

**MEADOWS AT VAN DE WATER
HOMEOWNERS ASSOCIATION, INC.**

Loveland, Colorado

**RESIDENTIAL IMPROVEMENT GUIDELINES
AND
SITE RESTRICTIONS**

Drafted: September 1, 2020
(Guidelines subject to change without notice)

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These Residential Improvement Guidelines have been prepared by the Meadows at Van De Water Homeowners Association, ("Association"). The Association reserves the right to add to or modify these guidelines at its discretion. Please check with the Association to be certain that you have the latest edition.

**RESIDENTIAL IMPROVEMENT GUIDELINES
AND SITE RESTRICTIONS FOR MEADOWS AT VAN DE WATER HOMEOWNERS
ASSOCIATION, INC.**

I. INTRODUCTION.

1.1. Basis for Guidelines – These Residential Improvement Guidelines and Site Restrictions ("Guidelines") are intended to assist homeowners in Meadows at Van De Water Homeowners Association in the design of their homes, landscaping and other improvements to their property as provided for in the Declaration of Covenants, Conditions and Restrictions for the Meadows at Van De Water Subdivision ("Declaration") and to list the rules and regulations adopted by the Association with respect to the use of residential sites. **THE DECLARATION REQUIRES PRIOR APPROVAL FROM THE ARCHITECTURAL REVIEW COMMITTEE BEFORE ANY IMPROVEMENT TO PROPERTY.** "Improvement to Property" is very broadly defined in the Declaration. For instance, an "Improvement to Property" would include any landscaping or change of the grade of property; the construction or installation of any Accessory building, patio, deck, pool or hot tub; the demolition or removal of any building or other improvement; and any change of exterior appearance of a building or other improvement. In order to assist homeowners, the Declaration authorizes the Architectural Review Committee ("ARC") to establish guidelines and to establish certain pre-approved designs for several types of improvements to property and to exempt certain improvements to property from the requirement for approval. This booklet contains the guidelines established by the ARC with respect to residential property.

1.2. Contents of Guidelines – In addition to the introductory material, these Guidelines contain: (a) a listing of specific types of improvements which homeowners might wish to make with specific information as to each of these types of improvements; (b) rules and regulations applicable to residential sites; and (c) a summary of procedures for obtaining approval from the ARC.

1.3. Architectural Review Committee – The ARC shall consist of not less than one (1) nor more than five (5) persons who are appointed by the Declarant or Executive Board.

1.4. Committee Address and Phone – The address of the ARC will be the same as the address of the Management Company for the Association. The present address of the ARC is Vintage Corporation, 4631 20th St. Rd., Suite 100, Greeley, CO 80634.

1.5. Effect of Declaration – The Declaration and applicable Supplemental Declarations govern property within Meadows at Van De Water Subdivision. Copies of the Declaration are delivered to new homebuyers when they purchase their homes and are available at any time at

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the ARC office. Each homeowner should review and become familiar with the Declaration. Nothing in these Guidelines can supersede or alter the provisions or requirements of the Declaration and, if there is any conflict or inconsistency, the Declaration shall control. Provisions relating to the use of Property and to improvements to Property are found in the Declaration.

1.6. Effect of Governmental and Other Regulations – Use of Property and improvements to Property must comply with applicable building codes and other governmental requirements and regulations. Approval by the ARC will not constitute assurance that improvements comply with applicable governmental requirements or regulations or that a permit or approvals are not also required from applicable governmental bodies. For general information about municipality and governmental requirements, homeowners may contact the City of Loveland.

1.7. Utilities – In making improvements to Property, homeowners are responsible for locating all water, sewer, gas, electrical, cable television or other utility lines or easements. Homeowners should not construct any improvements over such easements without the consent of the utility involved and homeowners will be responsible for any damage to any utility lines. All underground utility lines and easements can be located by contacting the following entities:

Know What's Below by dialing 811

1.8. Goal of Guidelines – Compliance with these Guidelines and the provisions of the Declaration will help preserve the inherent architectural and aesthetic quality of the Association. It is important that the Improvements to Property be made in harmony with and not detrimental to the rest of the community. A spirit of cooperation with the ARC and neighbors will go far in creating an optimum environment which will benefit all homeowners. By following these Guidelines and obtaining approvals for Improvements to Property from the ARC, homeowners will be protecting their financial investment and will help insure that Improvements to Property are compatible with standards established for the Association. If questions arise as to the correct interpretation of any terms, phrases or language contained in these Guidelines, the ARC's interpretation thereof shall be final and binding.

II. SPECIFIC TYPES OF IMPROVEMENTS – GUIDELINES.

2.1. General – Following is a list of restrictions and improvement guidelines. **UNLESS OTHERWISE SPECIFICALLY STATED (SEE SECTION 2.10), DRAWINGS OR PLANS FOR A PROPOSED IMPROVEMENT MUST BE SUBMITTED TO THE ARC AND THE WRITTEN APPROVAL OF THE ARC OBTAINED BEFORE THE IMPROVEMENTS ARE MADE.** In some cases, where it is specifically so noted, a homeowner may proceed with the improvement without advance approval by the ARC if the homeowner follows that stated guideline. In some cases, where specifically stated, a type of improvement is strictly prohibited. If an improvement is not listed below, ARC approval is required.

2.2. Accessory/Storage Buildings – Not permitted unless approved by the ARC. Must to be screened from view of street and/or public view. Must not exceed 8' in height and be constructed

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with similar siding and roofing and paint colors must match Dwelling Unit. Metal storage buildings are not permitted.

2.3. Additions and Expansions – ARC approval required. Additions or expansions to homes will require submission of detailed plans and specifications. (See also Building Plans).

2.4. Advertising – See Signs.

2.5. Air Conditioning Equipment – ARC approval required regarding the type and placement of unit unless installed by original builder of home.

2.6. Antennae – Not permitted. No exterior radio antennae, television antennae or other antennae may be erected. Satellite dishes are allowed provided they do not exceed twenty four inches (24”) in diameter and placement of such satellite is approved by ARC (See also Satellite).

2.7. Basketball Backboards, Portable and Permanent Backboards – ARC approval required for every type of basketball goal. Portable/freestanding and garage mounted backboards are not allowed. Permanently installed basketball pole may be approved if reasonably placed, and based upon, but not limited to, the following considerations: proximity of goal to the property lines, proximity to the neighbor’s living area, landscaping and vehicles.

2.8. Boats – See Vehicles.

2.9. Building Code – All structures must conform to the applicable building code of the City of Loveland. Approval by the ARC of plans does not imply compliance with any building codes or ordinances. The homeowner and builder, as applicable, shall be required to obtain a building permit from the City of Loveland and obtain the necessary inspections.

2.10. Building/Construction Plans –

2.10.1. General – The review and plan submittal procedures have been written to accommodate the most complex conditions that may exist in the variety of construction activities. Procedures may be waived or certain listed submittal items may not be required by the ARC. The ARC should be consulted to determine what information will be required for review.

2.10.2. Submittal Fee – A one time review fee of \$50 shall be paid to the Association upon submission. “ARC Fee” and address must be noted on the check.

2.10.3. Construction Drawings Submittal – All construction drawings should be approved by the ARC prior to submittal to the City of Loveland for a building permit and prior to any construction. A total of two sets of construction drawings is required to be submitted to the ARC. Each set should consist of:

- Size and square footage of finished space, including floor plans.
- Exterior elevations.

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- Exterior colors and samples of exterior materials. All colors must conform to the requirements of the ARC. Colors must be earth tones. Blue or Peach shades are not acceptable. Shingles shall be a weathered wood or comparable color only as approved by the ARC.
- Such plans must demonstrate that the improvements are in harmony with the design of the surrounding structures.
- Plot layout with respect to topography, grade and drainage in relation to existing dwellings and drainage.

2.10.4. Landscaping Plans – Landscaping plans must be submitted prior to commencement of landscaping. Plans must depict fences, decks, sod, seeded areas, retaining walls, rock, railroad ties, landscape timbers, sprinkler system plan, sizes and species of nursery material, and include a drainage and grading plan showing compliance with the municipality approved drainage and grading plan. Other requirements are as follows:

- Plans must be submitted in writing within sixty (60) days after closing and shall include a timetable for starting and completion of landscaping.
- The total yard will consist of irrigated sod, non-irrigated material such as rock mulch, bark or other non-irrigable materials approved by the ARC. Artificial turf is prohibited.
- Artificial turf or artificial plants, bare ground, and weed covered or weed infested surfaces are not considered xeriscape landscaping and are not allowed. In addition, mulched or graveled beds without landscape plant material or other areas without landscape plant material, and paved areas not required for walkways, patios or parking areas, are not considered xeriscape landscaping and may be limited or prohibited by the ARC.
- Landscaping must be complete three hundred and sixty five (365) days following approval of landscape plans.
- The City of Loveland may have requirements for landscaping and types of trees Acceptable for the front and back yards of individual lots. The City of Loveland should be consulted prior to ensure compliance with applicable ordinances.
- Each Lot shall at all times be kept in a clean and sightly condition by the Owner(s) thereof. Such maintenance obligation upon each Lot shall include the upkeep of all trees and landscape area up to the street curb. The specific trees required to be installed must be in accordance with the approved landscape plans.

2.10.5. Review and ARC Action – Following the review, the ARC shall:

- Approve or disapprove the plans as required by the Declaration, in writing, on the builder's or homeowner's set of plans and specifications.
- Failure of the ARC or designated representative to approve or disapprove plans and specifications within thirty (30) days of submittal requires 2nd submittal. If ARC fails to respond within thirty (30) days after 2nd

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submittal, submittal shall be interpreted as approval subject to compliance with the Declaration. Deemed approval shall only apply when matters specifically and sufficiently described in plans and specifications are submitted to, and received by, the ARC and are in full compliance with the Declaration and Guidelines.

- All buildings and improvements shall follow the letter of the plans and specifications submitted and approved by the ARC. Any changes to approved plans will require the re-submission and approval by the ARC.
- ARC may formulate or adopt guidelines for the assistance or clarifications of the items set forth in the Declaration.
- Approval for one Property does not imply approval for any other Property without the submission of plans and specifications and written approval from the ARC.
- The ARC is under no obligation to approve any variances. Any unapproved variances incorporated into any project will result in a non-compliant status and fines and an immediate demand for removal of the improvement.

2.11. Campers – See Vehicles.

2.12. Car Covers or Carports – Not permitted.

2.13. Clotheslines – Clotheslines are not allowed on any Lot except as otherwise provided by law or ordinance. All clotheslines must be approved by the ARC and must be retractable and remain retracted when not in use.

2.14. Colors – All colors and color combinations must be approved by the ARC. Repainting when existing color is changed shall require approval by the ARC. All projections including, but not limited to, chimney ties, vents, gutters, down spouts, utility boxes, porches, railings and exterior stairways shall closely match the permanent color of the surface from which they project or shall be of an approved trim color. Duplicate color schemes shall not be allowed on adjacent lots, or lots across the street from each other.

2.15. Commercial and/or Oversized Vehicles – A commercial vehicle is defined as, but not limited to, a vehicle that has a business name or logo and/or has equipment attached to or is used for the purpose of providing services to an individual, organization, corporation or other entity. An oversized vehicle is defined as a vehicle that cannot be parked within the garage. **All commercial vehicles must be parked in the garage.** Oversized vehicles or commercial vehicles that do not comply with the garage parking requirement must have ARC approval to be parked in the driveway or on the street. Such approval will be based upon, but not limited to, no more than one vehicle per Unit, the effect on curb appeal, effect on safety, and effect on street traffic. No vehicle, whether commercial or oversized, shall be parked in such a manner that blocks the sidewalk. (See also Vehicles.)

2.16. Decks – ARC approval required. Must be wood or other decking material and must be made, treated or painted in a color that matches or is a complementary color to the residence. A deck must be installed as an integral part of the residence and patio area and must be located so

as not to obstruct or greatly diminish the view, or create an unreasonable level of noise for adjacent property owners.

2.17. Dog Houses, Runs and Pet Enclosures – ARC approval required. Needs to be screened from view of street and/or public view and must be constructed of the approved fencing materials. See Fencing 2.24.

2.18. Drainage – ARC approval required for any changes affecting drainage. There can be no interference or modification of the final municipal approved drainage and grading plan over any Property. When landscaping is installed, it is very important to ensure that water drains away from the foundation and driveways of the house and that the flow patterns prevent water from flowing under or ponding near or against the foundation, walkways, sidewalk and driveways. Water should flow over walkways, sidewalks or driveways, into the street gutters. The ARC may require a report from a drainage engineer at homeowner's sole expense as part of a landscaping or improvement plan approval.

2.19. Driveways – There shall be no expansion or extension of driveways without prior ARC approval.

2.20. Elevation Treatments – ARC approval required. Architectural design shall incorporate a consistent level of architectural interest in all elevations.

2.21. Entrances (Front) – Astro-turf is not allowed on walks, front steps or decks. Storm/Screen doors may be installed as long as color of such door compliments existing paint colors.

2.22. Evaporative Coolers – Not allowed. (See also Air Conditioning Equipment.)

2.23. Exterior Lighting – See Lights and Lighting.

2.24. Fences – ARC approval required. The following are general guidelines regarding fence specifications:

- Fencing location, style and material must match subdivision requirements.
- Fence must be setback a minimum of 5' from the front corners of house and garage.
- Fence must be installed per setback requirements as set by City of Loveland. Please note that it is the homeowner's responsibility to maintain this area between the fence and the street curb. The homeowner accepts the responsibilities assumed by placing a fence in an easement area.
- All fencing shall be maintained in good repair and shall be of the size, color and material as approved by the ARC.
- No chain link fences shall be allowed.
- All access gates must face the front of the property. Side access gates and gates accessing any adjacent open space are not allowed.
- General Fencing Guidelines:
 - 6' white vinyl privacy fencing may be installed by homeowners on all property lines.

2.25. Fireplaces – Gas fireplaces must either be housed within the exterior wall or, if protruding to the outside, they must be housed and vented in chase/chimney-like structure to the roof and finished with a decorative top in keeping with the architecture of the home.

2.26. Flagpoles – Approval is not required when displaying the American flag in a window or when mounted to the front of the residence. Any projecting flagpole shall be no longer than five feet (5'). Flag size cannot exceed five feet (5') in length and three feet (3') in width. Owner shall replace the flag and/or flagpole as necessary in order to address visible wear and tear.

Approval is not required for flagpoles mounted to the front of the residence displaying any flags other than the American flag which are temporary in nature and are only displayed on holidays or in celebration of specific events. They must not be placed earlier than fifteen (15) days prior the start of the particular holiday, event or celebration and must be removed no later than fifteen (15) days following the particular holiday, event or celebration.

Approval is not required for the display of a service flag denoting the Owner's or their family member's active or reserve U.S. military service. The flag may be displayed on the inside of a window or door of the residence or immediately below the American flag on a house mounted flagpole. The service flag may not be larger than nine inches (9") by sixteen inches (16").

ARC approval is required for any stand-alone flagpole. Review criteria may include, but is not limited to, the flagpole location, height, and construction. Stand-alone flagpoles shall not be allowed in front yards or side yards except for temporary installations at builder show homes. Flagpoles may not exceed the height of twenty feet (20'). Any builder wishing to install a flagpole which exceeds the twenty feet (20') height, may do so, however such flagpole and any installed lighting must be removed prior the sale to a subsequent homeowner.

2.27. Gardens –ARC approval required. (See also Landscaping.)

2.28. Hot Tubs – ARC approval required. Must be an integral part of the deck or patio area and of the rear or side yard landscaping. Must be installed in such a way that is not immediately visible to adjacent property owners and does not create an unreasonable level of noise for adjacent property owners. Top of the hot tub or enclosure shall not extend above fence height.

2.29. Household Pets – No animals, livestock, poultry, venomous reptiles or bees of any kind shall be raised, bred, kept or boarded upon any Unit, except that of dogs, cats or other household pets as the same may be defined and determined by the Executive Board may be kept on any portion of the Property, provided the same are not kept, bred or maintained for any commercial purposes. The Executive Board may, in its sole discretion, limit the number, size and weight of household pets which may be kept upon any Unit. However, each Unit Owner shall have the right to keep a maximum of two (2) household pets on any Unit. Household pets shall be subject to any Rules or Regulations adopted by the Executive Board and all governmental ordinances or laws applicable. Each owner of a pet shall be responsible for cleanup and removal of such pet's excrement upon the Common Elements, sidewalks, streets and any Unit.



2.30. **Junk Vehicles** – See Vehicles.

2.31. **Lattice Work** – ARC approval required.

2.32. **Lights and Lighting** – Conventional style with illumination patterns that do not cause a nuisance to neighboring properties shall be installed by the builder. Any modification of lighting is subject to ARC approval.

2.33. **Overhangs (Cloth or Canvas)** – ARC approval required. The color must be the same color as, or generally recognized as, a complementary color to the exterior of the residence. The covering may be used over a patio only. No aluminum or fiberglass awnings are allowed.

2.34. **Painting** – All houses shall be kept well painted in the color approved with original plans or, if changed, as approved by the ARC. Changes in paint colors require ARC approval. (See also Colors.)

2.35. **Patio Covers** – ARC approval required. Must be constructed of wood or material generally recognized as complementary to the home and similar or generally recognized as complementary in color to the colors of the home.

2.36. **Patios (Enclosed)** – See Additions and Expansions.

2.37. **Patios (Open)** – ARC approval required. Patios must be an integral part of the landscape plan and must be located so as not to create an unreasonable level of noise for adjacent property owners. Must be similar to and generally accepted as a complimentary color and design of the residence. Must be located so as not to block any existing drainage pattern on lot.

2.38. **Paving** – ARC approval required regardless of whether for walks, driveways, porches, patio areas or other purposes and regardless of whether concrete, asphalt, brick, flagstone, stepping stones, pre-cast patterned or exposed aggregate concrete pavers are used as paving material. Must be located so as not to block any existing drainage pattern on the lot.

2.39. **Playhouses/Play Equipment/Sports Equipment** – ARC approval required. General guidelines for play houses or swing set to be less than eight feet (8') in height at the peak and less than 120 square feet of interior floor space. Basic design, materials and colors must match the residence, and must be incorporated into, and at least partially screened by the landscape features. See also Section 2.7, Basketball Backboards, Portable and Permanent Backboards.

2.40. **Pools** – ARC approval required.

2.41. **Radio Antennae** – Not allowed.

2.42. **Roofs** – ARC approval required. All roofs shall be, at a minimum, at least a 25-year warranty composition shingled roof. Weathered wood or comparable color only as approved by the ARC.

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2.43. Rooftop Equipment – Not allowed.

2.44. Satellite Dishes – Microwave and/or satellite television dishes are permitted as long as they are twenty four inches (24”) in diameter or smaller and must be screened from view with a privacy wall or fence approved by the ARC.

2.45. Sauna – See Additions and Expansions.

2.46. Seasonal Decorations – Permitted with the following qualifications and conditions:

2.46.1. Christmas decorations shall not be displayed prior to Thanksgiving and must be removed by January 10th of the following year.

2.46.2. No roof figures, animated figures or audible music shall be allowed.

2.46.3. Other holiday decorations should be removed within two (2) weeks of celebrated holiday.

2.46.4. No decorations shall be displayed in such a manner as to be offensive to the neighborhood or create a public nuisance.

2.46.5. Up to three lawn figures are allowed, appropriate for the recognized holiday and subject to above restrictions.

2.47. Setbacks – The location and setback of each building on any lot shall be determined in the sole discretion of the ARC. Location restrictions and limitations shall be consistent with all applicable governmental zoning ordinances, subdivision regulations and building codes. The ARC may, in its sole discretion, require and enforce varied, less or more restrictive setback and location requirements with respect to the various lots located in the Association. No portion of any improvement or building on a lot may encroach upon another lot.

2.48. Siding (Exterior Façade) – Cement composite siding. Prefinished or painted minimum or equivalent. 20% pigment and 8” maximum reveal. Vertical siding only as accent or complimentary to specific styles.

2.49. Signs – No sign shall be located on any lot except reasonably sized signs offering the lot for sale and builder or supplier signage during the period of construction, or unless approval for such other sign or signs is obtained in writing from the ARC, said committee reserving the right to disapprove all such requests for signs except those described above. Builder signs must be removed from Property within two (2) weeks from date of closing.

2.50. Solar Energy Devices – ARC approval required for all passive and active solar systems. Shall be designed to appear as an integral part of the roof. No exterior plumbing may be visible.

2.51. Spas – See Hot Tubs.

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Square Footage – No dwelling shall be erected, altered or permitted to remain on any lot unless the finished floor space area thereof, exclusive of basement, open porches, garages, and attached out buildings, based on exterior measurements, is not less than:

2.51.1. 1,200 square feet for a one-story dwelling.

2.51.2. 1,500 square feet for a multi-level dwelling.

2.52. Statues – Statues and lawn ornaments are not allowed in the front yards. Statues in rear or side yards shall not exceed 5’ in height.

2.53. Swamp Coolers – Not allowed.

2.54. Swing Sets – See Play and Sports Equipment.

2.55. Television Antennae – Not allowed.

2.56. Temporary Structures – Not allowed.

2.57. Temporary Vehicles – No cars which are being repaired, restored or otherwise being worked on may be kept on any lot unless in an enclosed garage.

2.58. Trailers – See Vehicles.

2.59. Trees – See Landscaping Plans.

2.61. Trash Containers – No garbage, refuse, rubbish or cuttings shall be placed on any street, Lot or driveway unless placed in a container suitably located solely for the purpose of trash pickup. All equipment and/or containers for the storage or disposal of such materials shall be kept in a clean and sanitary condition and stored out of public view except on trash service days.

2.62. Vehicles – No lot shall be used as a parking or storage area for vehicles or materials of any kind, other than personally owned automobiles of the owner.

2.62.1. No campers, trailers, motor homes, buses, tractor/trailers, recreational vehicles or boats shall be stored or parked on the Property in excess of three (3) consecutive days, except if stored in an enclosed garage or within fully screened, fenced areas (for which the vehicle, boat or camper in question shall not exceed the height of the fence), as approved by the ARC. For clarification, it is not acceptable to move any campers, trailers, motor homes, buses, tractor/trailers, RVs or boats and repark every three (3) days to avoid enforcement of this provision. In addition, no trucks, mobile homes, unused vehicles, snowmobiles, all terrain vehicles or motorcycles shall be kept, placed, stored or maintained upon a Property in such a manner that such vehicle is visible from neighboring properties or any street. Parking of commercial vehicles requires ARC approval. For purposes of this section, a three fourths (3/4) ton or smaller vehicle, commonly known as a “pick-

up truck” shall not be deemed a “truck” or “commercial vehicle”. (See also Section 2.15 Commercial and/or Oversized Vehicles).

2.62.2. No motor vehicles of any kind, including cars, trucks, trailers, motorcycles, or recreational vehicles, may be stored, junked, or otherwise maintained anywhere on any portion of the Property in any idle or unworkable condition.

2.62.3. No motor vehicle or machine shall be overhauled, built or rebuilt on any portion of the Property, unless entirely enclosed in a garage or other Improvement approved by the ARC, in its sole discretion.

2.62.4. Except as otherwise provided, only those vehicles and machines in good running condition, which are currently licensed and registered may be permitted on any portion of the Property.

2.62.5. No Person shall regularly park on or about a Property (or on the streets adjoining any Property) for more than three (3) consecutive days more than one (1) automobile, non-commercial pickup truck or other operable vehicle; it being the intent of this provision that owners shall not regularly park more than one personal passenger vehicle outside the garage on such owner’s Lot and other persons shall not regularly park at a Property or in the community in violation of these Guidelines.

2.63. Vents – ARC approval required for all exhaust vents including but not limited to dryer, cook-tops or range-hoods, gas fireplaces and plumbing vents must comply with ARC approved standards upon review on a case by case basis.

2.64. Walls (Retaining) – ARC approval required.

2.65. Wells – Not permitted.

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MEADOWS AT VAN DE WATER
ARCHITECTURAL STANDARDS

(REQUIREMENTS ARE SUBJECT TO CHANGE)

ITEMS	STANDARD
SQUARE FOOTAGE:	Minimum 1,200 sq. ft. ranch, 1,500 sq. ft. split level (above ground finished sq. ft.)
EXTERIORS: Exterior Finish	3' minimum wainscot on front elevation. Brick, masonry or stone. Stucco must be upgraded design with built-out windows and/or other detailing.
Siding	Hardboard/Cement Composite Siding – Prefinished or painted minimum or equivalent. 20% pigment. 8" maximum reveal. Vertical siding only as accent or complimentary to specific styles.
Fascia	Minimum 6"
Soffits	Minimum 8"
Windows	Painted wood, natural wood, painted steel, anodized aluminum or vinyl cladding. Gridded on all "street sides". Aligned vertically and horizontally.
Overhang	Minimum 12"
Roof Slope	5/12 or greater.
Decks	ARC approval required.
COLORS:	Color selection sheets showing body & trim paint and brick selection must be approved by ARC before installation. All exterior railing, wood, trim must be painted or stained.
ROOFING:	Owens Corning, 25-year minimum, Weathered Wood or equivalent weight.
SET BACKS:	Must conform to City of Loveland standards.
LANDSCAPING:	ARC approval required.
FENCING:	ARC approval required.
TOP OF FOUNDATION:	Minimum elevation as per plans prepared by Engineer. 6" above grade maximum.

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