

Amber Ridge

HOMEOOWNER'S
ASSOCIATION

REFERENCE BOOKLET

TABLE OF CONTENTS

INTRODUCTION	Page 2
GENERAL INFORMATION	Page 3
PURPOSE OF THE ASSOCIATION	Page 4
DEVELOPER ROLE AND RESPONSIBILITIES	Page 5
OWNER ROLE AND RESPONSIBILITIES	Page 6
PROPERTY MANAGEMENT ROLE AND RESPONSIBILITIES	Page 7-11
ARCHITECTURAL CONTROL	Page 12-15
INSURANCE	Page 16
ASSESSMENTS	Page 17-18
WHO TO CALL	Page 19

INTRODUCTION

Welcome to Amber Ridge at Milestone Homeowners Association. Amber Ridge at Milestone offers you all the traditional advantages of ownership as well as many unique advantages that are not affordable any other way.

This pamphlet has been prepared to provide you with information in condensed form and can be used for future reference about the community. Because the association is so important to the community and your personal investment, it is vital that you understand its purpose and operation.

Please keep this pamphlet in a handy place with your copy of the other governing documents for the Amber Ridge at Milestone Homeowners Association.

GENERAL INFORMATION

Amber Ridge at Milestone Homeowners Association formed in the State of Maryland.

There are two governing documents for Amber Ridge at Milestone Homeowners Association that you should read carefully:

- 1. Declaration of Covenants, Conditions, and Restrictions**
- 2. By-laws**

These documents are recorded in Montgomery County and, in general, are written for the following purposes:

- 1. The Declaration of Covenants, Conditions, and Restrictions is the most important document since it is tied to the deed of your property. By purchasing a home at Amber Ridge at Milestone Homeowners Association, you agree to adhere to this document. The document is written to protect all owners and sets forth the purpose of the association; defines the property; establishes each owners property rights; and defines the use restrictions to protect all owners.**
- 2. The By-Laws are written to guide the internal functions of association and Board of Directors. It establishes the administrative rules for meetings and defines the powers and duties of the Board of Directors and committee members.**
- 3. The Rules and Regulations are written to guide the owners and the Board of Directors. The rules outline the various items that owners need to be familiar with and abide by in order to promote the harmony of the community.**

PURPOSE OF THE ASSOCIATION

The purpose of the Amber Ridge at Milestone Homeowners Association is to provide for and assure the maintenance, preservation, and architectural control of the exterior of the unit and common area within the property.

The effectiveness of the association in accomplishing its purpose is measured directly in each owner's property values. Your property value is tied directly to how well the association functions. The association is responsible for assuring that each owner maintains the exterior appearance of their home. The association is also responsible for raising funds through the owners assessment to accomplish the following:

- 1. Maintain the appearance of the common area.**
- 2. Provide liability insurance for the common area.**
- 3. Provide for the administration of the association through a managing agent.**

DEVELOPER ROLE AND RESPONSIBILITIES

It is the developer who establishes the community, lifestyle, and architectural ambiance. In general, the developer's responsibilities as they relate to the association are as follows:

- 1. Assure that all buyers are aware that the association exists and, as members, each buyer has a certain rights and obligations.**
- 2. Initiate the process of identifying owners to form a governing body for the future of the community.**
- 3. Prepare the initial budget and multi-year feasibility analysis of future requirements.**
- 4. Establish the initial policy and administrative procedures for the association.**
- 5. Develop the initial rules for the association and enforce them accordingly.**
- 6. Provide the administration of the association.**
- 7. Serve as the initial Board of Directors to govern the association.**
- 8. Pay the developer's share of the assessments as defined in the Declaration.**
- 9. Conduct meetings as required by the Declaration and By-Laws.**
- 10. Provide the transition from developer to owner control in accordance with the Declaration.**

OWNER ROLE AND RESPONSIBILITIES

The Amber Ridge at Milestone Homeowners Association is self governed by the owners and as such, the owners select from among themselves leaders who will make decisions for the group. The Declaration establishes when the owners take on the governing responsibilities from the developer. The association is a form of representative democratic government. The association in a very real sense is like a political district (city) in which it is governed by laws (governing documents); ruled by democratically voted representatives (Board of Directors); raises revenue through taxation (annual fees); and is administered by the city manager (managing agent). Although this analogy may be over simplified, it serves as an illustration to help all owners understand their relationship to each other and the association. The By-Laws prescribe how the association functions.

The following is a general list of owner responsibilities:

- 1. Participate as a voter in referenda decisions that affect the association.**
- 2. Serve as a volunteer on the Board of Directors or Committee as appropriate.**
- 3. Attend the annual meetings.**
- 4. Pay the association's assessments in a timely fashion to meet its obligations and operational costs.**
- 5. Adhere to the rules and regulations for the community.**
- 6. Be familiar with all of the governing documents as they relate to the property and association.**
- 7. Be sensitive to other owners and residents.**

PROPERTY MANAGEMENT ROLE AND RESPONSIBILITIES

The property management function of the owner's association is administrative in nature.

The Board of Directors is the principal policy making body and sets the policies, standards, procedures, programs, and budgets. The property management function is to carry out the decisions by the Board of Directors. The Board of Directors has a significant responsibility in governing the association's affairs -- a fiduciary responsibility to use care and good faith judgement in establishing effective management.

Condominium Management, Inc. (CMI) (587-0900) has been selected by the Board of Directors as the managing agent for the association. The duties and responsibilities of the managing agent are defined in the management contract between the Association and the agent. CMI is incorporated and operates as a business which specializes in community association management. It operates as a business independent of the developer and is contracted to provide the following services:

PROPERTY MANAGEMENT SERVICES

1. SERVICES DURING INITIAL OCCUPANCY:

- a. **Provide a general orientation to all owners about the association form of ownership.**
- b. **Educate owners to be able to differentiate the owner, association, and developer responsibilities.**
- c. **Establish a liaison committee to promote harmonious relations amount owners and between owners and the developer.**
- d. **Initiate the training and education of future leaders in the owner association.**
- e. **Assist the developer in rule formulation and enforcement.**
- f. **Provide continuity to the association as the developer relinquishes control and passes it to the owner.**
- g. **Meet with the marketing personnel to facilitate communications with purchasers who have settled their units.**
- h. **Prepare owner's booklet for Association living.**

2. ARCHITECTURAL CONTROL:

- a. **Assist the Board in defining the necessary controls and standards as required by the restrictive covenants and by-laws.**
- b. **Provide architectural change application forms to homeowners upon request.**
- c. **Provide administrative support to the architectural control committee's procedures for processing requests.**
- d. **Maintain file of architectural requests and approvals.**
- e. **Maintain a copy of all architectural correspondence in each unit's individual file.**
- f. **Assist the Board in enforcing the architectural controls.**

- g. Provide notation on certificates of resale if unit has had any history of architectural modifications.**
- h. Inventory and inspect the property semi-annually for compliance to standards.**

3. FINANCIAL:

- a. Assist the Board in defining its long term financial goals.**
- b. Assist the Board in defining its yearly financial and budget goals.**
- c. Provide a draft annual budget to the Board during September for the next calendar year.**
- d. Assist the Board in revising its annual budget and preparing it for presentation to the membership.**
- e. Assist the Board in determining the type and style format for the monthly and Annual financial reports.**
- f. Provide a monthly income and expense statement in conformity with generally accepted accounting principles as defined by the association's CPA.**
- g. Maintain the association's operating funds in an interest bearing checking account in the association's name and federal identification number.**
- h. Collect all fees and other monies due the association.**
- l. Provide a systematic and consistent collection procedure approved by the Board, for delinquent accounts.**
- j. Disburse all funds in accordance with the Board's directions.**
- k. Assist the Board in determining the best method of investing its reserve funds.**
- l. Maintain the reserve account in an interest bearing account in the association's name and federal identification number under the Board's control.**
- m. Coordinate the annual and tax form preparation.**
- n. Assist the Board in developing a feedback system report to determine effectiveness of achieving annual and long term financial goals.**

4. **MAINTENANCE**

- a. **Recommend a long term maintenance plan for Board approval to meet the association's goals.**
- b. **Recommend maintenance, janitorial and property appearance standards for the Board's approval.**
- c. **Solicit bids for Board approval when contract work is required, economical, or more efficient than using volunteers or on-site maintenance personnel.**
- d. **Recommend bid specifications for Board approval when contract work is required.**
- e. **Supervise and execute the maintenance decisions by the Board.**
- f. **Provide for a 24 hour emergency maintenance response system.**

5. **ADMINISTRATION:**

- a. **Initiate and respond to all correspondence pertaining to the association.**
- b. **Maintain a current owner and resident list.**
- c. **Review annual insurance requirements and solicit bids for the Board's Action.**
- d. **Assist the association's legal counsel in all matters pertaining to the association.**
- e. **Employ, bond, train, supervise, and discharge site personnel as needed in compliance with federal, state, and local statutes.**
- f. **Recommend job descriptions and personnel administrative practices for any on-site personnel.**
- g. **Recommend a regular performance evaluation and review of employees for the Board's approval.**
- h. **Maintain and act as the custodian for all of the association's records and files.**
- I. **Attend the Board and annual association meetings.**
- j. **Provide consulting services to the Board as required.**

- k. Coordinate the annual corporate registration.**
- l. Provide certificates of resale to prospective buyers.**
- m. Provide a welcome letter and information package to new owners.**
- n. Provide a monthly report to the Board of all property transactions for the month.**
- o. Assist the Board in developing and updating an operating Manual for the property.**
- p. Assist the Board in developing and maintaining the association's book of policy resolutions.**

6. COMMUNICATIONS

- a. Assist the Board in establishing and maintaining lines of communications with all owners and residents.**
- b. Advise the newsletter committee in preparation and distribution of newsletter.**
- c. Assist the Board in coordinating with public media when it is a benefit to the association.**
- d. Assist the Board in developing and updating a community guidebook.**
- e. Assist the Board in organizing a system for welcoming new owners and residents.**

ARCHITECTURAL CONTROL

The Declaration is very specific about architectural control. The purpose of these controls is not to limit individual expression, but to protect the architectural integrity of the community as a whole. Essentially, the controls prohibit any changes to the exterior without approval by the Board of Directors.

If you wish to change anything from the original design, you must submit a written request to the Board of Directors. The request must include “the plans and specifications showing the nature, kind, shape, height, materials, and location.” The form attached to this pamphlet is to be used in your request and it must be signed by property owners who are most affected by your change.

Approval by the Association does not replace permits issued by the Montgomery Government. All permits are required in order to begin construction.

ARCHITECTURAL CONTROL COMMITTEE GENERAL POLICY GUIDELINES

The Architectural Control Committee (ACC) has been established by the Board of Directors as a committee which is intended to fulfill the duties as described in Article V, Sections 17-22 of the Bylaws. The ACC is composed of three (3) or more members, all of whom are volunteers, and anyone can qualify. The ACC will meet monthly and act within sixty (60) days from receipt by the ACC on each Request for Review.

Before reviewing these guidelines, the homeowner should be cognizant of the effort that the ACC goes through in order to uphold this responsibility. Some of the tasks performed are listed as follows:

Ensuring that changes to lots and/or dwelling exteriors have been requested and approved in writing. This assures the homeowners that any modification conform to Architectural Control standards.

Review submitting plans for changes and approving or disapproving these changes.

Making periodic and final inspection of work in progress to insure its timely completion and conformity with approved plans.

Making recommendations for architectural improvements to common areas.

Developing and updating architectural guidelines and standards.

Being open to homeowner's comments and complaints regarding any decisions which lie within ACC jurisdiction. Comments and complaints must be submitted in writing.

POLICY

In order for the ACC to efficiently handle Requests for Review form, the homeowner is asked to adhere to the following rules:

The Committee will consider only written requests submitted on the Request for Review form. These requests should be submitted and approved prior to the start of work on the proposed improvement or alteration. However, requests submitted "after the fact" will be given consideration, but the homeowner runs the risk of obtaining disapproval after an expenditure has been made. In any case, a request must be approved for all exterior changes and additions made to the lot or dwelling to preclude Committee action on a violation of Covenants.

If a proposal is rejected, the applicant is free to request that the Committee reconsider its position and is encouraged to present new or additional information which might clarify the request or demonstrate its acceptability.

The description of the change or addition should include all information necessary for ACC to take action. Necessary data includes the height, width, length, size, shape, style, color, materials, location, and drawing or sketch of the proposed improvement.

GUIDELINES

Listed below are the guidelines that a homeowner must follow in order to conform with architectural standards. The ACC reserves the right to amend these guidelines to adhere to the future consensus of the community. All such amendments will be made with the approval of the Board of Directors.

In general, any addition, exterior alteration, modifications or change to an existing lot or dwelling shall be compatible with the design character of the original lot or dwelling. Only the existing materials on the parent structure or materials compatible with the architectural design character of the community will be approved.

Approval of any request by the ACC does not waive the necessity of obtaining the required permits. Obtaining permits does not waive the need for ACC approval. The ACC does not knowingly approve a project which is in violation of any building or zoning codes.

Approval of any request is contingent upon satisfactory completion of the project within two (2) weeks after the completion date stated on the Request for Review and approval by the ACC.

These guidelines do not and are not meant to define responsibility for hazards or damages during or after construction of the project. However, it will be, at least, the homeowner's community duty to maintain safe conditions and be aware of any possible damages to other units. The ACC will consider possible hazards or damages in its review of a request, but cannot be held responsible.

The following is a listing of improvements that require approval by the Committee. This listing is not to be construed as complete.

WHEN IN DOUBT, FILE AN APPLICATION

1. **Landscaping on Common Areas** - In general, landscaping by the individual homeowner in common areas will not be approved. However, the ACC will consider such projects if it is to the benefit of the association as a whole as well as to the homeowners in the immediate area. Compatibility with the design of the association will be a prime consideration once a project such as this is established as beneficial to the association.

2. **Storm Doors** - The installation of any storm door(s) must receive prior approval of the Board of Directors or the Covenant Committee, including, but not limited to, the style, color and material of the storm door(s). Storm doors must be of traditional design, must be full clear glass; and must match the front door or the trim around the front door.

*Not Started in Assoc. Papers
Done
Held in initial Assoc. Papers
Rec'd at Settlement
Assoc. Papers
12/1/96
of initial settlement
developed
Door ordered Sept. 1996.*

PROJECTS THAT WILL NOT BE REVIEWED OR APPROVED BY THE ACC

1. No exterior antennas of any type may be erected.
2. No window and door awnings are permitted.
3. No fencing is permitted.

INSURANCE

The Declaration states that each owner shall carry hazard insurance for their own benefit insuring personal property and those items within the unit which are not covered by the insurance policy procured by the Board of Directors. Unit owners should also carry theft and personal liability insurance covering occurrences within the units. Please have your insurance company forward a copy of your certificate of insurance to the managing agent to be kept in your unit file.

The Association will maintain general liability insurance for all common area. Directors and Officers liability insurance will also be maintained for the Board of Directors.

ASSESSMENTS

The Association has the power to raise funds to meet its obligations by establishing annual assessments. The Declaration states "Each year at least thirty (30) days before the adoption of a budget for the Association, the Board of Directors shall cause to be prepared and submitted to the homeowners a proposed annual budget for the next fiscal year of the association. The proposed annual budget shall contain, at a minimum, an estimate of the total amount of income the association expects to receive, as well as an estimate of expenses, reserves and capital items that are expected for the next fiscal year. The budget shall be adopted at an open meeting of the Board of Directors. The Board of Directors shall thereafter send to each homeowner a copy of the approved budget which sets forth the amount of the common expenses payable by each owner, on or before thirty (30) days preceding the beginning of the fiscal year to which the budget applies or as soon thereafter as is possible. The said budget shall constitute the basis for determining each homeowners contribution for the common expenses of the Association. The failure or delay of the Board of Directors to prepare or adopt the annual budget for any fiscal year shall not constitute a waiver or release in any manner of an owner's obligation to pay his allocable share of the common expenses, as herein provided, whenever the same shall be determined, and in the absence of any annual budget, each owner shall continue to pay his allocable share of the common expenses at the then existing rate established for the previous fiscal period until the new payment is established.

Any expenditures which is deemed necessary by the Board of Directors (other than those required because of conditions which, if not corrected, could reasonably result in a threat to the health or safety of the homeowners or a significant risk of damage to the association's common property) that if made, would result in an increase in the amount of assessments for the current fiscal year.

MONTGOMERY COUNTY
MOST FREQUENTLY REQUESTED TELEPHONE NUMBERS

=====

Abandoned Vehicles	217-6433
Animal Control	279-1823
Emergency	279-1694
Assessments(Real Property)	279-1355
Building Permit	217-6370
Board of Elections(voter info)	217-6450
Board of Education	279-3391
Elderly Programs	468-4443
Legal Aid	942-8100
Management Company - CMI	587-0900
Marriage Licenses	217-6752
Noise Control	217-2380
Parks(permits for use)	495-2525
Planning Board Information	495-4600
Police (non-emergency)	279-8000
Road Maintenance - County	217-2159
Recycling	217-2410
Ride-On	217-RIDE
Rodent Infestation	217-7272/217-3400
Snow Removal - County	217-2159
Social Security Info	413-0400/427-2635
Tree Trimming/Right of Way	217-2159
Trash Pickup - Ramon Dawes Refuse	937-7588
(TRASH DAYS ARE TUESDAYS & FRIDAYS)	
Unemployment Office	929--4350
Volunteer Center	217-4949
Weed Ordinance Control	217-2415
Yard Debris Collection Info	217-2410

**AMBER RIDGE AT MILESTONE HOMEOWNERS ASSOCIATION
APPLICATION FOR ARCHITECTURAL CHANGE**

**TO: Amber Ridge at Milestone HOA Architectural Control Committee
c/o Abaris Realty, Inc.
7811 Montrose Road #110
Potomac, Maryland 20854
Attn: Shireen Ambush**

FROM: _____
Address: _____

Phone: Home: _____
Work: _____

Directions: (Please print or type)

Please use area below to briefly describe all proposed improvements, alterations, or changes to your lot or home. Attach required details by sketches, drawings, clippings, pictures, catalog illustrations, and other data. Show location of item on your property on a copy of the survey.

Signatures:

Consent of at least four (4) property owners who are most affected because they are adjacent and/or have a view of your change is generally required. Should one of your neighbors disapprove please so indicate with the reason for their disapproval noted in the comments section. Their signatures indicate an awareness of your intent and do not constitute or indicate approval or disapproval by the committee.

Name: _____
Address: _____
Lot: _____
Signature: _____

Name: _____
Address: _____
Lot: _____
Signature: _____

Name: _____
Address: _____
Lot: _____
Signature: _____

Name: _____
Address: _____
Lot: _____
Signature: _____

Owner's Acknowledgments:

I understand...

1. ...that nothing herein contained shall be construed to represent that alterations to land or buildings in accordance with these plans shall not violate any of the provisions of building and zoning codes of the county to which the above property is subject. Further, nothing herein contained shall be construed as a waiver of modification of any said construction.

2. ...that no work on this request shall commence until written approval of the Architectural Control Committee has been received by me.
3. ...that any construction or exterior alteration undertaken by me or in my behalf before approval of this application is not allowed; that, if alterations are made, I may be required to return the property to its former condition at my own expense if this application is disapproved wholly or in part; and, that I may be required to pay all legal expenses incurred.
4. ...that any approval is contingent upon construction or alteration being completed in a workmanlike manner.
5. ...that members of the Architectural Control Committee are permitted to make a routine inspection.
6. ...that a copy of this application will be returned to me after review of the Architectural Control Committee.
7. ...that there are architectural requirements covered by the Covenants and a review board process as established by the Board of Directors.
8. ...that the alteration authority granted by this application will be revoked automatically if the alterations requested have not commenced within 180 days of the approved date of this application and/or completed by any date specified by the Committee.
9. ...that all proposed improvements must meet county codes. My signature indicates that these standards are met to the best of my knowledge. I understand that application for all required building permit(s) are my responsibility.
10. ...that any variation from the original application must be resubmitted for approval.

Owner / Applicant Signature: _____ Date: _____

Co-owner / Applicant Signature: _____ Date: _____

REMINDER: Attachments that must be enclosed with the ACC Application in order to speed up the process:

- (1) Either a photo, catalog illustrations, drawing, or picture, etc.
- (2) Copy of survey (plat map) marked with change being requested.
- (3) A completed application including signatures and a full description of changes or what is being built.

<u>FOR COMMITTEE USE ONLY:</u>	<i>Date Received</i> _____
<i>Approved:</i> _____	<i>Date:</i> _____
<i>Disapproved:</i> _____	<i>Date:</i> _____
<i>Comments:</i> _____	
<i>Developer:</i> _____	<i>Date:</i> _____