

RIDGELoch

A North Raleigh

TOWNHOME COMMUNITY

HOA Incorporated, 1978

196 units

41 buildings

49 acres

8 streets

Oldtowne Road

Three Oaks Drive

Pine Top Circle

Forest Lawn Court

Poolside Drive

Scenic View Lane

Ridgeloach Place

Mountain Ridge

Resident's Handbook
2025

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QUICK REFERNCES

- Work orders, ARC/ACC applications, online payments: register and sign in to your Ridgeloch community portal at <https://ppm.cincwebaxis.com/ridgeloch>
- General questions contact Molly, assistant community manager at molly@ppm.com or call 919-848-4911 Ext 1355
- Ridgeloch 2025 handbook sign in to the Ridgeloch community portal at PPMral
- Garbage collection issues (replace bins, apply for assistance, schedule FREE bulky pick up) use your water account number and Call 919-996-3245.
- A gas leak: call 1-877-776-2427(Enbridge Gas)
- Security light issue or power outage issue:
Call 1-800-452-2777 (Duke Power)
- Sewage or water leak in the common area; call the City (919-996-3245) and notify PPM at 919-848-4911
- Cut cable lines: Call the service provider even if the lines are cut by an HOA vendor. Neither the HOA nor the vendor can fix the problem.
- After-hour emergency in the common area such as sewage backup, water line issues, trees down, call 919-848-4911

For any medical, fire, or police emergency call 919

COMMUNICATION

Professional Properties Management, Inc (PPM)

- Mailing address: PO 97006, Raleigh, NC 27624
- Phone: 919-848-4911
- **Assistant community manager:** Molly Kirkham
molly@ppmral.com 919-848-4911 Ext 1355
- **Accounting:** accounting@ppmral.com

Any change in personnel or contact information will be posted on the web page at <https://ppm.cincwebaxis.com/ridgeloch>

HOA Meetings

- **Monthly meetings** are virtual (unless otherwise announced) on the last Wednesday of each month (except December) at 6:00 PM
- Any homeowner can attend the open forum portion of the meeting by contacting the property manager. Afterwards the Board meets in closed session to conduct business
- A homeowner wishing to speak in the open forum must contact the property manager to be put on the agenda. (Maximum 7 minutes of speaking time).
- Minutes for all meetings are available on the PPM website under Ridgeloch community.
- **Annual meetings** for homeowners are held in person the last Wednesday in February at 6:00 in the clubhouse. Owners can attend virtually for informational purposes but must be present for voting of directors.
- Questions for the board at the annual meeting must be submitted prior to the meeting through the property manager.

- The budget for the upcoming year will be reviewed and each committee chair will report on past and future activities.
- Elections of board members are made at the annual meeting. Interested homeowners can contact the property manager to get on the ballot.
- Board members serve a term of three years.
- Renters can volunteer to serve on committees but cannot serve as board members.

Community Messaging

- Outdoor message centers have three locations: entrance to Forest Lawn, the Clubhouse, and the intersection of Ridgeloch Place and Oldtowne Road. The message boards have a map of Ridgeloch with building numbers which are now used by most of our vendors.
- E-mail will be the primary communication used by PPM to contact homeowners.
- US postal mail will be used for certain legal documents.
- Anyone not using an email address should contact PPM.
- Homeowners are responsible for keeping a current email address in the PPM system.
- Mailbox flyers are used to inform all residents of important announcements or events.

Contacting Board Members

- Board members are volunteers and do not give out their personal contact information.
- To address a specific board member, contact PPM and they will forward the request to that member.

Social Media

- Facebook and Nextdoor are good venues to buy/sell, announce, recommend, and interact with other members of the community.
- The HOA discourages the use of social media to discuss community issues. Homeowners are urged to bring any concerning issues directly to PPM for a resolution.
- Board members do not respond to community issues posted on Nextdoor or any social media outlets.

PARKING/TOWING

Towing can occur with or without warning for noncompliant vehicles depending on the circumstances. If a warning is issued, a notice will be placed on the vehicle with specific instructions on how to avoid a tow. ACE towing is used by Ridgeloach. .

**ACE Towing
919-821-2121
1533 Blount St.
Raleigh, NC 27603**

Noncompliant Vehicles/ Towing

- Vehicles with an expired tag or no tag are noncompliant and can be towed. A 6-month grace period will be allowed past the normal expiration date displayed on the plate. **(Warning issued)**
- Out of state vehicles must ALWAYS display current tags with that state. **(Warning issued)**
- Vehicles that are backed in or covered will be checked for compliance. **(Warning issued)**
- Any vehicle that is not operational: wrecked, flat tires, broken glass, leaking, immobile for weeks, used primarily for storage, can be towed. **(Warning issued)**
- Parking in an area marked with “NO PARKING” sign is never allowed. **(No warning, towing enforced)**
- There is no parking in the pool parking lot without a permit for Zone A or C or after 9:00 PM for Zone B . **(Warning issued)**
- Vehicles blocking residential parking spaces or walkways, or parked vehicles preventing vendors from doing their work can be towed **without a warning issued.**
- Parking is never allowed on the grass or in natural areas, with or without signage. **(No warning; towing enforced)**
- Trailers, pods, dumpsters left in parking lots or in the common area without HOA approval can be towed. **(Warning issued)**
- Abandoned vehicles or long-term parked vehicles that do not belong to Ridgeloach residents can be towed. **(Warning issued)**

Contact PPM if you have a noncompliant vehicle and wish to discuss terms for compliance.

Residential Parking

See Appendix A for a more thorough description of parking. Below is a summary of these regulations.

- Parking spaces are for automobiles only except for garbage carts that cannot be placed behind a unit because of steep inclines.
- No large commercial vehicles are allowed daily use of the residential parking areas. (Subject to towing) (**see Appendix A for description of vehicle**)
- Each unit is allowed the use of no more than 2 automobile parking spaces, the first of which is usually in front of their unit: the second as close as possible without infringing on the 1st space of a nearest neighbor. A resident's second space may not always be in front of their unit.
- Homeowners do not own their parking space and are subject to community rules regarding those spaces.
- A resident with only one car will still have 2 parking spaces; the resident may use one space for himself/herself and allow another resident to use the 2nd space or keep that space open for their guest.
- A resident with 3 cars only has 2 allotted spaces; the 3rd car will have to use city street parking, another resident's space if permission is given or park in a nearby visitor parking zone if space is available.
- In cramped areas where no visitor space is available, the city side streets on Ridgeloach Pl or Oldtowne Rd can be used; also, there is temporary overflow visitor parking at the tennis courts, the pool parking lot, and the upper end of Pine Top Circle (near Oldtowne Road).
- Ridgeloach is not designed for multiple car ownership. Any unit having more than 3 cars needs to make other arrangements for parking extra vehicles.
- Conflicts over parking will be resolved by the HOA and the solution will be final. Fines may apply for noncompliance.
- Residents are not allowed to stripe their own space with painted lines, but they can add a small "no parking" sign in the grassy area in front of their space.

- Residents cannot use their car to block parking spaces or walkways that prevents access to other residents.

Visitor Parking

- It is the responsibility of the resident to inform visitors where parking is allowed.
- Visitors can park on side streets or in designated visitor parking areas or in another resident's space as long permission is given.
- With permission, long-term visitors are allowed to park in the work vehicle zone; if needed, contact the assistant property manager.

Parking at 5701 Poolside (Clubhouse/Pool Area)

*The HOA has a compliance policy that applies to all vehicles parked in this area. **See map, Appendix B for clarification of Zones.** Non-compliance could result in vehicles being towed at the owner's expense.*

Zone A (long term parking)

- Accommodates long term parking for boats, campers, RV's for Ridgeloach residents only.
- Owners must register the vehicle with Ridgeloach and pay a fee of \$120/year for a parking permit. The permit must always be visible.
- Fees are due April 15 of each year.
- Any vehicle requiring tags to operate on the highway will be required to have current tags for the stored vehicle. Proof of residence is also required.
- There is no surveillance or monitoring in this area. The Association is not responsible for damage, theft, or vandalism.
- Contact the assistance community manager for instructions on how to obtain an application for a permit in the pool area.

Zone B (Clubhouse and Pool Parking)

- Parking for residents using the pool or clubhouse.
- Day time parking only; No overnight parking allowed.
- No parking permit is required for pool/clubhouse use.

Zone C (Work vehicles)

- Day visitors or workers on site can park without a permit.
- Visitors staying for an extended time can park In the work area; contact the assistant manager for instructions.
- Any Ridgeloach resident can obtain a **free parking permit** for work vans, trucks, and trailers in the Work Vehicle Zone. Proof of ownership and residence is required.
- Work vehicles are work trucks, vans, trailers, or cars with business logos. Regular cars and trucks are not considered work vehicles.

Pods/Dumpsters

- Temporary pods are allowed for moves in/out or major construction.
PPM must be notified. A maximum of 30 days would be considered acceptable.
- Pods are not allowed in grassy areas or in parking spaces of neighbors without their prior permission.
- Pods are not allowed to be stored in the clubhouse parking lot at 5701 Poolside Drive.

FACILITIES

Clubhouse

- The clubhouse can be rented for personal use by any adult resident for \$50 per event. An event is considered 8 hours.
- A \$100 deposit fee is required prior to the event and refunded if the clubhouse is left in the same condition prior to renting. (Check or money order accepted)
- Forms can be found on the Ridgeloch community portal PPMral website to submit for approval.
- The clubhouse kitchen is equipped with a range, refrigerator, and microwave. No kitchenware is provided. Folding chairs and tables are available.
- The clubhouse has Wi-Fi.
- A 65-inch TV is available for streaming. Renters are to provide their own streaming devices or sign in their own app.
- Renting the clubhouse does not include renting the pool. The pool cannot be rented
- The maximum capacity is 49. (Fire Marshall regulation)

Tennis Courts

- Tennis courts are located on Forest Lawn Court.
- They are open all year during daylight hours for Ridgeloch residents and their accompanied guest.
- The current entry code is published on the Ridgeloch community portal at PPMral.
- Tennis court rules are posted signage outside the fenced area.
- The tennis court is NOT a dog park or a playground
- Failure to follow rules can result in losing access or possible fines. .

Pool

- Ridgeloach has a saline pool open from May to September. Residents will be informed of exact dates for opening and closing.
- The Ridgeloach pool is a private gated pool for use only by its residents and their accompanied guest.
- Each resident is allowed no more than 3 guests and must accompany their guest while at the pool.
- The pool has no lifeguard; rules are posted on the gate.
- There is a NO SMOKING policy in the pool area as well as inside and outside the clubhouse. A designated smoking area is located just outside the pool.
- The pool is accessed by a fob provided to homeowners only. Only one fob is assigned to each unit. Renters must get their fob from the owner.
- Fobs only work during the hours the pool is open.
- All entry must be by the key fob. No one should open the gate for anyone else or leave the gate propped open.
- Lost fobs are to be reported to PPM. (\$50 replacement cost)
- **NO ONE is allowed in the pool area after 9:00 pm. All must leave the area by 9:00 pm.**
- **The pool entrance and inside areas are under video surveillance at all times.**
- Failure to comply with pool regulations can result in deactivation of the owner's fob, being banned from use of the pool, fines, and possible trespassing charges.
- Tampering with the gate or fencing to gain entry to the pool area will be considered vandalism and possible trespassing. Charges may be filed.
- In the event of a pool closure during pool season, a sign will be placed at the entrance and an email blast will be sent to homeowners. No one is to use the pool when closed.

UTILITIES

Natural Gas

- Natural gas is supplied by Enbridge Gas for the furnace and water heater. Customer service is 1-877-776-2427.
- For any gas leak, inside or out, report IMMEDIATELY to Enbridge Gas at the number above.
- For safety, know the location of cut off valves for the furnace, hot water, and gas log starter for fireplace. Do not wait for an emergency to try to locate. These valves may need to be replaced.
- Gas lines and gas meters are serviced by Enbridge Gas.
- HVAC technicians should be called for issues involving a gas furnace or gas hot water. The HOA is not responsible for natural gas issues. However, the HOA should be notified of any safety concerns.

Water/Sewer

- Water/Sewer is managed by the City of Raleigh (www.raleighnc.gov). 919-996-3245.
- Outside water leaks / sewer overflows should be reported to PPM immediately at 919-848-4911.
- Leaks/ sewer issues inside or underneath the unit are the responsibility of the homeowner. Call a plumber.
- FYI: If you experience a huge water bill as a result of a leak, the City can be notified and with proof of repair they will adjust the water bill to your average. If the repair was done by the HOA, request a copy of the invoice from the property manager.
- All residents should know the location of their water meter in case of an emergency. Water meters are not always in front of a unit. Do not wait for an emergency.

Security Lights

- Security lights are owned and maintained by Duke Energy.
- Report outages, blinking, or brightness issues directly to Duke /Energy. 1-800-452-2777 or search on-line Duke Energy, (Report Security Light Outage). Include pole number and location.

Cable/Internet Providers

- AT&T
- Google
- Spectrum
- Report any issues with cable services including cut lines, directly to the provider since the HOA has no account with these companies.
- Satellite dishes cannot be installed in the common area. Cable providers can attach a dish to the deck or roof top (back side only) and are responsible for their maintenance and any damage to the roof itself.
- A satellite dish or antenna of any kind cannot be placed on a privacy fence or deck where it is visible to a neighboring unit.

MAINTENANCE

HOA Responsibilities

Exterior Painting/ Roofing

- Exterior painting is done approximately every 8-10 years on a rotating basis. Caulking and removing wood rot is done simultaneously with painting.
- The most recent painting cycle began in 2022 on Forest Lawn Court.
- Roofing is done every 18-20 years on a rotating basis. (Last cycle ended 2018)
- Painting/roofing by the HOA is **ONLY** done during the cycle; no new painting/roofing on a single unit is done outside the regular cycle.

Gutters, crawlspace, storage room, chimney

- Gutters are cleaned and leaves are blown off roof tops twice a year. Adding gutters is the responsibility of the homeowner.
- The HOA will be responsible for directing runoff from downspouts in areas where needed.
- Crawlspace doors are the responsibility of the HOA. Storage room doors will be assessed during the painting cycle and will be replaced if necessary. Anything past the door is the homeowner's responsibility.
- The siding and trim of the chimney and chimney cap is maintained by the HOA, but **internal** metal flue is the homeowner's responsibility. (Chimneys need to be periodically inspected by the homeowner for safety)

Walkways, sidewalks, stairs, retaining walls

- All walkways, sidewalks, front stairs, retaining walls are maintained by the HOA; this includes repairs, painting, power washing. Stairs for decks are the responsibility of the homeowner.

Siding/ roofs/ trim maintenance

- HOA is responsible for repairing exterior siding, exterior trim, or roof leaks. Anything past the siding is the homeowner's responsibility. **(Appendix C)**
- The HOA is responsible for securing any external vents to the roof but not the vent itself.
- Report any damage to the exterior of the unit, walkways, sidewalks, stairs, retaining walls to the community service administrator through the PPM Ridgeloach portal.
- Interior damage caused from leaks on roofs or siding is the responsibility of the homeowner. Most home insurance companies will address these internal issues.
- Homeowners (or their tenants) can be held responsible for any damage they cause to Ridgeloach property (buildings, walkways, stairs, trees, landscape, etc.) whether intentional, unintentional, or through negligence.

Termite inspection

- The HOA has a contract with a reputable company which inspects for termites once a year.
- Homeowners will be informed by mail of the exact dates to make sure crawlspace is accessible to the inspectors.
- Problems observed by the inspector such as leaks, downed insulation, water issues, damage from termites. will be reported to the homeowner.
- Homeowners are held responsible for addressing the problems found during the inspection. This is not only to prevent termite infestation but to keep mold, mildew, rodents, etc. from spreading to adjacent units.

- If a homeowner fails to correct an issue addressed by the inspection and that issue leads to a termite infestation, the contract with the termite company is voided, and the homeowner can be held liable for all damages and extermination.

Homeowner Responsibilities

Decks/ Patios

- All parts of the deck (railing, stairs, privacy fence, decking, supports, etc.) are the responsibility of the homeowner.
- Units with enclosed patios are responsible for the outside fence and all structures within the fenced area.
- The HOA does not maintain any part of the deck or patio.
- Residents are encouraged to remove leaves from their deck in the fall to prevent the buildup of mold and mildew which may accelerate the decay of the deck and cause damage to the siding.
- The original decks no longer meet city codes; replacement should be done with a reputable contractor who can bring the deck up to current codes.
- **Homeowners are to make sure the deck structure below supports the shed on top of the deck. The original decks did not have this support and could possibly collapse if not brought to code.**
- To replace the deck/patio an **architectural change (ARC)** form must be submitted and approved by the board before construction begins.
- The ARC is required even if the deck or patio is to maintain its original size and shape. ARC forms are found on community portal.
- Contractors must remove all construction debris from the work site. Construction debris cannot be stored under decks or left in the common area. Fines will be assessed to the homeowner for noncompliance.

Heating, Electrical, Plumbing

- All parts of the HVAC system are the sole responsibility of the homeowner including the exterior vent itself. Flashing around the vent on the roof is HOA responsibility as well as securing the vent to the roof.
- Outside AC units can be moved from the deck to the ground; request an architectural change (ARC).
- All interior and exterior electrical wiring, lighting and outlets are the homeowner's responsibility.
- Interior plumbing (faucets, water lines, toilets, sinks, tubs) and exterior faucets are the homeowners' responsibility. Interior gas lines are also the homeowners' responsibility.
- Any interior damage caused by leaks from roofs or siding or from internal plumbing is the responsibility of the homeowner. Most homeowners' insurance should be applicable. (Interior...from inside wall to exterior siding)

Doors/Windows/ Gutters/Framing/Foundation

- All glass surfaces are homeowners' responsibility (windows, storm doors, sliding glass doors).
- All exterior doors are the homeowners' responsibility (except crawlspace doors).
- Gutters are homeowners' responsibility. While not required, owners are encouraged to add gutters to help with drainage. (Request Architectural Change Form)
- Attic fans, rafters, insulation are the homeowner's responsibility. **(See Appendix C).**
- Interior doors, windows, attics, crawlspaces, storage rooms, or any personal belongings are the responsibility of the homeowner.
- The HOA is responsible for exterior siding only; homeowners are responsible for everything between inside painted walls up to the exterior siding. That includes framing, foundation, insulation, gypsum board, vapor barriers, etc. **(See Appendix C)**
- Any damage from natural or manmade sources to the items above are the responsibility of the homeowner not

the HOA. In the event of damage, homeowner's insurance may be applicable.

- Any interior damage caused by leaks from roofs or siding or from internal plumbing is the responsibility of the homeowner. Most homeowners' insurance may be applicable

Contractor Regulations

- Contractors must keep normal working hours. Hours from 7AM to 7PM Monday – Saturday are allowed keeping in mind the season. (7PM may be considered in summer but not in winter).
- Contractors cannot use spotlights at night to work.
- Work on Sundays or major holidays is not allowed. (Christmas, Thanksgiving, New Year's Day)
- Contractors must remove all construction debris from the work site. Construction debris cannot be stored under decks or left in the common area. Fines will be assessed to the homeowner for noncompliance.
- These regulations also include homeowners who are doing their own work.

Infestations

- Elimination of ants, rodents, bats, mold and mildew is the responsibility of the homeowner.
- Serious infestations must be reported to PPM to prevent the infestation from spreading to other units.
- The HOA is responsible for extermination of harmful insects in the common area.

INCLEMENT WEATHER

Snow and Ice

- The roads in Ridgeloach are private and therefore will not be plowed by the City during snow and ice storms. (Except Oldtowne Rd and Ridgeloach Pl)
- Roads, sidewalks, walkways are not pretreated by PPM.
- PPM does not clear individual walkways, sidewalks, or decks.
- Residents are strongly advised to invest in a snow shovel and salt. BE PREPARED

Storm Damage (Wind, Rain, Ice, Snow)

- Report any downed trees or limbs ASAP to PPM or a board member.
- Report damage to roof shingles, chimney, siding, or walkways to PPM caused by weather.
- If your car or unit is damaged by a falling tree or limb, call first your insurance company. Your insurance company will give you further direction on how to proceed. Also report the damage to PPMs which will work with your insurance company on a case-by-case basis if needed.
- The HOA is responsible for removing trees or limbs falling in the common area but not for damage they cause to personal property. Homeowner's insurance policy would be needed for this type of coverage.

Droughts

- Ridgeloach has no irrigation system and has no means of watering during droughts. If desired, water your own area at your expense.

GROUNDS

Landscaping

- **Mowing/weed eating:** Once per week, spring through fall; generally done on a set day of the week but can change due to weather conditions.
- **Pruning:** Pruning dependent on species of shrubs as needed during the year.
- **Mulching/Pine Straw:** Yearly; Residents will be notified in advance; weed control will be applied to areas before mulch
- **Leaf Blowing (fall season)** Starts weekly after leaves begin to accumulate. Leaves are blown or transported to natural areas, when possible, if not they are hauled away by the landscaper. Homeowners are encouraged to remove leaves from their deck to prevent accelerated wood rot.
- **Fertilizing / Aerating/ Seeding:** Grassy areas are fertilized, aerated, and seeded in the fall.
- Decorative items or ground lighting should not be placed in the common area (walkways, mulched areas, shrubs, grass). The landscaping crews cannot be held responsible for damages to these items incurred while doing their work.
- Any complaints, suggestions, questions should be addressed to the property manager, not the landscaping crews.

Trees

- Community wide tree removal is typically done in late fall or early winter.
- Community wide tree pruning to remove limbs from over roof tops and the sides of buildings will be addressed annually.

- A dead or dying tree or one damaged from storms may be removed at any time during the year.
- An independent arborist will assess the tree community every 4-5 years for future planning.
- Trees may be removed to accommodate projects involving drainage, sidewalk repair, or retaining walls.
- Stump grinding (when accessible) will follow tree removal for stumps that are visible from the front of units or visible in the common areas.
- Nearby residents will be notified before any tree work is done in their area.
- The tree vending crew takes its direction from the Association not individual homeowners. Residents who prevent or slow down the crew can be subject to fines.
- Residents are asked to report any downed trees or limbs in their area to PPM.

Mailboxes

- Mailboxes and mailbox post are maintained by the HOA.
- Report any physical damage to PPM in a work order.
- Report any mail delays, theft, or abuse to US Postal Service. It is a federal offense to tamper with mailboxes.

Trash/Garbage Carts

Ridgeloach was not designed so that all units could store trash bins directly behind their unit. Any resident capable of this is expected to do so. If that is not possible, the second option is to keep the trash bins in or near their parking space. The third option is to form a community line-up in a designated site. It is up to the users of these line-ups to follow rules of disposing trash and taking the responsibility of lining the bins up in an organized fashion after pick-up day.

- Garbage carts belong to the City of Raleigh and their use is subject to City Codes and Ordinances. Fines can be administered by the City (or the HOA). Fines for city noncompliance can be found online: search **<https://library.municode.com>** (Section 2002.2, a,b,c,d.)
- Damaged bins can be replaced by the city using your water bill account number. Call 919-996-3245 for assistance. There is no charge for this.
- For information on Solid Waste Services go to www.raleighnc.gov and search garbage and yard waste preparation.
- Residents needing assistance with moving their carts can apply for help by calling 919-996-3245 or going on-line to get the form. (See **Appendix D** for sample application)
- Crews do not pick up items from the ground. All trash items must be put in the bins.
- For bulky items that are too large for garbage carts, the resident must call the customer service number 919-996-3245 to have items picked up on the regular scheduled day **(NO FEE)**.
- Special collections are for bulky items such as appliances, toilets, carpets, etc. There is a \$50 fee/pick-up truck load. Pick-ups must be scheduled. Call 919-996-3245

Dog Stations

- There are 7 dog stations located throughout the community and are maintained by the landscaping company. Report any problems with stations to PPM.
- City ordinances apply to cleaning up after dogs and fines can be imposed by the City of Raleigh and/or the HOA for noncompliance.

- For complete information go to www.raleighnc.gov. Search animal control; dog poop law. THIS INCLUDES AREAS BEHIND UNITS.
- To summarize city fines: 1st offense \$100 fine; 2nd \$150 fine; 3rd \$250; 4th \$500 and beyond that, court action. For information on fines, go to: <https://library.municode.com> Section 12-3011 b,c

ARCHITECTURAL AND LANDSCAPE CHANGE REQUEST

Exterior Changes

- Any architectural or landscape project approved by the HOA must be completed within 6 months of approval date. If not, the project must be resubmitted.
- Any homeowner desiring exterior modifications, replacements, or additions of any kind to their unit or the common area must **request approval from the Board of Directors**. Such approval is necessary not only to maintain the uniformity of the community but because these changes can become part of the permanent maintenance for the Association.
- To request a change, sign in to your Ridgeloach portal at PPMral and submit the required information.
- Simple replacements such as windows, front doors, sliding glass doors, movement of outside AC units should also be submitted.
- The addition of gutters and downspouts requires an ARC to make sure runoff is correctly discharged away from the building.
- Decks maintaining the original shape and size are usually acted upon expeditiously and approved in a few days.
- A submittal for changes involving the shape and size of a deck or any other major external changes must be accompanied with architectural drawings and pictures.

- **All external changes or additions must be Board approved BEFORE the project begins. Failure to do so can result in the Board taking action to restore the change to its original condition at the homeowner's expense.**

Landscape Changes

- The Association is responsible for all landscaping in the common areas **AND in front of units.**
- Any homeowner desiring to modify their front landscape, or any part of the common area must have approval from the Board of Directors.
- Once submitted, the Board will be advised by the current Landscaping Company as to whether this is a good fit for the community as far as esthetics and the degree of future maintenance. This includes the addition of any shrubs, trees, flowers ground cover or their removal.
- Requests for modification to landscape are made on the same form as Architectural Change Form found on the homeowners portal. .
- Failure to seek Board approval for major modifications to landscaping in front of the unit or in the common area may result in the Board having to restore it to the original condition at homeowner's expense.
- Any homeowner requesting to maintain their own front area must keep the area up so that it blends with the rest of the community. The current landscape company will determine as to how well the front is maintained.
- Any un-kept, overgrown, poorly designed self-maintained fronts can be taken over by the HOA as part of the general maintenance of the community on the advice of the Landscape Company.
- Policy states that the homeowner can maintain the "rear yard" if it does not interfere with the general maintenance of the unit or the remaining yard space. It also must be well maintained.
- Flowers, herb gardens, shrubs, and vegetables are reasonable for a rear yard space if they are well

maintained. Do not plant trees in the rear yard (or anywhere else) unless approved by the Landscaper (via the Board).

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Projects that will not be approved

- Changing exterior paint color to a non-Ridgeloach color. This includes siding, shutters, railings, walkways.
- Screening in a deck; adding a sunroom.
- Adding awnings over front windows or door.
- Building a stone/brick patio in front of the unit or extending the back rear yard into the common area. (Some were added as part of the original model home and are grandfathered in.)
- Adding anything to the common area for personal use.
- Adding additional lighting/power pole to the common area.

RULES/ REGULATIONS/ EXPECTATIONS

*All residents have a shared responsibility in making Ridgeloach a safe and pleasant place to live. The following is a set of guidelines to follow in making that a reality. **Failure to adhere to these regulations could result in fines following a warning from the HOA or City.***

Safety (Miscellaneous topics)

- Drive the **speed limit**: 15 mph (except 25 on public streets)
- Keep **flammables and combustibles** out of storage rooms, attics, or crawl spaces that have gas flames in the water heater and furnace.
- Have the **fireplace and dryer vents** inspected. They are over 30 years old and are the most common cause of fires in townhomes.

- Have the **chimney** inspected especially if wood has been burned in the fireplace.
- **Crawl space doors** should be always closed. Open doors attract animals.
- Do not store **wood of any kind**, including firewood, under decks, stairs, beside or behind units. Wood attracts termites, insects, snakes, mold, and a host of other undesirables.
- Firewood must be stored directly behind a unit in an approved rack (metal or treated wood) to keep it off the ground.
- Know how to **turn off** water supply and gas lines.
- Always know the location of your master water turn off or the location of the city water meter in case of an emergency. The water meter may not be directly in front of the unit.
- Do not feed the **wildlife**. Fox, coyote, raccoon, opossum, deer, squirrels, rabbit, are common in Ridgeloach. Rabies is on the rise in the area. Wild animals can also destroy property and can carry ticks and fleas.
- Do not attach **bird feeders** to the side of a building.
- Bird feeders are to be confined to the deck or a few feet beyond the deck. Feeders that become a nuisance to surrounding neighbors can be removed.
- Do not leave open containers outside for rainwater to accumulate. This is a breeding ground for **mosquitoes** and has become a nuisance to all.
- Avoid **digging** anywhere in the rear yard (or anywhere else) unless you notify NC 811 for location of utility lines (gas, water, electricity). You must call individual cable networks to mark their lines. Cutting lines can result in fines from providers.

Aesthetics (Outward Appearance)

- Keep all walkways, stairways, front of unit, parking spaces clear of personal items such as bikes, toys, furniture, construction material, or anything that by normal standards would be regarded as “junk”
- Do not store anything under walkways, front porches or behind or beside units or in the common area.
- No window AC units or window fans are allowed on the front of units or in the back if visible from other units or side streets.
- Parking spaces are for cars only (or motorcycles) except in units that are approved to place garbage carts in front.
- Flowerpots are acceptable behind units but cannot be placed directly on HOA maintained walkways, stairs or anywhere they hinder the work of the landscaping crews.
- Flowerpots left on walkways or stairs may eventually rot the wood in which the homeowner can be held responsible.
- Flowerpots visible to the community must be maintained with actual plants and must be esthetically pleasing. No plastic buckets are allowed as flowerpots.
- Do not discard unwanted potted plants into the common area. They may find a new home outdoors and spread throughout the community.
- Be responsible in maintaining garbage carts. Warnings and possible fines may occur if carts are not properly handled before, during, and after the day of pick up. City Codes will be used to determine “properly handled” See “Trash/Garbage Carts under GROUNDS, also Appendix C.
- Do not discard any trash items on the ground. Boxes must be broken down and placed in bins. Crews do not pick up any items from the ground.
- Portable goals (basketball, soccer) are not allowed to stay in a parking space or the parking lot. If used, they must be removed daily.
- Car repairs performed in a parking space, or the parking lot should be limited to simple tasks such as changing a tire, fixing a headlight, or replacing a battery; no major

work is allowed that would require “all day” or several days.

- Decorations of any kind (including potted plants) cannot be placed on the grass.
- Absolutely no dumping garbage, yard waste, bulk items, trash of any kind in the common area or woods.
- Outside holiday lights and decorations are only permitted during the holiday season and must be removed within 30 days after the holiday.
- Blinking lights and decorations are not allowed if they are causing a disturbance to neighbors.
- Do not throw Christmas trees in the common area or into the woods. The City of Raleigh will pick them up when placed by trash bins.
- Maintain decks in a reasonable manner. Do not store old furniture, appliances, car parts, carpet, trash, etc. on or below the decks. This is a violation of the City of Raleigh public nuisance laws and can result in fines by the City and/or the HOA.

Signs/flags

- Business signs are not permitted anywhere in the community.
- Signs/flags/mailbox flyers displaying hateful speech, negative messaging, supporting, or disparaging an individual is not allowed anywhere in the community.
- Small garden variety type signs or flags displaying seasons, holidays, sport teams, colleges, are permitted in the front of a unit or by the walkway of a unit but not in the common area at large. (Maximum 30” x 24”)
- Signs displaying positive messages (peace, love, environmental support, inclusivity) can be displayed

directly in front of a unit or walkway entrance but not in the common area at large. (Maximum 30" x 24")

- No single unit can display more than 2 signs described above. (Garden type/positive message)
- During local/state/national election cycles **ONE** political campaign sign per **unit** (maximum 30" x 24") will be permitted within 8 feet directly in front of the unit four weeks prior to an election and must be removed the day after the election. Any more than one sign per unit will be promptly removed and the homeowner assessed the cost for the vendor removing the sign(s).

Pets in Ridgeloach

- Pet owners must comply with City of Raleigh ordinances concerning dogs and cats. Website: *raleighnc.gov*. Search animal control. (Phone 919-831-6311)
- The following is a review of these codes that apply to dog/cat owners in the City limits, including private property such as Ridgeloach. Failure to follow these ordinances can result in fines by the City and/or fines by the Association.
 - **Leash Law:** It is unlawful to allow dogs or cats to run unrestrained within the City Limits. They must be confined indoors or walked on a leash. Guardians of dogs and cats can receive a misdemeanor citation for allowing pets to run at large.
 - **Tethering Law:** Dogs cannot be tethered to the deck or anywhere outside the unit. This is a misdemeanor according to City Codes.
 - **Pooper Law:** The person responsible for any dog must remove feces deposited by the dog. Removal of animal feces is not just a courtesy; it is an environmental necessity. Rainwater carries the feces into the water system. This gravity-directed system carries storm water complete with litter and animal feces on its natural path that feeds the Neuse River, a major drinking source for millions of North Carolinians.

- Dogs cannot be “pinned” on the deck at any time day or night.
- Any resident considering a pet sitting or grooming business for dogs inside their unit must have the approval of the HOA. Numerous animals in a single unit can create problems for neighbors.
- Report any violations of Leash Law, Tethering Law, or Pooper Law directly to Animal Control (919-831-6311). Fines will be administered through the City of Raleigh and/or the HOA. (<https://library.municode.com> Section 12-3011 b,c)

Conduct in Ridgeloach

- Loud noise or music should not have to be tolerated by residents at any time. Report problems to the HOA that are consistently occurring such as loud parties, music, or arguments. Report any such behavior after 11:00 PM to the police.
- Private parties cannot be extended to common areas such as the parking lot. Consider renting the clubhouse for large numbers of guests.
- Instruct visitors leaving the premises after 11:00 PM to leave quietly. Their voices carry throughout the community.
- Attempt to solve any disputes such as parking, trash, noise, in a calm manner with any neighbor. Contact the HOA only if the situation involves a violation of Ridgeloach code of conduct. The HOA or the property manager does not involve itself in neighbor disputes; call police if necessary.
- Be courteous and respectful to our vendors and their crews. They only take direction from the Board of Directors and not individual homeowners.
- Homeowners (or tenants) are NOT to call an HOA vendor about an HOA issue. Any issues should be addressed directly to the HOA.
- Support your HOA. Come to meetings to offer solutions to problems. Board members are volunteers that spend countless hours striving to make Ridgeloach a safe and desirable place to live.

NONCOMPLIANCE/FINES

The community will be inspected by PPM. Fines will be assessed to homeowners that fail to address issues brought to their attention by the HOA. The process will work as follow:

- A letter/and or email will be sent to a homeowner describing the noncompliance concern and will be given a set time to fix the issue.
- After the set time, a representative from PPM will re-visit the location and report to the Board.
- If the infraction is taken care of to the satisfaction of the Board, the case is closed.
- If a second notice is necessary, the homeowner will be informed of possible fines and a date will be set for a due process hearing which can be a written response to the issue or a virtual appearance at a regular HOA meeting.
- Failure to address the issue or failure to attend a due process hearing will automatically be considered a judgement against the homeowner.
- If noncompliance continues all fines, any cost incurred by the HOA to bring the issue into compliance, plus any legal fees involved in resolving the situation will be turned over to PPM Financial Department. The accumulated cost will be assessed to the homeowners account for payment.

Any monetary damages to the common area including physical structures, landscaping, or trees that are caused by a homeowner, a guest of a homeowner, a tenant, or a guest of a tenant, whether intentional, unintentional, accidental, or through negligence could be assessed to the homeowner. It will be the responsibility of the homeowner to contact their own insurance company for possible coverage. The HOA will work with a homeowner on a case-by-case basis if the damage is substantial.

LATE DUES/ LIENS/FORECLOSURES

The financial department of PPM, not the Board of Directors, collects and manages all monthly dues. As with any HOA, the procedure for collecting all dues is regulated by HOA laws set forth by the State of North Carolina. When dues are not paid on time, the following provides a scenario of what can happen.

- 30 days late: 1st notice and a \$20.00 late fee. The late fee continues each month until payment is made.
- After 60 days a **collection letter**¹ goes out.
- After 90 days a **demand letter** goes out which results in a fee of approximately \$125 added to the account.
- After 120 days a lien is filed, and filing fees are charged to the account. (Range for lien fees \$400-450).
- Once a lien is filed and full payment is not made, foreclosure can be filed. All filling fees, attorney fees, and court costs will be charged to the homeowner's account.
- Homeowners may reach out at any time to the financial department at PPM to discuss a payment plan. Payment plans must be approved by the Board.
- Each letter that goes out to the owner will have instructions for their "next step" and how to work with the financial department to resolve the issue.
- Do not contact any Board members regarding these financial issues. These matters are between the homeowner, PPM Financial Department, and any attorneys that may be involved.

HOMEOWNERS WHO RENT

- Homeowners are responsible for the behavior of tenants and are liable for any fines incurred or monetary damage to Ridgeloach property.
- ***Renters are to abide by the same rules as homeowners.***
- Renters should be referred to an online edition which they can access at PPMral.
- Renters should show proof of having renters' insurance.
- Inform renters only 2 parking spaces per unit are allowed. **(See Parking regulations)**
- Inform renters that their vehicles must have current tags and registration. Expired or no registration will result in vehicles being towed.
- Inform renters of towing policy for noncompliant vehicles.
- The owner is responsible for giving the pool fob to renters. **Notify the property manager if a tenant does not return a fob so it can be deactivated.**
- Emphasize the importance of good conduct. Make your contract specific as to behaviors that are not compatible with the community. (Selling of drugs, police call for disturbances, loud noise, music, or profanity, not complying with HOA policy).
- Anyone using their unit as an Airbnb must not only abide by all codes and ordinances decreed by the City of Raleigh and Airbnb but also are responsible for informing guests of the rules and regulations in the Ridgeloach handbook. As a "guest" they would not be allowed to use the pool or tennis courts without being accompanied by the homeowner.

APPENDIX

Appendix A: Detailed Parking Regulations

Appendix B: Pool Parking Lot Zones

Appendix C: Illustration of Siding/Wall Responsibilities

Appendix D: Sample of Form for Waste Service Need for
Assistance in moving trash bins.

APPENDIX A

PARKING SUMMARY

Per Ridgeloach Parking Policy Resolution, each townhouse is entitled "the use of two, and not more than two, automobile spaces, which shall be as near and convenient to said townhouse as reasonably possible." On occasion, what is "as near and convenient to said townhouse" requires further Board of Directors determination, if two townhouse residents consider a space as being applicable to both and are unable to find a resolution on their own. In this situation, the Board of Directors will make the final decision.

It is the responsibility of all Ridgeloach homeowners and residents to see that guests park in visitor parking areas and that areas which have limited parking spaces such as the lower end of Pine Top are shared in a fair and reasonable manner. It is the responsibility of the homeowner to inform tenants of these regulations.

Visitors may park in a designated visitor area for no more than 7 days without a special permit from HOA management. Visitor areas are safe areas outside of regular residential spaces and outside of Pool Parking Lot (except where designated otherwise). Unless an exception has been granted prior in writing from the HOA management, visitor spaces are not to be used for residents with more than 2 automobiles. Under most circumstances, if a townhouse's residents possess more than 2 automobiles, the resident must use city street parking for additional automobiles. Under no circumstances shall visitor parking be used for storage, which includes vehicles that are not moved at least on a weekly basis.

Parking must be in designated areas only. Parking is not allowed on any grassed areas, along medians, along throughways blocking visibility or on landscaped areas. Examples of locations

where parking is not allowed: overnight in front of pool, along median or either entrance to pool lot, recreational vehicle area without prior HOA permit request and approval, on grass along greenway on Three Oaks, and any other similar areas. Vehicles parked in areas where they are not allowed will be towed by a designated Towing Company.

Vehicles parked at Ridgeloach must be in operable condition and display license tags with current registration stickers. Vehicles larger than a pick-up truck with bed cover no higher than vehicle's cab or larger than a family/minivan/SUV cannot be parked in Ridgeloach residential parking, unless on a temporary nature, such as moving vans, delivery trucks, and maintenance trucks. If an automobile has commercial writing on its body or windows, it should not be of a nature that is offensive or unsightly. No trailers whether personal or commercial are allowed to park overnight in residential parking, except for short term purposes, such as moving of the residents. No unsightly vehicles, as determined by the board, shall be permitted in any Ridgeloach parking areas.

No vehicle repairs or maintenance shall be performed in the parking areas. No commercial use of parking areas is permitted at any time. These activities must be performed off site from Ridgeloach parking and common areas. This includes the pool lot area.

Non-resident owners are responsible for the actions of their tenants, dependents, guests, or assigns, and are liable for any penalties resulting from, towing, rules infractions, property damage to Ridgeloach, or damage to personal property due to improper parking or parking space utilization.

Anything other than licensed personal passenger automobiles (i.e., personal property, firewood, lumber, building materials, work equipment, sports equipment, tires, vehicle parts, furniture, appliances, storage bins, waste, trailers, bikes, wagons, toys,

gardening/plantings, and the like) can be stored in a parking space. Items being disposed of are not allowed in any parking lots or common areas unless it has been prearranged with the City of Raleigh and is placed curbside only on the day of pickup.

Residents are not allowed to use their vehicles for storage of personal or commercial property which is determined at the Board's discretion. Prohibited storage includes ladders and any other items under, atop or along sides of a vehicle. Storage of any flammable fluids or hazardous materials is strictly prohibited. This does not pertain to fluids within the drive train or main fuel tank of vehicles.

Residents must keep their parking spaces clean of oil or other fluid leakage and will be assessed for clean up if they do not.

Residents are not allowed to "save their space" or in any way obstruct any parking area, including what they consider to be their "other parking space" with trash bins, recycle bins, or other objects of any kind.

Violations of any of the above will result in assessments and towing or removal fees charged to the resident and homeowner.

Residents who find uninvited vehicles or other objects in their parking spaces or visitor areas are encouraged to take photos of the object/vehicle, including license tag, and email it to management. Management will authorize towing depending on circumstances. Residents may not call a towing company if they perceive that another vehicle is in their parking space. Also, police will not involve themselves in parking disputes in the community. Parking disputes are to be reported to police only if the situation becomes threatening that could lead to personal harm.

While ACE Towing is responsible for vehicle violations in the parking area, the HOA can issue warnings and fines for **non-vehicle violations**. An example of a non-vehicle violation would be filling the parking space with a picnic table or not properly putting away trash bins. Warnings and fines are based on a per occurrence basis and fines will be assessed to the unit owner. Once the first offense has occurred (a warning issued), any subsequent offenses will have financial penalties. A subsequent offense is one that occurs least 24 hours after the prior offense. It does not have to be in the same parking area as the first offense but occurs by the same resident or homeowner. Failing to adhere to the first warning will result in removal and fines assessed by the HOA.

Parking of tractor trailer rigs, full or partial, whether flatbed or enclosed trailer, or tractor/trucks alone, is strictly prohibited on Ridgeloach property at any time, except for temporary purpose of moving a residence.

"PODS" (temporary storage units) are not allowed unless prior approval has been obtained from management and displaying the Ridgeloach temporary permit. Permits are for no more than 30 consecutive days. Placement of POD must not impair other residents' parking in any way. The resident contracting with POD service understands that the HOA has no liability for any damage to or from the POD.

If a resident has visitors utilizing a recreational vehicle for any length of time, the visitors are to park on city streets. If the resident desires visitor parking within Ridgeloach townhomes the resident must contact management in advance to obtain a temporary permit in determination of exact parking location during the visit. This permit is at management's discretion.

Recreational Vehicle (Personal Boat, Camper, and Trailer) Parking

Recreational vehicles are not to be parked in residential or visitor parking areas (except for short term visits explained above in Parking section). Residents may obtain a permit to park in the designated RV area on Poolside Drive, which is ONLY along the wooded area to the left of the Pool not blocking sight of the pool or clubhouse from adjacent homes and not anywhere else within the pool area lot. Parking is not allowed without a current Ridgeloach permit displayed. Otherwise, RVs will be towed at owner's expense upon sight. RVs are defined as recreational motor homes, campers, and boats on trailers. All RVs must have a current registration, liability insurance, NC tags, and must be fully operational and not unsightly. All trailers/boats must have current NC tags, current NC boat hull registration and must be covered by a like-new vehicle cover designed to fit the vehicle so it does not come off during severe weather or due to age. All vehicles must be kept clean, operational, and free of debris including leaves, limbs, dirt, dust, and pollen by the resident.

All vehicles parked in the RV parking area must obtain a permit for parking and register with management. To obtain a permit for RV parking, the homeowner and resident must complete the application process, which must be approved prior to parking in the RV area. The permit application and conditions are located on the management web site. Management will provide the application to the Board, which will approve or deny the application, or add specific conditions.

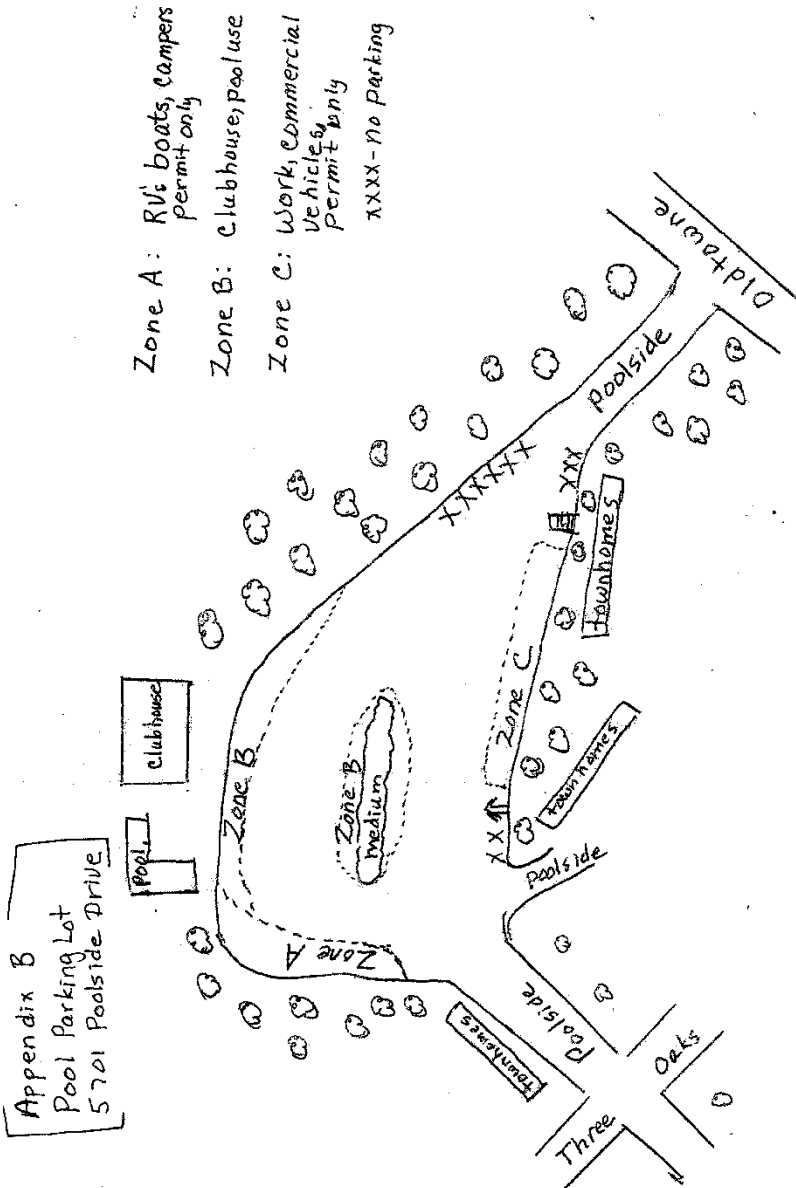
Approved permits for personal RVs require an annual fee of \$120.00 at commencement of permit. The board may increase fees no more than once annually. On a case-by-case basis, and depending on availability, the Board will consider applications for commercial vehicles owned by residents, and fees will be set accordingly depending on size and other factors at the Board's discretion. Be aware that personal RVs take priority over

commercial vehicles and that the Board prioritizes residents' aesthetic and safety concerns, including those about commercial vehicles parked at Ridgeloach.

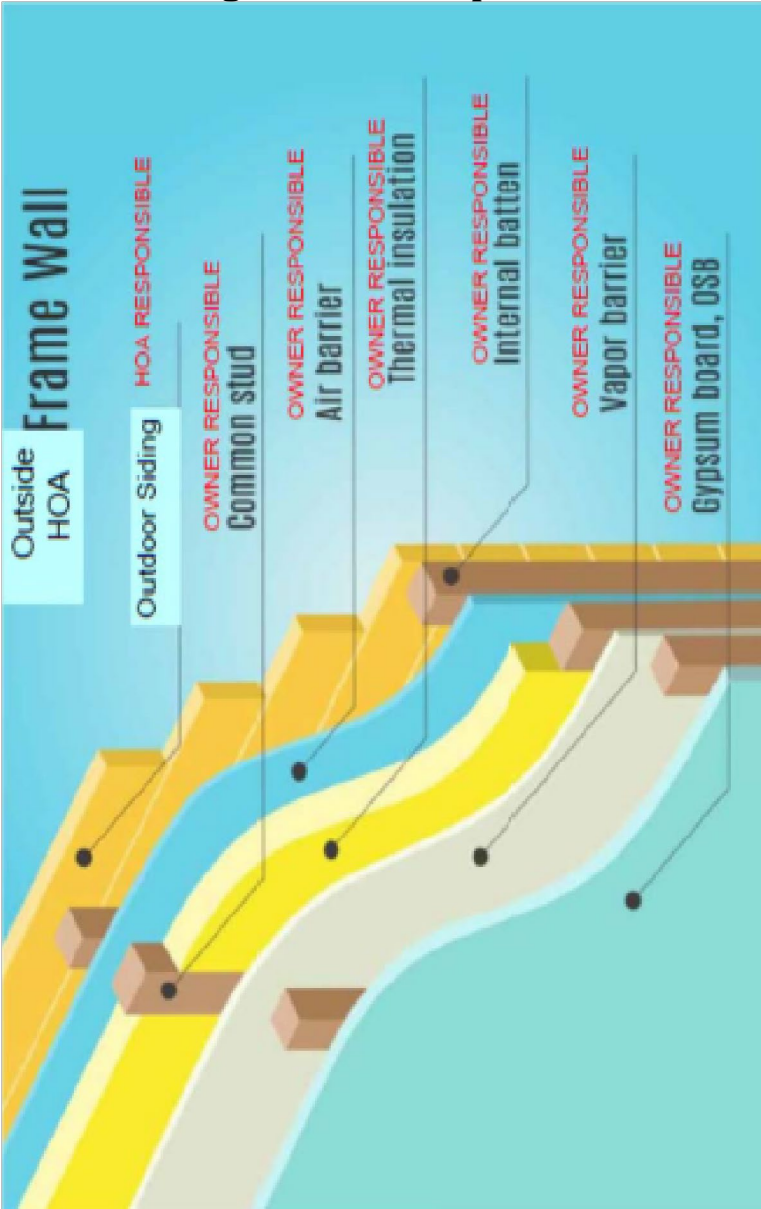
Be advised that Ridgeloach is not providing a commercial storage lot and has no liability for any damages whatsoever that occur to vehicles. All permit fees are used solely for parking areas maintenance. We do not provide any type of insurance, security, or any warranties whatsoever. There are private companies in the area that provide storage of such vehicles.

As above, under Parking, there will be no storage of any kind in the RV parking area. All policies stated under Parking apply to the Recreational Vehicle Parking except where they clearly are in conflict.

Appendix B



Appendix C:
HOA/ Homeowners
Siding and Wall Responsibilities



APPENDIX D:

Solid Waste Services Department

Application for Need Assistance Program (Sample)

PART A: TO BE COMPLETED BY APPLICANT				
Last Name:		First Name:		Are you the water account holder? ☐ Yes ☐ No
Address:			City:	State: Zip:
Home Phone Number: ()		Mobile Phone Number: ()		Email Address:
Water Account # (Can be found on your monthly City of Raleigh water bill):				
PART B: TO BE COMPLETED BY PHYSICIAN OR PHYSICIAN ASSISTANT				
Physician/PA Name:		Physician Type:		License Number:
Physician Address:		City:	State	Zip Code:
Power of Attorney Signature: _____		Date: _____		
Telephone Number: ()		Fax Number: ()		Email:
Note to Physician: By completing and signing this form you are indicating that the applicant is not capable of maneuvering 95-gallon carts for curbside collection.				
Is the applicant your patient? ☐ Yes ☐ No				
This condition should be: ☐ Permanent ☐ Temporary until: From: _____ To: _____				
I certify by my signature that I am a physician/PA licensed to practice medicine in North Carolina, and that in my judgment the patient meets eligibility requirements for the needs assistance program.				
Physician/PA Signature: _____ Date: _____				
PART C: TERMS AND CONDITIONS				
The Solid Waste Services (SWS) Department at all times has the authority to terminate such service upon a reasonable basis stated in writing to the recipient of the service. Upon termination of the service, the individual must immediately resume curbside collection.				
• Water account holders and individuals with Power of Attorney to make decisions for account holder are eligible to apply for the NAP. • SWS will collect garbage and recycling on the customer's regularly scheduled service day. • Applicants with a temporary disability will be removed from the NAP at end of their disability term as identified in Part B. • Applicant must make garbage and recycling carts accessible for collection. • Yard waste collection is not included in the NAP. • SWS will not provide service during inclement weather. However, service will resume when SWS can safely collect. • Applicants may be subject to an annual audit to verify eligibility.				
I have read and agree to the Need Assistance Policy Terms and Conditions.				
Applicant Signature: _____				Date: _____
Power of Attorney Print: _____				Date: _____
This application is not a public record under North Carolina law.				

SWS (1/3/19V8)

[illegible]