



Raven Ridge Homeowners Association, Inc.
Rules & Regulations

April 15, 2023 (amended)

In order to promote a harmonious atmosphere for all Owners, the Association has established the following Rules & Regulations, which may be amended by the Board of Directors from time to time, pursuant to the provisions in the Association's Declaration & Bylaws.

All Owners are required to ensure adherence to these Rules & Regulations are subject to enforcement actions for violations. These may include costs to correct, penalties, fees, interest and/or revocation of privileges, as determined by the Board of Directors and in accordance with provisions set out in the Association's Declaration, Bylaws and these Rules & Regulations.

FOR MORE INFORMATION:

General Board Inquiries * Architectural (ARC) Requests * Report Violations * Misc. Forms
Governing Documents * Financial Reports * Meeting Minutes

Contact Us at our website

www.RavenRidgeHOA.com

- or -

Contact a Member of our Board of Directors

RAVEN RIDGE

HOMEOWNERS ASSOCIATION

PO Box 711, Maggie Valley, NC 28751

April 15, 2023

Dear Neighbors,

The Board Of Directors is pleased to announce we have updated our Rules & Regulations for the association. This amendment updates our (4.04) Management of HOA Funds policy which defines the process for how the budget is managed and specifies how and when the board can spend money.

Our Rules & Regulations are intended to equitably protect the interests of every homeowner in our community. Much of this is what most of us already know and expect. However, it is helpful to have it all in writing so there are no questions or misconceptions about what is needed to preserve our property values as well as the peace and enjoyment of our residents.

Please read through the attached copy and feel free to contact us with any questions or comments you may have. The best way to contact all Board members directly is by going to our website at www.RavenRidgeHOA.com , click 'Contact', then choose 'Board Contact'. We look forward to your feedback and will consider it in any future updates.

Sincerely,

A handwritten signature in black ink, appearing to read "G. Hoogerwerf". The signature is fluid and cursive, with a large, sweeping flourish at the end.

Greg Hoogerwerf
for the Board Of Directors

I. PRIVACY & ENJOYMENT

1.01 - Peaceful Enjoyment – To ensure everyone’s right to peace & quiet! No person shall make or allow any action, noise or disturbance that may compromise the peaceful enjoyment or otherwise threaten, interfere with the rights, privacy, comfort or convenience of other Owners, occupants and guests.

1.02 – Privacy & Security – No person shall interfere with, or in any way infringe on the rights to privacy, or the safety, of neighbors or their guests. To ensure security while preserving privacy, Owners are allowed to install external video/audio monitoring devices only if they comply with the following conditions:

- Prior to installation, Owners must submit an ARC Request, acknowledging compliance with this policy, for approval by the Board.
- Devices can be mounted only within the boundaries of the Owner’s property line.
- The video/audio capture must not extend beyond the boundaries of the Owner’s property and/or into neighbor’s windows, decks or living spaces.
- In the event of a dispute the Board shall have final authority to, at any time, inspect and/or decide if a device must be modified or removed.

II. PROPERTY APPEARANCE & MAINTENANCE

2.01 - Appearance & Maintenance – Owners are responsible for keeping the external maintenance and appearance (curbside appeal) of their property in good condition, in harmony with external design of the association, and in keeping with the overall look and appearance of the Raven Ridge community. This may include, but is not limited to, clutter around your home, and care of your yard, trimming / replacing dead bushes, removing weeds, rotting wood, peeling paint, visible mold/mildew and maintaining mailboxes. Yard and porch art / decorations are to be used sparingly. Any furniture placed on a lot that is visible from any road right-of-way within the subdivision shall be outdoor furniture designed to reasonably maintain its appearance when subjected to the weather.

***Important Note:** Owners are also required to maintain cleaning of gutters and windows, as well as septic, heating and plumbing systems servicing their properties. Per Article 4.06 of our Declaration, the Association provides no external maintenance to Owner properties. The only maintenance and utility services provided by the Association are those for Common Areas.*

2.02 - All Exterior Changes (Pre-Approval Required) – As provided in Articles V & VI of our Declaration, all external changes to an Owner’s property (House and/or Lot) require pre-approval by the Board of Directors **before** starting any work. The purpose for this regulation is to preserve the consistent, overall appearance, or ‘harmony of external design’ of our community. Examples of these changes may include, but are not limited to paint color changes, shutters, porch, additions and other modifications.

***In most cases,** provided the proposed changes are compliant with the look and feel of our community, approval is quick and easy to obtain. **To obtain Board Approval** – Submit an ‘Architectural (ARC) Request’ form, including descriptions or examples, to the Board of Directors. Detailed instructions and forms can be submitted online via our website at www.RavenRidgeHOA.com – OR – Contact a Board Member for assistance.*

2.03 - Trash Removal – City of Maggie Valley weekly pickups are Trash (Monday) and Recycle (Tuesday). Materials must be properly separated into provided covered containers and rolled out for roadside pickup on the evening before, or morning of, the designated day. After pickup, empty containers need to be returned and stored near your dwelling in a location that is not unsightly to the neighborhood.

2.04 - Discarded Household Items / Construction Materials – Owners are not allowed to store these items on their property, and/or Common property, and are responsible for the proper disposal of these items. This includes anything that cannot be disposed of in our weekly trash removal. By example they may include but are not limited to furniture, appliances, carpet and construction materials.

2.05 - Lawn / Garden Refuse – On Owner request, by calling (828) 926-0866, the City of Maggie Valley will pick up materials that are properly placed by the roadside in black lawn and garden trash bags. No lawn and garden refuse should be disposed of on Common Areas or another Owner's property.

2.06 - Lighting / Holiday Decorations - Seasonal decorations can be displayed within the following time frames: 30 days prior to the holiday and must be removed no later than 30 days after the holiday.

III. PET POLICY

3.01 - Allowable Pets – Allowable pets are defined as any domesticated dog, cat, bird or aquatic animal kept within an aquarium, or other animal as may be agreed upon by the Owner and Board of Directors. Owners are limited to two (2) dogs and two (2) cats per household. Additionally, all pets must be up to date on required vaccinations and meet the City of Maggie Valley codes and ordinance requirements.

3.02 - Pets In Common Areas – Dogs shall be allowed on the Common Areas only when they are leashed and under the supervision of their owners. Owners may not leave their pets unattended and tethered anywhere on the common area. Owners are responsible for the prompt and proper disposal of pet waste.

3.03 - Pet Conduct / Liability – All pet Owners are individually and solely responsible for the conduct of their pets and for any damage or injury to people, the common area, or other Owner's property. By the act of owning a pet, the pet Owner accepts full and complete liability for the actions of their pet and agrees to defend and hold harmless the Association, its Board of Directors, employees and agents from any action or liability brought against it by other Owners, their family members, guests, tenants or contract agents for any damage or injury to persons or property caused by any pet.

IV. RESTRICTIONS

4.01 Rental Policy Rule - This Rental Policy Rule ensures compliance with the 90-day rental limit as stated in our Covenants (Article: 4.08). *"Owners may lease their Dwelling for residential purposes only, and for a period of time not greater than ninety (90) consecutive days, to the same lessee and/or their occupants, within any 12-month period beginning with the first day of lease."*

Prior to renting your home, you must submit the **Rental Registration Form** to the Board of Directors. The form can be completed online, downloaded from our website, or hard copies can be obtained from the Secretary.

The completed **Rental Registration Form** accomplishes the following:

1. Confirms that you will comply with, and not exceed, the 90-day rental limit as stated in Article 4.08 of our Covenants
2. You accept full responsibility & liability for your renters' actions and ensure their compliance with all HOA governing documents
3. Provides the Board with starting and ending dates of your rentals, and
4. Confirms your understanding that *prior to renting your property*, submitting the **Rental Registration Form** is an enforceable requirement of our Covenants. Non-compliance with any provision of this rule is a violation subject to a fine of \$100 per day and suspension of voting privileges until the violation has been corrected.

4.02 - Residential Use Only – Lots shall be used for residential purposes only. No signs advertising 'For Sale' or 'For Rent' shall be placed upon the Common Area.

4.03 - Transfer Of Ownership Disclosure - Owners who are selling their property must provide written notice of the sale to the HOA at closing along with confirmation that the new Owner has been advised of the presence of the homeowner's association and refer them to our governing documents available on our website, www.RavenRidgeHOA.weebly.com .

4.04 - Management Of HOA Funds - The Board Of Directors may make necessary budget adjustments to redistribute funds from one line item category to another provided the total Annual Budget is not exceeded and the modifications have been authorized by resolution of the board. All expenditures exceeding our Annual Budget require membership approval and must be approved by a two-thirds vote of the membership except in cases of an 'Emergency Declaration' by the Board. Details about management of association funds are governed by our Covenants [Article III], Bylaws [Article VII, Section I (a)], and Board Handbook [Article VII, Section VII].

V. COMMON AREAS

5.01 - Common Enjoyment – All Owners, tenants and guests shall have the right to use and enjoy all of the designated areas deemed to the common areas of the Association.

5.02 - Use of Pavilion – The Pavilion is maintained by the Association and is designated as a non-smoking and pet-free facility. Our volunteer committee members are primarily responsible for official Raven Ridge Association functions. When others use the facility for private functions they are responsible for cleaning it up, restocking and returning it to the condition it was in before their function began. Anyone wishing to use the Pavilion must first check with a Board member and review the calendar to pre-schedule their event and observe posted hours to ensure their function ends at an appropriate time.

5.03 - Maintenance – (Landscape / Utility / Snow Removal) – The city maintains snow removal on roads. The association pays for landscaping, road maintenance, city water and electrical utilities to common areas including the Pavilion and street lights.

VI. PARKING & DRIVING

6.01 - Authorized Vehicles (limit 2 per household) – Unless otherwise approved by the Board, only two ‘Authorized Vehicles’ per household are permitted to park anywhere within Raven Ridge Association property. These are defined as vehicles being actively used (not stored) for personal transport purposes and fall within the category of either standard passenger, sport utility, vans, motorcycles, or non-commercial trucks and vehicles that do not exceed two tons.

6.02 - Working On Vehicles Not Allowed - Doing any kind of mechanical work including repairs, maintenance or restoration of any kind of vehicles including, but not limited to cars, motorcycles, golf carts and/or lawn equipment is not allowed. Emergency repairs are allowed only to restore operation to a vehicle that is normally in good working order but temporarily malfunctioning (i.e., dead battery, flat tire, etc.) Emergency repairs must be completed within one day. More extensive repairs require the vehicle to be removed to an off-site location.

6.03 - Recreational Vehicles – No trailer, including but not limited to utility trailer, boat trailer, pop-up, motorcycle trailer, or jet-ski trailer and recreational vehicles (i.e., travel trailers, 5th wheels, Class A or Class C motorhomes) may park, without prior Board permission, for a period not to exceed 48 hours.

6.04 - Golf Carts – Any person operating a golf cart must have, or be under the supervision of, a person with a valid driver’s license. Additionally, anyone operating a golf cart must have liability insurance covering the use of the golf cart, accepts all responsibility and liability for its use, and holds the association harmless and will defend the association against any and all claims against it for its use.

6.05 - Parking – Regular Parking of vehicles, including golf carts, must be in a paved driveway and not extending into the street. **Temporary Parking**, for up to 4 hours within a 24 hour period, is allowed in areas other than a paved driveway provided it is not overnight and does not block the flow of traffic on the roadway. If temporary parking is on the Commons Area along the road, it is to be parallel parking with two tires remaining on the pavement to avoid damage to our septic systems. Owners are responsible for damage caused by vehicles to a Common Area either by themselves and/or their guests.

6.06 - Speed / Directional Signs – The posted speed limit through Raven Ridge is 10 mph. Speed signs are located in prominent areas throughout the property and must be adhered to at all times.

VII. COMPLAINTS / VIOLATIONS / COMPLIANCE

7.01 - About Complaints & Violations - When the Board follows up on a Complaint, or issues a notice of violation, it is not personal. The Board is simply doing its job to protect the interests of all homeowners. Our governing documents exist to provide us with agreed upon principles and guidelines to help preserve peace, harmony and property values. When issues arise, the Board relies upon these documents to make sure the decisions and actions it takes are fair and equitable according to the expectations agreed upon by the members of our association.

7.02 - Concern/Complaint Reporting “If it’s not in writing, it didn’t happen.” No verbal complaints will be acted upon by the Board. This ensures that all issues are documented, and no board action can be

arbitrarily initiated against any homeowner. Handwritten letters are acceptable, but the preferred method is to use the “Report a Concern” link provided on www.Ravenridgehoa.com. When this form is used, all Board members are automatically notified. The names of the homeowners involved are confidential information for board members only. If the report is sent ‘anonymously’ and/or if the Board feels the concern/complaint is not a valid violation, the Board may choose not to act.

7.03 Follow-Up The Board will determine if the reported concern is a violation of our governing documents. If the concern or complaint is determined by the board to be a violation, there is a process for following-up with the offending homeowner:

- 1) ‘Friendly Reminder’ - the homeowner is informed or “reminded” that a violation exists. This reminder can be either in the form of a personal conversation or a written notice mailed to the homeowner. The Board will decide how the notification is to be handled and designate who is responsible for making the notification. If the notification is done verbally, the person responsible for making the notification is required to document the response to both the Board and the homeowner in writing. If the Friendly Reminder is not enough to get the homeowner to correct the violation, the board must decide whether to take the next step to enforce compliance.
- 2) Notice of Violation - the homeowner is notified again of the violation, the corrections that are required, the consequences for non-compliance and the opportunity for a hearing with the executive board.
- 3) Owner Hearing - The owner may choose to appear before the executive board to present evidence.
- 4) Violation Enforcement - If the violation is not resolved it is the responsibility of the Board to follow through with enforcement procedures. Notice of the board’s decision may include suspension of privileges including voting rights and a fine not to exceed \$100 for the violation, and without further hearing, for each day more than five days after the Board’s decision that the violation remains unresolved. The owner may also be liable for legal fees and/or other costs required to correct the violation. Such fines shall be assessments secured by liens under G.S. 47F-3-116 .

VIII. MEMBER VOTING / QUORUMS

8.01 - Member Voting / Quorum - Except for actions as otherwise provided in our Declaration or Bylaws (outlined below), the presence of forty percent (40%) of membership entitled to cast a vote shall constitute a quorum, and a majority of the member votes shall constitute the decision. If, however, such a quorum shall not be present another meeting may be called and the required quorum at the subsequent meeting shall be one-half (½) of the required quorum at the preceding meeting.

Example Voting Actions (subject to quorum)...

- Election of Directors
- Misc. HOA Business Decisions

Example Member Voting Actions (not subject to quorum)...

- Ratify Annual Budget - (majority members voting / no quorum required)
- Annual Assessment Increase, greater than 10% - (2/3 membership approval)
- Special Assessments - (2/3 membership approval)
- Amend Declaration - (75% membership approval)
- Amend Bylaws - (67% membership approval)
- Amend Community Standards - (75% membership approval)

IX. ENFORCEMENT & SEVERABILITY

9.01 - Rights Of Enforcement - The Association shall have the right to enforce any provision of these Rules & Regulations. Failure of the Association to enforce any Rules & Regulations contained herein shall in no event be deemed a waiver of the right to do so thereafter. If any provision of these Rules & Regulations is found to be in conflict with other Association governing documents, the Declaration and Bylaws shall take precedence over these Rules & Regulations. Additionally, if any provision herein is deemed to be invalid it shall in no way invalidate any other provisions of these Rules & Regulations.



www.RavenRidgeHOA.com

Raven Ridge Association, Inc.

These Rules & Regulations have been adopted by the
Board of Directors of Raven Ridge Homeowners Association, Inc.

A handwritten signature in black ink, appearing to read 'G. Hoogerwerf'. The signature is fluid and cursive, with a large, sweeping flourish at the end.

Greg Hoogerwerf, President
for the Board Of Directors