width: 50%; border-right: 1px solid black; padding: 5px;"> <input type="checkbox"/> 2.1 Antennas, Satellite Dishes  <input type="checkbox"/> 2.3 Birdbaths, Birdfeeders, Birdhouses  <input type="checkbox"/> 2.5 Decks, Patios, Screened Porches  <input type="checkbox"/> 2.7 Exterior Changes, Shutters, Doors  <input type="checkbox"/> 2.9 Fences  <input type="checkbox"/> 2.10 Flagpoles, Flags  <input type="checkbox"/> 2.12 Additional Landscaping         </td> <td style="vertical-align: top; width: 50%; padding: 5px;"> <input type="checkbox"/> 2.14 Hot Tubs, Spas, Saunas  <input type="checkbox"/> 2.16 Outdoor Furniture  <input type="checkbox"/> 2.19 Roof accessories  <input type="checkbox"/> 2.22 Storm Doors  <input type="checkbox"/> 2.24 Window Boxes, Planters  <input type="checkbox"/> Other - _____         </td> </tr> </table>				<input type="checkbox"/> 2.1 Antennas, Satellite Dishes <input type="checkbox"/> 2.3 Birdbaths, Birdfeeders, Birdhouses <input type="checkbox"/> 2.5 Decks, Patios, Screened Porches <input type="checkbox"/> 2.7 Exterior Changes, Shutters, Doors <input type="checkbox"/> 2.9 Fences <input type="checkbox"/> 2.10 Flagpoles, Flags <input type="checkbox"/> 2.12 Additional Landscaping	<input type="checkbox"/> 2.14 Hot Tubs, Spas, Saunas <input type="checkbox"/> 2.16 Outdoor Furniture <input type="checkbox"/> 2.19 Roof accessories <input type="checkbox"/> 2.22 Storm Doors <input type="checkbox"/> 2.24 Window Boxes, Planters <input type="checkbox"/> Other - _____
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<b>Attach detailed modification/addition description, including the following if applicable:</b> <ol style="list-style-type: none"> <li>1. Copy of property survey with proposed modification/addition clearly marked on survey <i>(must be included for all modifications and/or additions)</i>.</li> <li>2. Size, Color &amp; Materials to be used.</li> <li>3. Contractor if applicable.</li> <li>4. Plans/Drawings/Photographs.</li> </ol> <div style="text-align: right; margin-top: 10px;"> <b><i>Please Note: Homeowner is responsible for obtaining any/all necessary permits/approvals.</i></b> </div>					
<b>Estimated Start Date:</b>		<b>Estimated Completion Date:</b>			
<p>By signing below, I acknowledge that: 1) I am required to obtain Board/ARB approval <b><i>prior to</i></b> making any modifications/additions to my home; 2) I am obligated to allow sufficient time for the processing of my request; 3) I have reviewed the Ridgewater Design Guidelines to ensure my request falls within the community's guidelines; and, 4) I grant permission to Association Representatives to enter my property to consider my request, inspect it during installation, upon completion and for ongoing maintenance.</p> <p><b>Signature:</b> _____ <b>Date:</b> _____</p>					
<p>Mail all Requests to:</p> <p><b>THE RIDGEWATER ARCHITECTURAL REVIEW BOARD</b>          c/o Kuester Management Group          130 Ben Casey Drive, Suite 100          Fort Mill, SC 29708          Email: <a href="http://www.kuester.com">www.kuester.com</a></p> <p><i>Requests for multiple changes must be submitted separately.</i></p>					
<b>Do not write below; for Board/ARB use only.</b>					
Received by: _____		Date: _____			
<input type="checkbox"/> <b>Approved</b> <input type="checkbox"/> <b>Approved with Requirements</b> (see attached) <input type="checkbox"/> <b>Denied</b> (see attached)					