

RIVERLAKE COMMUNITY & LAKE ASSOCIATIONS

799 Lake Front Drive
Sacramento, CA 95831

Phone (916) 395-7462

Fax (916) 395-7464

www.riverlake.org

“WELCOME TO THE NEIGHBORHOOD”

Welcome to Riverlake!

Riverlake is considered a common interest development. You are probably aware that common interest developments are organized and governed by Covenants, Conditions and Restrictions (CC&Rs), which apply specific requirements for every homeowner and/or resident. There are significant benefits to living in a common interest development community and we invite you to tour Riverlake.

Living in a common interest development may be new to you. There may be instances when the rules and regulations of the Riverlake CC&Rs limit certain activities which might be permitted elsewhere. Our CC&Rs protect your home's value by creating common standards that homeowner's must meet. The purpose of architectural controls and the Covenants, Codes and Restrictions are to preserve the aesthetic quality of the community and optimize property values.

It is critical that a new homeowner understand that the CC&Rs are a set of rules and restrictions that are recorded with the County of Sacramento and become a part of your title documents. Along with the pride and satisfaction of home ownership in a desirable area come the responsibility of adhering to our Association's rules and regulations.

The Riverlake Community Association is managed by a professional staff and a Board of Directors composed of Riverlake homeowners. The Board and staff also utilize outside professionals, such as financial planners, landscape consultants, architects and attorneys as required. Association management is hard work, and the staff and Board are dedicated to making the Riverlake community the best it can be.

As a new homeowner, you may be working closely with the Architectural Control Committee (ACC) members. The ACC and the Board, collectively, have many years of experience in the Riverlake development and they understand what is required to maintain its high standards. Please remember that the ACC is looking out for your interest when they review improvement plans.

One neighbor's idea of a beautiful statue in his front yard can be another homeowner's eyesore that threatens the value of his home. Association management and staff work toward the maintenance and enforcement of Riverlake architectural standards. Occasionally challenging or frustrating issues arise, which are resolved in the best interest of the homeowner **and** our Riverlake common interest development.

Please drop into the office to introduce yourself and meet the Riverlake Office Staff. The office staff would like to make sure we have current contact information for you on file. In the past we have experienced some emergencies, but did not have correct contact information on file to contact the homeowner.

- **Our office hours** are from **8:00 am to 5:00 pm**, closed during lunch hour from **12:00 noon to 1:00 pm**.
- **Gate codes and gate openers** - you may get from the office. The gate opener cost is **\$25.00** each.
- **Our office no longer accepts cash.** All transactions must be paid by check or money order.
- **Marina keys** are **\$5.00** each and can be purchased at the Riverlake office.
- **Website** www.riverlake.org The Riverlake website contains useful information about the Riverlake community, current issues, and the local area. You may download, search or print governing documents, and other documents such as the Landscape Guidelines, Approved Tree List, and Board of Directors or staff information. You may email staff directly from the website and we also provide useful links to the city or police department where you may obtain city code information or file online police reports. The website also contains approved board minutes.
- **Green Valley Grounds Security** is 24/7 phone number (916) **224-5787**
- **Police Non-Emergency** phone number is (916) **264-5471** for real emergency calls simply dial **911**.
- **Boat policy** enclosed, annual renewal fee of **\$20.00**. A current registration form must be filled out and completed and turned into office.
- **Newsletter** - The Whirl is our quarterly newsletter published as a service to our Community and Lake Association members. In addition, the Whirl is posted on our website, mailed to our homeowners, and extra copies can be picked up at our office.
- **Association Dues** - Kocal Management Group is our financial management company that handles the Association's financials. For any questions regarding your monthly association dues, please feel free to contact them at (916) - **985-3633 extension 122 (accounting department)**.
- **Parking Rules** – If you should have any overnight visitors and need to park visitor vehicles on the street, please contact our office with the information. If after office hours you may contact Green Valley Grounds Security directly (916) **224-5787**. RV's and Boats are not allowed overnight and may be parked for loading and unloading purposes only. **Note: No parking is allowed on the streets in "The Islands" development.**
- **Construction** - Call the office before you begin any new construction or exterior improvements, including landscaping. The Architectural Control Committee will need to review construction/exterior improvement plans (including the removals or planting of trees) and give approval before any work can begin.

Some Important Phone Number to Keep on Hand

All area codes are 916

Police Emergency or Fire	911
Police Non-Emergency	264-5471
Post Office-South Land Park Station	262-3107
5930 So. Land Park Drive	
Fire Non-Emergency	808-1300
Animal Care Services	808-7387
City Operator (24/7 Information)	264-5011
City Signals/ Street Lights	808-6314
Water/Sewer/Storm Drains	808-5454
City Garbage Pickup	808-5454

ON SITE MANAGEMENT STAFF
799 Lake Front Drive
Sacramento Ca, 95831

<u>Kevin D. Hubred, CCAM, PCAM</u>	General Manager	GM@Riverlake.org
<u>Tara Correa</u>	Administrative Coordinator	AC@Riverlake.org
<u>Sharlene Joyce</u>	Administrative Assistant	AA@Riverlake.org
<u>Sal Lopez</u>	Maintenance Technician	

Assessments

Monthly assessment calculation guidelines are described in the CC&Rs. Assessments are used to pay for landscaping, security patrols, lake maintenance, street maintenance, gate repairs, staff salaries, marina maintenance and other amenities. Generally, the higher level of benefit your home receives from the Association, the higher your assessments will be. For example, if your front yard landscaping is maintained by the Association, that will increase your assessments. If you live in a gated village, your dues are used to pay gate maintenance. Members of the Lake Association pay for costs related to lake maintenance. By law, assessments cannot be increased more than 20% in any one year. In an emergency, the Board of Directors could impose a special assessment. This has not occurred in the 16-year history of the Association.

MAINTENANCE, LANDSCAPE AND ARCHITECTURAL CONTROL

Included below is a brief overview of some of the common requirements under the Association governing documents and policies. **This overview is for your general information only and does not replace or modify any requirements contained in the governing documents and/or policies.** The governing documents (including the Rules and Regulations, and applicable state and federal laws) are the only sources that should be consulted for determination of Association and member responsibilities.

Maintenance of Your Yard or Home

You do not need approval to restore your landscaping, home or other structures to its original condition. If the work you are planning is substantial or results in change to original structure or landscaping, please notify Association staff in a timely manner and describe what you are planning so that we may work with you to ensure that the improvements meet standards. If you have any questions about whether any work you are planning will need approval, call the Association staff.

Changes or Improvements

You will need to submit proposed changes in writing to the Architectural Control Committee (ACC) if you plan to make changes to your home or landscaping, including the removal or planting of trees. Requests for changes can be submitted by fax, letter or by email, addressed to the ACC.

The ACC committee is composed of staff, other homeowners, Board members, and professionals with building and architecture experience, who have the best interests of the community in mind. The ACC committee will review your plans for building or changes closely, and will work with you for the most desirable outcome.

The ACC usually meets every other Tuesday. If you plan to make substantial changes (e.g. roofing, painting, add-ons, etc.) you will need to submit 2 copies of professional quality, dimensioned and detailed landscape plans (for landscaping changes), or 2 copies of professional construction drawings for structural changes to your house.

You are not required to obtain ACC approval for landscape changes in your rear yard unless your rear yard can be viewed from the lake. Hardscape (sidewalk, driveway, patio, etc.) changes visible from the street or the lake also require approval from the ACC, as does fencing that is visible to the street, common area or lake.

Fees and deposits are required for plan reviews of new homes, room additions, roof changes, pools or solar additions. Deposits are refundable, with interest, but review fees are not. Portions of deposits may be forfeited if there are damages to the Riverlake property during construction or if extensive reviews are necessary. Please check with the Association staff for more information.

Satellite Dishes and Antennas

The location of your dish or antenna installation does not require prior approval from the Architectural Control Committee. However, upon request, staff will visit your residence and identify the best locations that provide quality reception with the least visibility. You may also refer to the attached Satellite Dish and Antenna guidelines. Painting your dish is required so that it blends into the background in which it will be mounted.

Parking

Generally, parking is not allowed on the street. This rule is specifically enforced for overnight parking. You may park in your driveway, but everyone is encouraged to park in his/her garage in the evenings. If your overnight guest must park in the street, you may notify the Association staff by phone prior to the fact or leave a message on voice mail after hours. Permission may be granted on an exceptional basis. Parking violations are noted by Green Valley Security, and enforced by the staff and Board. Only vehicles described as cars, SUV's, vans, non-commercial trucks & motorcycles are allowed on the streets – Recreational vehicles such as 5th wheels, RV's, campers, boats, off road 4-wheelers (not jeep style), pop up campers, and the like, are not allowed for overnight parking and may be parked temporarily for loading and unloading purposes only.

NOTE: No parking is allowed on the streets of “The Islands” development day or night.

Basketball Standards/Platforms

According to Article 8, Section 8.03(G) of the Riverlake CC&R's – “No basketball standards or other fixed sports apparatus shall be installed or attached to any dwelling or garage or erected on any lot. However, subject to the prior written approval of the Architectural Control Committee (in accordance with section 9.03), such items may be installed in rear yard areas so long as the installation is not visible from the street, the common area or the lake. For this purpose (and this purpose only), the Common Area between the Sacramento River and the Lots immediately north of the Sacramento River shall not be considered Common Areas.”

Portable basketball standards, sports apparatus or other play equipment, visible from the street or other common areas, must be stored out of view from the street or common areas after Daily use.

Compliance Procedures

A courtesy notice is mailed if a homeowner incurs a possible violation. If there is a second occurrence within 12 months of the first violation, a disciplinary hearing is set with the Board of Directors and a fine may be set. The hearing may be cancelled if the violation is corrected or the fine paid prior to the hearing.

Boats

Everyone has the right to moor a registered boat at any marina for which he or she has privileges. Registration is per calendar year and the sticker fee is nominal. Boats must be 16 feet in length or less and, if motorized, may only be electric. Internal combustion motors are not allowed on members' boats. Boats must be stored appropriately in the off-season. Please call the Association staff for more information on proper boat storage.

Lake Privileges

Every homeowner in Riverlake has lake privileges. If you live outside the gate of a lake village, you may use Marina #1 (Where West Shore Drive meets Lake Front Drive) or Marina #5 (Where East Shore Drive meets Lake Front Drive). You may purchase a marina key at the office for a nominal charge. If you live inside the gate of a lake village, you have exclusive use of the marina or marinas located in your village. Swimming is not encouraged. Fishing is permitted subject to certain restrictions.

Board Meetings

Board meetings are held monthly, usually at 6:00 PM on the fourth Wednesday of each month. Check the website or call the office for confirmation. An annual membership meeting and Board election is held each November at 7:00 pm. Please check with staff or access the Website for details.

Attachments: Exhibit A – Satellite Dishes and Antenna Guidelines
Exhibit B – Boat Policy
Exhibit C – Landscape Guidelines w/Approved Tree List

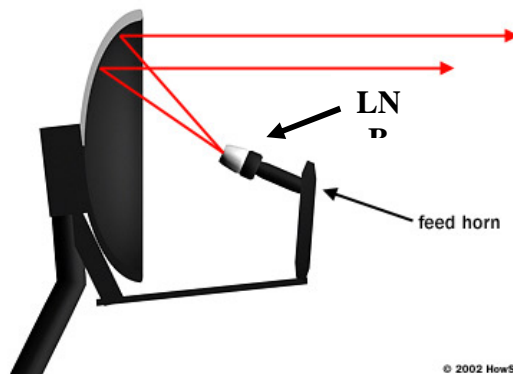
Riverlake Community Association

Satellite Dish and Antenna Installation Guidelines

SATELLITE DISH POLICY

Satellite dishes, antenna and/or other transmitting-receiving devices (antenna) should be installed at a location where they are not visible from the adjacent street(s) or common area, when practicable.

1. Otherwise, install at the least visible location as practicable.
2. Install as low down and as far back from the street as practicable.
3. Install with a visual backdrop of a wall or fence.
4. Unless otherwise avoidable, do not extend above the roof or chimney.
5. If visible from the street, common area, or adjacent lot, the dish or antenna must be painted a solid color to match the adjacent wall, including the mounting hardware, arm and coaxial cable (not the LNB or feed horn). The network logo must be covered with a solid color.
6. Coaxial cable should be hidden from view. If there is no reasonable way to fully conceal the coaxial cable from the street or common area, it shall be installed in conduit. All attempts should be made to minimize the presence of conduit running down or across a wall. For instance, in some circumstances, it can be placed adjacent to a downspout which minimizes its view. In any location, cable or conduit should be painted to match the adjacent wall surface.
7. Association personnel are available to consult with you regarding the best location for your dish or antenna. There is no charge for this service. Please contact the Association office for a site review before ordering service.



RIVERLAKE LAKE ASSOCIATION

POLICY REGARDING BOATS AT RIVERLAKE

WHEREAS, the lake in the Riverlake community is for the use and enjoyment of the residents and guests within the Riverlake Community, as specified in Section 8.02 of the Riverlake Covenants, Conditions and Restrictions (CC&Rs); and

WHEREAS, certain members of the Riverlake Community Association (RCA) and members of the Riverlake Lake Association (RLA) may dock their privately owned boats at the marinas of the Lake Association, privately owned docks, or adjacent to the bulkhead when there is no dock; and

WHEREAS, to improve the overall security, safety, cleanliness and appearance of the lake portion of the Riverlake community, the following Resolution is hereby approved pursuant to the Board's rule-making authority as stated in Section 8.01 of the CC&Rs;

IT IS HEREBY RESOLVED AS FOLLOWS:

Definition: "Boat." A "boat," for purposes of this policy, shall include all forms of watercraft but shall exclude toy boats or watercraft that are incapable of supporting a human being weighing more than 25 pounds.

1. An annual license fee of \$20.00 shall be collected by the RLA on each boat or watercraft docked at the Riverlake marinas, privately owned docks or adjacent to the bulkhead when there is no dock, including those boats owned by "The Landing". A courtesy notice reminding RLA residents of the fee shall be mailed in December each year and the license fee must be paid and received by the Association not later than January 31.

2. The RLA will issue a decal to be placed on the top portion of the boat, clearly visible when viewing the boat from an adjoining dock or from an adjacent boat. The color of the decal will be changed annually and issued upon payment of the annual registration fee. No boat in the Riverlake Lake or visible from the common area shall be without a current registration decal. Previously registered boats shall have their boat registrations renewed and the new decals properly placed thereon within the time limit designated by the annual renewal letter.

3. Boats are to be kept clean and regularly maintained, and bailed as necessary to avoid breeding grounds for mosquitoes and algae, and to prevent an unsightly appearance.

4. Except while being cleaned, boats are to be stored in the water or out of sight from the lake or common area. Boats, however, may be stored on top of private docks or decks adjacent to the lake if they are clean, well maintained and if they are covered with a well-maintained, taut boat cover that is of a single muted color. Canoes and kayaks may be stored on the top of private docks or decks without a boat cover if they are kept well maintained, clean and not of an objectionable color or pattern (as determined by the Association).

5. No boat, canoe or kayak may be stored so it touches or protrudes over the common area lake bulkhead. It is recommended that boats be securely locked to prevent unauthorized persons from using them. If boats are found at unauthorized locations, the RLA will notify the owner and require him or her to move the boat to its proper location.

6. If an owner fails to pay the annual license fee (within the designated time period), comply with notices issued by the RLA, or abandons a boat, the RLA will notify the owner in writing by first class mail. The boat will then be locked to a dock designated by the Association and if not redeemed within thirty days, will be disposed of. The Association will charge any direct disposal expenses to the owner. Net proceeds from its sale, if any, will go to the Riverlake Lake Association.

7. At the time an owner pays his/her annual fee and receives a decal, a copy of this Policy shall be provided.

8. Boat Management Fees:

Exhibit B

1. *Boat Retrieval Fee - \$25
2. *Boat Bailing Fee - \$35
3. *Boat Cleaning Fee - \$35
4. *Boat Retrieval Fee if Boat is submerged - \$50
5. *Boat Retrieval Fee After Storage - \$50

*The above fees require a 10-day written notice to allow for residents to remedy the situation prior to management's involvement. (Emergencies will be handled on a case-by-case basis).

Passed and Adopted December 18, 1997

Amended June 17, 1999

Amended November 28, 2001

Amended March 26, 2003

Amended January 18, 2007

RIVERLAKE COMMUNITY ASSOCIATION

ARCHITECTURAL CONTROL COMMITTEE

LANDSCAPE GUIDELINES

These guidelines have been prepared to help answer some of the questions you may have regarding submitting a landscape plan to the Architectural Control Committee. Several sections of Riverlake's CC&R's pertain to landscape plans and landscape maintenance. Before beginning your plan (or working with a professional) you should familiarize yourself with these sections:

For All Lots: Sections 8.03.C, 8.03.E, 8.03.O, 8.03.W, 8.03.Y, 8.03.BB, 9.03, 9.03.A, and 9.04 apply;

For Lake Lots: Sections 8.02.G, 8.03.C, and 8.05.B apply; and

For Duplex/Halfplex Lots: Sections 8.04.C and 8.04.I, apply.

The following addresses some frequently posed questions regarding submitting a landscape plan.

Am I required to submit a plan?

Yes!! Section 9.03 of the CC&R's requires that all plans must be submitted to the ACC, and approved, prior to the onset of work. Landscaping installation is to be completed 30 days after occupancy or 90 days after completion of the home, whichever is sooner (Section 9.04).

How Do I submit a Plan?

You can mail or bring the plan to the Riverlake Community Association office, 799 Lake Front Drive, Sacramento, CA 95831. The plan must be submitted in duplicate. Please call the Association at 395-7462 to check for meeting dates and times.

What Are The Requirements Of A Plan?

The plan should specify (and illustrate) the type, location and size of every element in the plan. All trees, shrubs, etc. should be (1) located with respect to the house, driveway, sidewalks, etc.; (2) should be identified (by common and botanical/Latin name); and (3) clearly marked according to size (usually indicated by gallonage). Dimensions of the yard should be indicated and in relative scale. All ground cover for lawn areas as well as in flower or shrub beds should be specified. A general rule of thumb is to "leave nothing to the imagination". If the committee cannot interpret a plan, it will be returned for revision/resubmittal. If there are proposed changes to any of the concrete work in the front yard or driveways/walkways it is a good idea to include that information in the landscape plan for review and approval.

Are There Limits To What I Can Plant?

Section 9.04 of the CC&R's states that landscaping is to include lawns, shrubs, trees and flowers. Artificial materials (plastic plants, flowers or astro turf) and gravel gardens will be disapproved. The CC&R's are sufficiently broad to allow for a good deal of latitude in individual preference and style. However, it is important to recognize that the committee has developed policies to help structure and maintain quality standard within Riverlake.

One of the committee's goals is to urge the creation of a "riverscape" throughout the development. Long, Green, gently rolling expanses of ground cover, burgeoning shade trees, and appropriately placed plantings will help achieve this effect. In addition to the specific requirements of the CC&R's, committee policy requires that at least one of the three required 15-gallon trees for the front yard be a fast-growing shade tree; that rocks and gravel are not

Exhibit C

allowed in the front 10' (ten feet) of the lot; that shredded fir, redwood or cedar (no chips are permitted) placed toward the front of the lots be covered by a ground cover to prevent washing or floating away; and, that mounds are to have no more than a 5:1 slope. Other than the five 15-gallon tree requirement (of which at least three go in the front yard), size of plants is discretionary. Use of shrubs for screening purposes however, should be 5-gallon sizes or more. A list of fast growing shade trees approved by the committee is attached for your reference.

Do I Need To Submit A Plan For My Pool Or Rear Yard?

Yes! Plans for rear yard landscaping visible to the public or common area, and pools, pool equipment and other similar installations must have prior written approval before the onset of work (Section 9.03).

What If I Want To Change My Existing Landscaping?

Depending on the nature and extent of the change, almost all changes will require prior written approval from the Architectural Control Committee. It is advisable to call the Association office before making the change, to check.

RIVERLAKE COMMUNITY ASSOCIATION

Approved Shade and Palm Trees Architectural Control Committee

Approved by ACC on April 27, 2004

The Committee wishes to encourage the development of a shaded, river-like environment throughout the Riverlake Community. To achieve this effect, the Committee requires that each front yard have a minimum of one 15-gallon shade trees that has been selected from the Approved Shade Trees list. Please ensure that at least one of the five required 15-gallon trees of your landscape plan is a shade tree located in the front yard. The trees listed on the Approved Shade Tree list all grow well in the Sacramento area. Please select from this list.

The Committee has also approved several palm trees that may be used for the remaining required number of trees. You may select one or more palms from the Approved Palm Trees list or submit an alternative. Please keep in mind that the palm must be at least ten feet in height at time of installation.

The following list is categorized as Fast, Medium and Slow Growth Rate. The growth of any species of tree will be enhanced when proper planting; staking, irrigation and fertilization methods are implemented. Mature height and width should be major criteria in tree selection. Tree planting and care instructions are available on the Riverlake Community Association website or from the Association office.

Continued on next page

Exhibit C

APPROVED SHADE TREES FOR RIVERLAKE			
Botanical Name	Common Name	Mature height/width	Remarks
Fast Growth Rate			
<i>Acer rubrum</i>	Red Maple: 'Red Sunset' or 'October Glory' varieties	40-60'/40-60'	fall color
<i>Betula platyphylla japonica</i>	Japanese White Birch	40-50'/25'	resistant to bronze birch borer insects, white bark
<i>Betula nigra</i>	River Birch	50-90'/30'	resistant to bronze birch borer insects
<i>Celtis australis</i>	European Hackberry	50-70'/40-50'	
<i>Celtis sinensis</i>	Chinese Hackberry	40-60'/40-60'	
<i>Pyrus calleniana</i>	Ornamental Pear 'Chanticleer'	20-40'/15-25'	fall color orange to reddish purple
<i>Pyrus calleniana</i>	Ornamental Pear 'New Bradford'	50'/30'	'New Bradford' variety preferred to 'Bradford'
<i>Pyrus calleniana</i>	Ornamental Pear 'Redspire'	30-35'/20'	fall color yellow-red
<i>Quercus rubra</i>	Red Oak	60-80'/30-50'	fall color, good in turf, fast growing
<i>Quercus coccinea</i>	Scarlet Oak	60-80'/35-40'	fall color, good in turf, fast growing
Medium Growth Rate			
<i>Acer buergerianum</i>	Trident Maple	20-35'/20-35'	fall color
<i>Celtis occidentalis</i>	Common Hackberry	40-50'/40-50'	
<i>Nyssa sylvatica</i>	Tupelo	30-40'/15-30'	tolerates poor drainage, fall color
<i>Quercus ilex</i>	Holly Oak	40-50'/40-50'	evergreen
<i>Quercus lobata</i>	Valley Oak	50-70'/50-70'	do not plant in lawn area
<i>Tilia americana</i>	American Linden	40-60'/30-50'	good in turf
<i>Zelkova serrata</i>	Sawleaf Zelkova	50-60'/50-70'	Fall color
Slow Growth Rate			
<i>Ginkgo biloba</i>	Maidenhair	70-80'/430-50'	insect/disease resistant fall color
<i>Pistacia chinensis</i>	Chinese Pistache	30-40'/30-40'	fall color
<i>Quercus douglasii</i>	California Blue Oak	40-60'/25-50'	do not plant in lawn area
<i>Tilia cordata</i>	Little Leaf Linden	30-50'/20-30'	good in turf

APPROVED PALM TREES FOR RIVERLAKE		
Botanical Name	Common Name	Mature height/width
<i>Chamaerops humilis</i>	Mediterranean Fan Palm	20'/20'
<i>Syagrus romanzoffiana</i> (<i>Arecastrum romanzoffiana</i>)	Queen Palm	50'/20-25'
<i>Trachycarpus fortunei</i>	Windmill Palm	30'/10'
PALM TREE <u>NOT APPROVED</u> FOR RIVERLAKE		
<i>Washingtonia robusta</i>	Mexican Fan Palm	

Exhibit C

Riverlake Community Association
 Approved Shade and Palm Trees
 Revised January 2004

SMALL TREES

This list of small trees is provided as a reference. These small trees are not intended as substitutes for a required shade tree.

Many of the trees listed are available in multiple varieties that can vary greatly in size and growth habits. It is recommended to always verify plant species and variety prior to planting. Additional information on the trees is available in the *Sunset Western Garden Book*.

Small trees Up to 25-30 feet in height			
Botanical Name	Common Name	Mature height/width	Remarks
<i>Acer palmatum</i>	Japanese Maple	5-25' / 15-30'	Size and growth rate vary significantly with variety. Verify selected variety tolerates sun exposure at planting location.
<i>Malus</i>	Crabapple	6-25' / 8-25'	Size and pest resistance varies greatly by variety.
<i>Cercis canadensis</i>	Eastern Redbud	20-30' / 25-30'	Moderate growth rate. Provide good drainage.
<i>Cercis occidentalis</i>	Western Redbud	10-20' / 10-20'	Slow-moderate growth rate.
<i>Crataegus phaenopyrum</i>	Washington Hawthorn	20-30' / 20-25'	Moderate growth rate.
<i>Lagerstroemia indica</i>	Crape Myrtle	5-25' / 10-25'	Moderate growth rate. Size varies by variety.
<i>Magnolia</i> deciduous varieties	Flowering Magnolia	6-30' / 6-25'	Slow to moderate growth rate. Size varies by variety.