



Meadow Lake Homeowners' Association



Building Standards

Guidelines for Building at Meadow Lake Community

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INTRODUCTION

Welcome to Meadow Lake. The Meadow Lake Community is pleased to work with you as you begin your project as owner or builder in our community. Members of the community's homeowners' association are proud of their community and have set high standards for new construction and renovation projects. This is to maintain the quality and image the community now enjoys. The association's Board of Directors looks forward to your working with its Meadow Lake Home Owners' Association (MLHOA) General Manager (GM) and Architectural Review Board (ARB) as you develop your plans and bring your project to completion.

The ARB encourages you to contact them with questions.

Meadow Lake Building Standards. The authority to set and enforce building standards at the Meadow Lake Community is vested in the Meadow Lake Country Club Estates Homeowners Association (MLHOA) governing documents. The MLHOA Declaration of Covenants, Conditions and Restrictions (CC&Rs) made October 30, 1985, established the authority of the MLHOA Architectural Review Board (ARB). Later, the community declarant, exercising his rights as defined in Article V, Section 1 of the CC&Rs, and while serving as president of the MLHOA Board of Directors, on October 15, 2004, signed the MLHOA's Bylaws assigning the ARB to the MLHOA. In January of 2012, the MLHOA Board of Directors reaffirmed the ARB charter by defining its objective, responsibilities, membership, and recognizing its status as a committee of the MLHOA Board of Directors. The most recent amendment of the MLHOA CC&Rs in October, 2025 continues to recognize the ARB. The Tamarack Meadows subdivision was added to the purview of the MLHOA ARB as of June 4, 2026.

The building standards contained in this document represent the regulatory guidelines for all construction in the Meadow Lake Community subject to the MLHOA CC&Rs. It is the objective of this Board to ensure that homes and other buildings constructed at Meadow Lakes Country Club Estates are aesthetically compatible with the landscape and the Master Plan Concept. There is a further objective to ensure that all construction is of high quality and meets the existing standards and codes issued by the State of Montana and all local or county jurisdictions. It is a further objective of the ARB to carry out the intents and purposes of the Protective Covenants which guide the growth and development of Meadow Lake. Should any owner or builder believe the ARB is in error in its interpretation or application of these standards, an appeal may be submitted to the MLHOA Board of Directors.



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Instructions and decisions rendered by the ARB are considered final unless reversed or altered by the association's Board of Directors upon appeal. Past regulatory guidelines and ARB decisions or agreements do not have precedence when applying the standards contained in this document to new construction or renovation projects. Members of the association, builders, and their agents may seek assistance when reviewing these standards in the preparation or execution of building plans by contacting the MLHOA General Manager.

Precedent. Prior approvals and existing built conditions do not set precedent. Each construction application and building site will be evaluated on its own merits.



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DEFINITIONS

Accessory Structure

An accessory structure is a shed, gazebo or studio. Please refer to Section III.5. Outbuildings and Accessory Structures for further guidance.

Builder

A person or entity engaged by an Owner for the purpose of constructing any improvement within Meadow Lake. The Builder and Owner may be the same person or entity.

Building Envelope

The portion of a site, designated in the CC&Rs for that development phase, within which approved buildings, structures, terraces, and patios may be constructed. Driveways, grading, landscaping, and retaining walls may also take place within the Building Envelope. The Building Envelope is contained within the property lines.

Building Footprint

The extents of the building or structure located within the required setbacks on the building envelope.

Completion & Compliance Deposit

This refundable deposit exists to ensure that the project was completed on time and in compliance with all standards.

Final Plat

The Subdivision Plat document showing easements, lot lines, Access Envelopes and Building Envelopes as stated in the CC&Rs for that development phase.

Residence

The building or buildings, including any garage, used for residential purposes, constructed on a lot.

Road Impact Fee

This non-refundable fee will be deposited into the Road Reserve Fund to help defray the long-term damage which occurs to Meadow Lake roads particularly during construction.

Road Protection Compliance Deposit

This refundable deposit exists to ensure that Meadow Lake roads are returned to original pre-construction condition, and that any visible damage has been repaired.



Setback

Setbacks are the distance that a building can be placed from the boundary line of a lot. Setbacks vary depending on the location of the lot within Meadow Lake. Refer to *III. SITE DEVELOPMENT STANDARDS, 2. Building Setbacks* for specific setback distances for each area of Meadow Lake.

I. INTRODUCTION

Application and interpretation of the Meadow Lake Building Standards is the responsibility of the Architectural Review Board (ARB), a committee of the Meadow Lake Homeowners Association (MLHOA). The ARB derives its authority from the MLHOA Declaration of Covenants, Conditions, and Restrictions (CC&Rs), the MLHOA's Bylaws, and its charter as promulgated by the association's Board of Directors. No building construction or lot preparation on residential lots in the Meadow Lake Community is permitted without written approval by the ARB. It is the objective of this board to ensure that homes and other buildings constructed in Meadow Lake are aesthetically compatible with the natural landscape of the community.

1. Development Philosophy

The development philosophy of MLHOA is to encourage development that protects and enhances the value of all property within the community, while respecting, to the degree possible, the preferences of the owners of the property being developed. Meadow Lake members must be respectful of their community and its standards in the development and maintenance of their property. The overriding consideration to be made by the ARB is whether or not the proposed structure, its landscape, and any outbuildings are aesthetically compatible with the landscape and overall attractiveness of the respective neighborhoods of the Meadow Lake Community.

2. Purpose of the Design Standards

The purpose of these standards is to guide the applicant to site design decisions aligned with the overall natural and architectural image of the Meadow Lake community. These standards are intended to aid the applicant in achieving a style, character and quality of development conforming to the goals and objectives of the community and its members. Additionally, it is mandatory and the responsibility of the applicant that construction work undertaken in Meadow Lake comply with all existing state and local building codes, plumbing codes and electrical codes.

3. Relationship to CC&Rs and Area Zoning Plans

These design standards shall apply to all properties in the Meadow Lake Community that are developed or renovated after the adoption of this document (see "Introduction" above), and are in addition to the requirements of the State of Montana, of the International Residential Code (IRC) and International Building Code (IBC) as adopted by the City of Columbia Falls and/or Flathead County, whichever body has purview over the Meadow Lake Community. All standards set forth herein are subject to the criteria established in applicable Federal, State, County or Municipal regulations, whichever criteria are more restrictive.

4. Scope of Standards

All residential construction that is undertaken in the Meadow Lake Community must follow the standards for single family and multi-family structures described in this document. This document and its appendices outline more regulations for "Z" lots, Meadow Lake North, the Ridge, and Tamarack Heights.

5. Amending this Document

The MLHOA Board of Directors is responsible for this document and may amend it at any time by a majority vote of the Board.

II. REVIEW PROCESS

1. Introduction

- 1.1. The ARB reviews construction plans and home sites for compliance with standards contained in this document. It does not review construction plans and home sites for structural integrity, safety, workmanship, financial reasons, or investment return.
- 1.2. Plans and specifications for any new construction or change to building exterior, landscaping or site must be submitted to the ARB. Lot owners are encouraged to be proactive in the planning of their homes and the ARB welcomes informal discussion by contacting the ARB for a meeting to assist the lot owner in the preparation of their final application.
- 1.3. It is strongly recommended that an owner retain competent professional services for planning and design. A successful design process involves a thorough analysis and understanding of a particular lot and the owner's wants/needs, the skill to translate these criteria into building plans, and the ability to communicate this information and rationale to the ARB. If an owner elects to create his own design and the result is not approved by the ARB, the ARB has the right to require that an owner utilize professional design services.

2. Preliminary Review. The following items must be submitted to the ARB for a preliminary design review meeting.

- 2.1. General site plan including grading and landscaping ideas (1 printed set and 1 digital PDF).
- 2.2. Rough elevations and material suggestions, floor plan ideas optional (1 printed set and 1 digital PDF).
- 2.3. Notes, sketches or additional information to help communicate the design intent to the ARB.
- 2.4. No formal action will be taken at the preliminary review. The ARB will provide information to help with the design and building process. If the owner requests multiple preliminary reviews, additional fees may apply.

3. Submission of Plans

- 3.1. Plans and specifications for any new construction or change to building exterior, landscaping or site must be submitted to the ARB. See "New Construction Application Form" in Appendix A. This form must be filled out completely and signed by the owner. All applications must be complete before they can be accepted and processed by the ARB.
- 3.2. Any applicant submitting plans for ARB approval shall be responsible for the verification and accuracy of all lot dimensions, grade, elevations and existing key terrain features. A signed application certifies the accuracy of these details by the applicant.
- 3.3. Applications and review materials should be delivered to the MLHOA office at 521 St. Andrews Drive #114, Columbia Falls, MT 59912, and via email to the MLHOA General Manager at hoamanager@ml-hoa.com. The General Manager will review submitted material and advise applicants if information is missing or needs clarification.

3.4. Owners undertaking projects without ARB approval are subject to fines and penalties (See Appendix X).

4. New Construction

4.1. The construction of any structure on vacant property is considered new construction. Prior to building, new construction projects require the following to be submitted and received by the ARB, per the Plan Submittal Requirements for New Construction and Major Remodels. Refer to Appendix B Plan Submittal Requirements and Design Review Checklist.

4.1.1. Completed and signed New Construction Application Form.

4.1.2. Applicable fees & deposits.

4.1.3. Site Plan that is prepared, certified and stamped by a certified engineer. This is to include a topographical survey and must show the building envelope, lot boundaries and indicate elevations at lot corners at industry-standard scale. All grading and drainage must also be shown. Please refer to Section III.4. Grading and Drainage for more detail. One printed set and one digital PDF.

4.1.4. Architectural Plans clearly identifying all exterior design elements. One printed set and one digital PDF.

4.1.5. Landscape Plans that encompass the entire lot, clearly detailing all landscape plan elements. One printed set and one digital PDF.

4.1.6. Exterior Materials and Fixtures Display Board. The applicant must supply samples of exterior finish materials for siding, trim, fascia, soffit, roofing, and any other exterior finishes/materials (stone, metal, etc.). All finish material information must include the following product information: manufacturer name, product name/number and color. Photographs of all decorative light fixtures for the exterior must also be included on this display board.

5. Major Remodel. The MLHOA ARB will ultimately determine what projects are considered a major or minor remodel based on the following guidance.

5.1. A change or an addition to an existing building structure.

5.2. A change or addition to an existing building structure's exterior aesthetics, accents or materials.

5.3. Substantial changes to landscape aesthetics or grading.

5.4. Changes to size or structure of existing decks, walkways or patios.

5.5. Prior to beginning, a major remodel project requires the following to be submitted and received by the ARB, per Appendix B Plan Submittal Requirements and Design Review Checklist:

5.5.1. New Construction Application Form, completed and signed (Appendix A)

5.5.2. Site Plans (one printed set and one digital PDF).

5.5.3. Architectural Plan (one printed set and one digital PDF).

- 5.5.4. Landscape Plans that encompass the entire lot, clearly detailing all landscape plan elements (one printed set and one digital PDF).
- 5.5.5. Exterior Materials Display Board. Include siding, trim and samples of materials.
- 5.5.6. Fees and deposits per Appendix D.

6. Minor Remodel.

6.1. A minor remodel is defined as:

- 6.1.1. An exterior change, improvement or major repair to an existing building structure that does not require construction or changes to the structure or its size. Note: a normal maintenance project is not considered a “remodel”.
- 6.1.2. Minor changes or improvement to existing landscaping.

6.2. Prior to beginning, a minor remodel project requires the following to be submitted and received by the ARB:

- 6.2.1. Application Form completed and signed.
- 6.2.2. A simple diagram of the project.
- 6.2.3. Finish samples of new materials.
- 6.2.4. Color chip if this is a paint or stain project.
- 6.2.5. Fees or deposits: no fees or deposits are required for minor remodels. EXCEPTION: new fence installations require a deposit. Refer to Appendix ‘D’ for applicable fees and deposits for the fence submittal.
- 6.2.6. Minor remodels require ARB review if determined by the HOA General Manager.

7. Scheduling a Review. The ARB typically meets every second and fourth week of the month, or as needed. To schedule a review, contact the MLHOA General Manager at 406-897-2765, hoamanager@ml-hoa.com or visit the MLHOA office.

8. ARB Plan Review Meeting

- 8.1. The MLHOA General Manager will notify all applicants of the date and time that the ARB will review their proposals. It is advisable to have the project manager at the meeting to present the proposal and answer questions.
- 8.2. The ARB will review proposals using the *Plan Submittal and Design Review Checklist in Appendix B* to ensure that the regulations described in this document are met.
- 8.3. Any standards unmet within the application will be noted in writing.
- 8.4. These shortcomings must be resolved for the application to be approved.
- 8.5. The ARB may also make non-binding project suggestions, intended to help the owner with the design. Suggestions will specify what is required and what is recommended.

9. ARB On-Site Review Meeting. The purpose of the on-site review meeting is to visualize the submitted plans within the building site. *The ARB will use the Plan Submittal and Design Review Checklist in Appendix B for this site visit.* The applicant must have the site prepared as follows:

- 9.1. String lines identifying all property boundaries and corners, including location of survey pins.
- 9.2. String lines showing house and driveway locations.
- 9.3. Ribbons noting all trees to be removed outside the house location. No trees should be removed prior to this meeting except as noted in 9.5.
- 9.4. First floor grade height marked on a stake.
- 9.5. To complete site setup and simplify the review, the applicant must remove brush and trees less than 4" in diameter three feet above ground prior to the on-site review.
- 9.6. An on-site review may be scheduled immediately following the plan review meeting if the applicant requests.

10. Approval of Application for Construction

- 10.1. ARB approval of any plans, drawings, or specifications for any work under the construction standards or other governing MLHOA documents, including a waiver by the ARB, applies only to that submission.
- 10.2. Once the ARB approves a submitted application and plan, the MLHOA General Manager will provide the applicant with a written notice of approval stating any agreed upon conditions following the plan review and on-site meeting. This written approval will be sent to the applicant within three days of the official review of the design submission (plan review and onsite review).
- 10.3. A majority of the ARB members is required to approve or reject a design submission. Written opinions of absent ARB members will be considered when making final approval decisions.
- 10.4. All building standards identified in this regulation, even if not specifically noted on the approval notice, are understood incorporated as part of the approval, and are the responsibility of the owner and builder to follow.
- 10.5. Following ARB approval, construction may begin once:
 - 10.5.1. All conditions imposed on the project are agreed to in writing.
 - 10.5.2. All fees and deposits are submitted and received.
 - 10.5.3. The owner is current with association dues and fines.
 - 10.5.4. Onsite Review Meeting with ARB is completed.
 - 10.5.5. Approvals are valid for 12 months

11. Rejection, Cancellation and Resubmission

- 11.1. In the event of application rejection by the ARB, an application resubmission will follow the same procedure as that of the original submission.
- 11.2. If construction has not started within 12 months of the approval date, the ARB will consider the project cancelled. Approved and agreed upon conditions shall be void and the construction review fee forfeited. The ARB will refund deposits.
- 11.3. To resubmit an application, the applicant must restart the entire process with a new application. An additional ARB review fee will be required, and deposits must be resubmitted.

12. ARB Review of Work in Progress (Milestone Visits)

- 12.1. The ARB may review any work in progress. Not reviewing work during the construction period does not constitute approval by the ARB. Any building that nears a property's maximum permissible square footage will receive additional scrutiny throughout the building process. If violations are found by the ARB, it will give notice as soon as possible and instructions for compliance.
- 12.2. A member of the ARB will schedule milestone visits with the property owner and/or project manager per Appendix H.

13. Changes During Construction

- 13.1. After application and plan approval, changes to the construction plan must be submitted to the ARB in writing and consist of complete diagrams outlining the changes. These updated diagrams must be signed by the owner. ARB approval is necessary before work outlined within the changes may begin.
- 13.2. Changes which the ARB may determine "Major" will follow the "Major Remodel" process outlined in section 5, above.
- 13.3. Changes the ARB determines "Minor" require the review and approval of two ARB members. No other review or action is necessary.
- 13.4. Failure to notify the ARB of a change will generate a non-compliance issue, potentially forfeiting the project's Completion/Compliance Assurance deposit or a portion thereof.

14. Regulating Construction Activity

- 14.1. During construction, the homeowner and builder are to minimize the disturbance to neighbors and community as noted elsewhere throughout this document. Refer to section VI. Construction Activity Regulations.
- 14.2. Owners shall advise building contractors and subcontractors of these regulations and ensure that they are followed.
- 14.3. Applicants/owners are responsible for all activity on their property during construction as well as the behavior of associated personnel while on Meadow Lake Community property.
- 14.4. The applicant/owner may be cited when these and other community standards are violated. For additional information see MLHOA Community Standards.
- 14.5. Access route for all construction activities will be designated by the ARB.

15. Completion of Construction and Landscaping

- 15.1. The ARB will review the construction project when the exterior of the home is complete. This Completion Compliance Review is to be done no later than twelve (12) months after the start date of construction. *Occupancy of the property prior to ARB final approval of the exterior construction is prohibited.* Refer to Appendix 'X' for applicable fines and penalties if this condition is not met.

- 15.2. It is the responsibility of the property owner to notify the ARB and schedule an inspection meeting upon the exterior completion of the house. The notification is to include a request for exterior completion review by the ARB and a requested occupancy date. Two or more ARB members, with the MLHOA General Manager, will then inspect the property, and the property owner and any representative are invited to be present at the inspection. The ARB will bring a copy of the approved plans and the Construction Completion Checklist to the meeting.
- 15.3. Refer to Section VI.10 Length of Construction Time for more details about the *timing* of the completion of construction and landscaping.
- 15.4. The ARB representatives will review the following items as approved in the construction plans, including conditions specified by the ARB and changes submitted by the applicant and approved by the ARB. *Refer to Appendix 'K' ARB Construction Completion Checklist.*
- 15.4.1. All aspects of exterior construction
- 15.4.2. Road damage
- 15.4.3. Adjacent site damage
- 15.4.4. Compliance with the Building Standards, Guidelines for Building at Meadow Lake Community.
- 15.4.5. Compliance with MLHOA CC&Rs and Community Standards.
- 15.5. Upon the ARB's approval of the building's completed exterior, the MLHOA General Manager will provide written notice of exterior completion and authorize occupancy.
- 15.6. ARB representatives will review the following items as approved in the landscape and site plans, including conditions specified by the ARB and changes submitted by the applicant and approved by the ARB:
- 15.6.1. All aspects of the site plan approved at project submission.
- 15.6.2. Landscaping, drainage, driveway, and sidewalks
- 15.6.3. Road damage
- 15.6.4. Adjacent site damage
- 15.6.5. Compliance with ARB building standards
- 15.6.6. Compliance with MLHOA CC&Rs and Community Standards.
- 15.7. The MLHOA General Manager will then provide written notice to the owner/applicant upon ARB approval of the completed landscaping.
- 15.8. Should either the exterior construction review or the landscape review not pass final inspection, the ARB will provide the owner a written list of the reasons for inspection failure, to be signed by the owner and an ARB representative. The following will then apply:
- 15.8.1. The owner will have 30 calendar days to make any required alterations to the property.
- 15.8.2. The owner must subsequently schedule a follow-up inspection with the ARB after remediation is complete.
- 15.8.3. No more than two follow-up inspections will be granted.
- 15.8.4. If the property does not pass inspection (or any subsequent follow-up inspections) within the allowed time period, the property owner shall forfeit the Completion/Compliance Assurance Deposit to the benefit of MLHOA.

16. Fines and Penalties

Fines and penalties outlined above can be found in Appendix X.

III. SITE DEVELOPMENT STANDARDS

1. Site Coverage & Use Restrictions

- 1.1. Each lot shall be subject to the following maximum site use limitations. Calculations must be shown on the application's site plan.
- 1.2. Single family lots, multi-family lots in Meadow Lake: the maximum building footprint is .45 (45%) of the lot's total square footage.
- 1.3. Maximum building footprint of single family lots in Tamarack Heights is .3 (30%) of the lot's total square footage.
- 1.4. Maximum coverage with impervious materials: .65 (65%) of the lot's total square footage.
"Impervious materials" are defined as pavement, sidewalks, decks, patios, and the building's footprint.
- 1.5. For any property located in CR-3 Zoning, the minimum footprint size of any residential structure is 1,800 square feet.
- 1.6. For any property located in CR-4 Zoning, the minimum footprint size of any residential structure is 1,400 square feet with no more than 600 square feet allocated to garage space.

2. Building Setbacks

- 2.1. All setback measurements are to be made from the perimeter of the building's foundation (exception: "Z" lots are to measure setbacks from the perimeter of the eaves' overhang; see Appendix E). Living space shall not cantilever over the foundation into the setback.
- 2.2. **R Lot** Single family residential setbacks are at least twenty feet (20') from the front line of the lot; twenty feet (20') from the back line of the lot; and fifteen feet (15') from the side lines of the lot.
- 2.3. **Multi-unit lot** setbacks are at least thirty-five feet (35') from the front line of the lot; ten feet (10') from the back line of the lot; and fifteen feet (15') from the side lines of the lot.
- 2.4. **D-lot (Whisper Village)** unit setbacks are at least twenty feet (20') from the front line of the lot; ten feet (10') from the back lines of the lot; and eight feet (8') from the sideline of the lot.
- 2.5. **Tamarack Heights** Single Family residential lot setbacks are at least twenty- five feet (25') from the front line of the lot; twenty feet (20') from the back lines of the lot; ten feet (10') from each sideline of the lot, and if a corner lot the corner side setback is fifteen feet (15').
- 2.6. Stair balconies and decks located 24" above ground level or higher are prohibited from encroachment into the setback dimension.
- 2.7. Driveways and walkways require a minimum setback from lot boundary of 3 feet within the 20 foot front setback (except "Z" lots as cited below).
- 2.8. **Z- Lot (Zero-lot line)** setbacks are at least 20' from the front line of the lot; 10' from the back line of the lot; no setback from the designated zero lot-line boundary; and 10' from the other or remaining sideline of the lot.
- 2.9. **Z-lot** – see Appendix E for special guidelines for constructing on "Z" lots.
- 2.10. **S-lot** – see Appendix F for special guidelines for constructing on S lots at The Ridge.
- 2.11. **Tamarack Meadows** – Lots in the Tamarack Meadows subdivision have R-3 and R-4 Zoning designations per the Flathead County Planning and Zoning Department. Any lots that cross zoning

borders will be designated as R-4 lots. Refer to Appendix 'J' – Meadow Lake Community Map to see which lots are designated as R-3 and R-4. **R-3 lots:** twenty feet (20') from the front line of the lot, twenty feet (20') from the rear line of the lot, ten feet (10') from the side lines of the lot, and twenty feet (20') from the side line at a corner. **R-4 lots:** twenty feet (20') from the front line of the lot, twenty feet (20') from the rear line of the lot, five feet (5') from the side lines of the lot and twenty feet (20') from the side line at a corner.

3. Driveways and Off-Street Parking

- 3.1. Driveways, walkways and other approaches to buildings must appear aesthetically acceptable to the ARB.
- 3.2. All residents shall have a minimum of two off-street parking spaces. One of the parking spaces must be enclosed within a garage.
- 3.3. All driveways and parking areas will be hard surfaced with asphalt, concrete, paver stones, or other similar materials consistent with other neighborhood driveways.
- 3.4. All driveway and parking areas will be designed to minimize disturbance on the lot and adjacent properties.
- 3.5. Driveway widths shall be limited as much as possible where they intersect the street. The driveway width at the street throughout Meadow Lake is 24 feet, while 15 feet is the driveway width at The Ridge, 20 feet is the driveway width for Tamarack Heights.
- 3.6. Driveways that intersect the street in more than one location must be reviewed by the ARB.
- 3.7. Driveway grade in excess of 15% must be reviewed by the ARB.
- 3.8. For sites containing roadside ditches, submitted site plans must include culvert specifications at each driveway access crossing.

4. Grading and Drainage

- 4.1. Building a home on a site will cause changes to grade and drainage. Structures, driveways, and other elements should be incorporated to minimize disturbance to natural terrain. All grading and drainage must be reviewed with and approved by the ARB.
- 4.2. A stamped certified engineered drawing with grading and drainage shown on the landscape plan is required with the construction plan. It must include natural drainage, storm water drainage, road swale drainage, and any other water drainage issue that may exist for the lot or neighboring properties. All site plans shall include installation of culverts at each driveway or access crossing roadside ditches per CC&R's.
- 4.3. Grading must prevent additional water from draining to adjacent lots. It is the responsibility of the owner to design structures so that water drainage or water table changes do not impact structures of adjacent properties. To mitigate such occurrences, avoiding subterranean structures and/or incorporating special water removal systems (ex: French drain, dry well) may be necessary.
- 4.4. Cuts and fills must feather out for a natural appearance to blend into the natural landscape and be supported by an appropriate retaining wall, as needed.
- 4.5. Existing or natural drainage patterns should be utilized whenever possible. Disturbed areas shall be kept to an absolute minimum to reduce impacts on the surrounding environment. All disturbed areas of the site are to be re-vegetated and restored.

- 4.6. Grading shall be curved and undulating to create a rolling, natural appearance. No sharp or squared contours will be permitted.
- 4.7. Incorporate retaining walls as needed for improved site drainage and to hide exposed concrete foundation walls.
- 4.8. Temporary erosion control devices must be used to protect neighboring properties from erosion and runoff during the construction period.
- 4.9. A water runoff management system that collects all water runoff from roof surfaces is required. This may include gutters, a French drain, dry well and sump pumps, as needed.
- 4.10. High Water Mitigation. New building construction and major renovation projects on sites subject to high sub-surface water or surface water emanating from natural causes require structure and landscape plans to preclude damage.
- 4.11. All construction and site improvements shall maintain all drainage easements and rights-of-way within the properties clear and unobstructed.
- 4.12. Gutter down spouts should drain away from the house and be five feet (5') in length at ground level. Down spouts that terminate at the surface are required to have erosion-mitigating material at the end of the down spout.
- 4.13. Perimeter drainage (French drain) around the foundation base is recommended to help keep crawlspace or basement dry.
- 4.14. Consider snow plowing and snow storage along driveways and roadways in landscape design.

5. Outbuildings and Accessory Structures

- 5.1. Only one building may be constructed on a residential lot in Meadow Lake.
- 5.2. Tamarack Heights may contain no more than two accessory structures.
- 5.3. The design and location of any accessory structure must be approved by the ARB.
- 5.4. Accessory structures shall be located within the setbacks on the lot and situated to minimize visibility from the road and adjacent properties. Landscape screening may be used as needed.
- 5.5. Guest houses are not permitted. Exception: 'R' lots may have one guest house if permitted by the ARB. All new construction requirements must be followed for approval of an R lot guesthouse.
- 5.6. Greenhouses must be attached to the residence and approved by the ARB.
- 5.7. The following accessory structures are not permitted:
 - 5.7.1. Separate apartments
 - 5.7.2. Tree houses and permanent structure children's playhouses
 - 5.7.3. Garden or storage structures
 - 5.7.4. Exception: R-lot gazebos and hot tub rooms, where appropriate

IV. ARCHITECTURAL STANDARDS



White and black color palette with timber accents.



Modern style home with mono slope (shed) roof and combination of wood, metal and stone.



Transitional style home with combination of wood and stone with stacked stone retaining wall.



Transitional style home with gabled rooflines, shed dormer and wall masses showing architectural relief.



Transitional style home with combination of wood and stone.



Transitional style home with combination of wood and stone. Large stones used for landscaping and retaining walls.

1. Architectural Design Style

- 1.1. The architectural style for the Meadow Lake community reflects the thoughtful integration of structures with the forest and mountain environments of Northwest Montana. In general, low-profile structures integrated into the natural terrain and vegetation are encouraged.
- 1.2. While homes in the original neighborhoods of Meadow Lake are more traditional/transitional in style and color palette, the development of all new neighborhoods is concurrent with the prevalent modern aesthetic of home design, exemplified by “modern farmhouse” and “mountain modern” looks.
- 1.3. Homeowners who wish to build modern style homes within the original neighborhoods should take care to blend with the transitional style homes in that area. The Tamarack Heights community showcases many homes with this modern aesthetic next to more transitional architectural looks.
- 1.4. Designs that create structures with attractive sides of high quality are required.
- 1.5. Buildings should include various offsets and projections in all walls giving architectural relief.
- 1.6. Wall masses that have some architectural relief in either projections or indentations are favored.
- 1.7. Each residence must be composed of multiple masses, with each mass distinguished by a minimum vertical and horizontal offset of two (2) feet.
- 1.8. At least two distinct masses, with a maximum of 35 feet of dimension along any given wall plane, must be visible on each building elevation, and the size of each must be in proportion to the overall scale of the residence.
- 1.9. Exterior materials, finishes and design should accommodate Montana's extreme weather patterns.
- 1.10. See Appendix F for special requirements for residential construction at The Ridge.

2. Roofs

- 2.1. Roofs are an important design element that can contribute to the overall appearance of the structure.
- 2.2. Acceptable roof materials include:
 - 2.2.1. Asphalt shingles, concrete tiles, composites (such as “Woodruff”), or standing seam metal. Roofing material colors must complement the exterior color scheme of the residence.
 - 2.2.2. Metal roofing such as corrugated metal and corten metal used as an accent.
- 2.3. Roof slopes between 4:12 and 12:12 pitch. Roof pitches lower than 4:12 or higher than 12:12 may be approved to complement architectural design.
- 2.4. Gable style, hip style, mono slope (shed roof) or a combination of gables with mono slope rooflines are encouraged to achieve a modern look.
- 2.5. Overhangs that are a minimum of 12 inches and do not extend more than 24 inches into a setback. See Appendix F for special guidelines at The Ridge.
- 2.6. NOT PERMITTED: Reflective materials.
- 2.7. NOT PERMITTED: Flat roof, geodesic, or barn style roofs.

- 2.8. Dormers and other roof projections may be permitted where lower roof pitches exist. Dormers are encouraged in order to hold roof masses down. Shed dormers shall have a pitch of at least 3:12. Shed, gable and eyebrow dormers are permitted.
- 2.9. Roof ridgelines shall be an important consideration during the design review process. Pitched rooflines are not to extend more than 40 feet without either a horizontal or vertical change in direction. The overall roof structure must be compatible with the character of the neighborhood and neighboring structures.
- 2.10. Overhead screens, shade covers, patio roofs and other similar structures shall be constructed of materials and colors to coordinate with the main roof.
- 2.11. The placement of pipes, vents and other roof penetrations should be combined in the attic space and project through the roof in a common enclosed stack when possible. Where practical, place stacks on the roof away from the side of greatest visibility. All vents and other roof penetrations and projections must be colored to match the finished roof material color.
- 2.12. Skylights shall be flat in profile (no bubbles or domes) and installed parallel and flat to the roof.
- 2.13. No mechanical equipment of any kind will be permitted on roofs.
- 2.14. Fascia detail must have a minimum dimension of 7" unless otherwise approved for design merit. Two-piece fascia and/or exposed rafter tails are strongly encouraged.
- 2.15. Gutters shall be half-round or rectangular and downspouts shall be circular or rectangular. Gutters shall be built of copper or painted metal of a color and finish that blend with the exterior color scheme.
- 2.16. Chimneys shall be clad in stonework or stucco. Exceptions will be considered based on design merit. Minimum size should be at least 30" x 30". Prefabricated metal flues shall be concealed within a chimney. Chimney caps are to extend above the chimney top. It is strongly encouraged that chimneys emerge from the highest roof volume.

3. Exterior Materials

- 3.1. Exterior material must conform to the overall structure as well as that of the adjoining neighborhood design. There must be multiple textures to each elevation. These textures include wood or wood-like siding, smooth cut wood shingles, wood clapboard, wood drop siding, wood board and batten, fiber-cement siding with accent material such as stone, faux stone, stucco, or timber.
- 3.2. Siding shall be painted or stained. Prefinished siding will be considered based on design merit.
- 3.3. Alternative materials such as metal cladding, stucco or synthetic stucco with a smooth or roughcast/pebbled finish will be considered based on design merit.
- 3.4. Soffits are to be steel or aluminum. Composite wood (Canoxel or Color-lok) or vinyl are not allowed for soffits.
- 3.5. Accent material that is no more than 49% of total wall area per elevation.
- 3.6. Multiple materials, styles and finishes may be included that break up the building form and prevent a plain appearance.
- 3.7. Stonework may be included that penetrates the ground plane so as not to appear as veneer. Stonework shall continue around corners and terminate at inside corners. Stonework shall be natural or approved synthetic trim stone materials. Faux or natural stone must conform to the

natural shades of the area. Blending of faux stone colors is encouraged for richness and to capture the variation found in natural stone. Applied cut stone tiles are acceptable.

3.8. Stone grouting thickness should be understated in proportion to the stone thickness, or not visible. Dry stack, uncoursed settings with minimal exposed mortar are preferred.

3.9. Brick is not permitted.

3.10. Concrete block or concrete masonry units (CMU's) are not permitted.

3.11. Finished walk-out basement exterior walls are required when these walls are an extension of main structure.

3.12. Exposed foundation must not exceed eight inches (8") above grade.

3.13. NOT PERMITTED: Full log homes or homes with vinyl siding.

3.14. Special Guidelines at the Ridge: See Appendix F.

4. Colors. Exterior colors are to follow these guidelines:

4.1. Brown, including rust, sepia, sand, tan and buff. This includes natural woods.

4.2. Green, including olive and pine.

4.3. Gray, including midtones to darker charcoal and black.

4.4. White with black, accented with natural woods.

4.5. Trim or accents may include other more prominent colors.

4.6. Multiple colors that complement each other and accent materials contributing to the aesthetic appeal of the structure are preferred.

4.7. Galvanized or metal accessories (i.e., fireplace terminations or vents) must be painted or enclosed to minimize appearance.

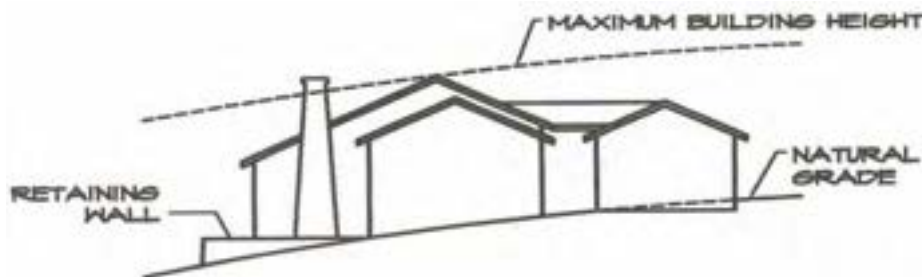
4.8. Building accents, vents, gutters, porches, railings, decks, and exterior stairways must harmonize in color with other structure finishes.

5. Building Heights

5.1. The recommended maximum height for single family structures is 35 feet. Deviation from this standard will be considered for approval by the ARB. The recommended maximum height is measured from the highest point on any ridge, peak or corner of any structure, projected in a vertical line to the natural existing grade directly below. Roof projections like chimney flues will be allowed to exceed the maximum building height. See diagram below.

5.2. The ARB discourages, and has the right to prohibit, the construction of any residence or structure which would appear excessive in height when viewed from the street or other lots.

5.3. Detached garages at Tamarack heights must have a maximum height of 20 feet.



6. Foundations

- 6.1. Exposed sono tube and/or concrete foundation must be minimized to 8" or less on all elevations.
- 6.2. The builder must provide a plan to the ARB for minimizing exposed unfinished concrete foundations. In addition to the architectural and landscape drawings, the builder must describe their plan to minimize the exposed concrete foundation throughout the construction process. This plan will be reviewed at each milestone meeting with an ARB member.
- 6.3. Concrete foundations exposed more than 8 inches above grade must have a textured architectural finish such as stone cladding, stone-like texture, metal cladding. Refer to page of photo examples.
- 6.4. Foundations that are stepped down a slope should use retaining walls to minimize exposed concrete foundations.



Textured architectural finish over concrete foundation.



Stepped retaining wall to cover exposed foundation.



Stone cladding over concrete.



Stepped retaining wall to cover foundation.

7. Lighting

- 7.1. Landscape lighting and exterior home lighting is intended to provide security, decorative accent, illumination of architectural features and functional lighting to outdoor spaces. All exterior lighting must be installed in aesthetically acceptable locations.
- 7.2. Meadow Lake requires all residences and buildings to have curbside lighting on a light post in order to illuminate the street and the location of the driveway. Specifications include:
 - 7.2.1. Post height: minimum sixty inches (60").
 - 7.2.2. Location: beside driveway, at property line, near road and next to address rock, if present.
 - 7.2.3. Power: permanent and controlled by photocell, maintained by owner.
- 7.3. A light post should consist of a low-profile design of wood, stone or aesthetically appropriate metal material.
- 7.4. To reduce the consequences of development on wildlife, site lighting is recommended to be directed downward onto vegetation or prominent site features and are not to be used to light walls or building elements. Up lighting more than 45 degrees above the horizontal is discouraged and lighting aimed between zero and 45 degrees above horizontal should be directed toward the interior of the lot upon which it is located.
- 7.5. All exterior lighting must provide for significant shielding to ensure that light sources and lamps are not visible from other properties, from roads or from off-site; no bare lamps will be permitted. Recessed lights in exterior soffits, eaves, or ceilings shall have the lamp recessed into the ceiling.
- 7.6. Incandescent or LED-equivalent lamps are to be used for all exterior lighting with the following guidelines:
 - 7.6.1. Pathways and Steps: 50-200 lumens per fixture for safe movement and ambiance.
 - 7.6.2. Landscape/Garden Lighting: 50-300 lumens
 - 7.6.3. Wall Lights/Sconces: 400-1200 lumens for entryways and general illumination
 - 7.6.4. Porch Lights: 800-1200 lumens for a bright, welcoming entrance
 - 7.6.5. Address Marker: 800-1200 lumens to adequately light the house number during dark hours, ensuring the visibility of the number.
- 7.7. Lights should be separated sufficiently to create isolated "pools of light" on the pavement, rather than a continuous, saturated condition.
- 7.8. Home address numbers (located on the home or on an "address rock", refer to Section IV.12) should be lit during dark hours to accommodate emergency responders.
- 7.9. Lights on motion detectors for the purpose of security are allowed. These lights shall not illuminate adjacent properties and shall only stay lit for a maximum of 5 continuous minutes. Security lights of any type or location must still meet the requirements of shielding the light sources. The light sources should not be visible from neighboring property. If problems with these lights occur, the ARB reserves the right to ask that the fixtures be disconnected. Care must be taken to avoid setting off the motion detector by the motion of vegetation. Generally, the motion detector's range should be limited to the building envelope area. These lights will not be allowed to operate for the purpose of general illumination.
- 7.10. No lighting will be permitted in natural areas or outside the areas enclosed by patio or building walls. Site lighting must be confined to areas within the setback of the lot or be in the immediate vicinity of the main entrance or outdoor living spaces of the residence.

- 7.11. Community fire hydrants, mailboxes, and signs may be illuminated, provided that the light source is significantly shielded. These lights are not subject to curfew.
- 7.12. Where the address number is located on the house, one light fixture shall illuminate the number located on the house. This fixture (400-1200 lumens) shall be controlled by a photoelectric cell so that it emits light during daily periods of darkness.
- 7.13. There shall be a curfew on exterior lighting (except for house numbers) per the Community Standards. It is recommended that a timer be used to achieve this standard.
- 7.14. Holiday lighting - Refer to Community Standards.

8. Satellite Dishes and Antennae

- 8.1. Underground internet service provider (ISP) wiring is preferred over a technology requiring satellite dishes. A meeting between the MLHOA General Manager and the installer is required, as well as the following:
 - 8.1.1. Dish size: may not exceed twenty inches (20") in diameter.
 - 8.1.2. Location: least obtrusive location from public view; must receive ARB approval before installation.
 - 8.1.3. Dish wiring: hidden from view or installed inside wall.
 - 8.1.4. Dormant dishes will be removed within 30 days of contract end/use.

9. Mechanical Equipment and Utilities Boxes

- 9.1. The visibility of exterior mechanical equipment and utility meters must be minimized from the curbside view according to the following guidelines:
 - 9.1.1. Must be screened or hidden from view by landscaping and painted to match siding or trim.
 - 9.1.2. AC units and generators are to be screened with fence or landscaping.

10. Fences. Any fence to be constructed on any lot or portion thereof shall be split-rail fence unless otherwise approved by the ARB with the following guidelines:

- 10.1. Fences are considered a Minor Remodel with the applicable deposit. Refer to Appendix 'D'.
- 10.2. Setbacks: Fences are allowed within 6" of the boundary lines of lots. Refer to III.2. for specific setback requirements for lots in Meadow Lake, Meadow Lake North, The Ridge, "Z" lots, Tamarack Heights and Tamarack Meadows. Fences on vacant lots require an additional 10' from the required lot setback from the front line of the property.
- 10.3. Registered corner survey markers must be located and identified prior to installing fences. If the survey markers cannot be located, a survey is required to determine the boundary lines of lots prior to installing fences.
- 10.4. Fences enclosing the front yard are not allowed.
- 10.5. Fences must not be installed closer to the street than the front of the house.
- 10.6. It is recommended to hire a professional fence contractor to design and install fences.
- 10.7. Fences are limited to a maximum of 4' tall to maintain visibility of landscaping, forest and golf course views.
- 10.8. Materials and Styles of Fences:
 - 10.8.1. Wood

10.8.2. Composite materials and vinyl fencing that look like wood may be approved by the ARB. Material samples must be provided for approval.

10.8.3. Combination of wood with metal. Material samples must be provided for approval.

10.9. Z-lots: Refer to Appendix 'E'

10.10. Approval:

10.10.1. All fence requests must be submitted to the ARB for approval.

10.10.2. All submissions must include a scaled site plan showing the exact location of the fence on the site including locations of gates, if needed.

10.10.3. All fences must allow clear access to utility boxes and meters.

10.10.4. See Appendix L for Fence Submittal form.

10.10.5. An onsite review with the homeowner and the ARB is required prior to approval.



Example of acceptable height, style and materials.



Example of gate with acceptable style and materials.



Example of acceptable height, style and materials for dog run.

11. Dog Runs.

- 11.1. Applicants with canine pets should consider incorporating a dog run in the design plan for their home.
- 11.2. Approvals:
 - 11.2.1. All dog run requests must be submitted to the ARB for approval.
 - 11.2.2. All submissions must include a scaled site plan showing the exact location of the dog run on the site including locations of gates.
 - 11.2.3. All dog runs must allow clear access to utility boxes and meters.
 - 11.2.4. See Appendix L for Fence Submittal form.
 - 11.2.5. An onsite review with the homeowner and the ARB is required prior to approval.

12. Signage and Street Numbers/Address Markers

- 12.1. Townhouse/condominium identification signs should be located at primary entrances consistent with the general character of the project.
- 12.2. The Ridge and Tamarack Heights require all residences to have an address marker (“address rock”) that is illuminated and located at the front edge of the lot next to the street or curb. It is recommended that lots in Tamarack Meadows also have an address rock. Location of marker must be designated on plans at time of final application. Design of the marker must be submitted for review and approval prior to installation.
- 12.3. The light for the address marker must be on a single circuit so that it remains illuminated during dark hours. Any other landscape lighting must be placed on a separate circuit on a timer per the curfew on exterior lighting noted in Section IV.7.13.
- 12.4. The address marker must contain the house (address) number and may contain:
 - 12.4.1. Owner Name
 - 12.4.2. House number including street name.

13. Windows

- 13.1. Windows shall be made of painted or solid stained wood, clad in vinyl or metal, or be a higher-grade vinyl window package. All exposed aluminum sash and framing shall be approved anodized color painted or vinyl coated. Exposed mill finish aluminum, including window screens, is not permitted. Metal finishes on solariums and green houses are included in this category.
- 13.2. Glass shall be clear and free of color. Mirrored glass shall not be used.
- 13.3. Buildings shall have all openings trimmed in wood bands of minimum 4” nominal width. Alternative trim will be considered based on design merit. Trimless metal windows at the face of the wall will not be permitted.
- 13.4. Bay window projections shall be wide enough to accommodate 3 windows and extend to the ground or be visually carried by a water table trim band. Structural brackets must visually carry cantilevered bays or a trim band.
- 13.5. False windows and false shutters are discouraged. A well-designed home does not require the addition of false decorative shutters. Windows are to allow light into the interior spaces of the home.
- 13.6. The location of rolling glass walls must be reviewed with the ARB.

14. Garages

- 14.1. Detached garages are not permitted in Meadow Lake.
- 14.2. Exception: Tamarack Heights detached garages are permitted but must be constructed within the setbacks as specified in Section III.2.
- 14.3. Garages should be set back and oriented away from the street if possible.
- 14.4. The maximum width of a garage door is a double bay door. (Range of 16'-20'.)
- 14.5. Additional single bay garage doors are permitted and must be separated from the main double bay door.

15. Porches

- 15.1. Front porches are encouraged on residential structures to allow interaction with the street.
- 15.2. Porch railings are encouraged. Porch screens and glazing are not permitted.
- 15.3. Main entry doors to the home are to be integrated with the porch design.
- 15.4. Porch supports shall be built of stone, masonry, concrete, or wood.
- 15.5. Columns shall match or be similar in design of all elevations of a structure.
- 15.6. The balustrade and the space below porches shall be enclosed and/or finished to match the material of the soffits.
- 15.7. Front stoops shall be made of concrete, stone, or wood and must be detailed and integrated into the porch railing design. Stair railings are highly encouraged and must be compatible with the overall porch railing design.
- 15.8. Custom flower boxes and planters shall be made of materials compatible with adjoining finishes.

16. Decks

- 16.1. Decks, balconies, and patios shall be designed to enhance the overall architecture of the building by creating variety, layering, and detail on exterior elevations.
- 16.2. Covered decks, projecting balconies, and bay windows shall be integrated and composed with the overall building form.
- 16.3. Patios shall be used to integrate the building and landscape by creating a transition between the built and natural character of the site.
- 16.4. The space below first floor elevated decks visible from nearby streets or public spaces shall be enclosed with materials that are compatible to the house design.

17. Awnings

- 17.1. Awnings may be retractable or fixed and require ARB approval.
- 17.2. Awning overhang colors must complement the building's exterior.

18. Flagpoles

Freestanding flagpoles are not allowed. Displaying a single National or State flag is permitted if it is hung from a pole bracket mounted on the residence or if it is suspended from a roof overhang.

19. Barbecues, Firepits and Fireplaces

- 19.1. *Open fires including burning of brush and debris are prohibited on the property.*
- 19.2. Built-in barbecues, firepits and/or fireplaces must be contained within the yard, patio or courtyard.
- 19.3. Chimney elements must be sited to avoid obstructing views for adjacent properties. Also, caution must be exercised to avoid the proximity of smoke to neighboring residences. The chimney element of such improvements must set back a minimum of 10' from any side or rear-view fence panel.
- 19.4. Gas and wood burning units will be allowed only as permitted by environmental regulations.

20. Recreational Structures & Equipment

Recreational structures and equipment such as but not limited to basketball hoops and backboards, playground equipment, ziplines, trampolines, swings, climbing walls, pickleball courts, etc. must be presented to the ARB for review and approval prior to installation. The installation of such items will be subject to any stipulations imposed by the ARB. Particular attention will be given to the visual and acoustic privacy of adjacent lots, as well as color and visibility of its location. The ARB must also approve lighting of any recreational structures and equipment.

V. LANDSCAPE STANDARDS

1. Introduction

- 1.1. The Meadow Lake Community is a development that not only adjoins the Meadow Lake Golf Course, but also the forested foothills of Flathead National Forest that buttress the north end of the Flathead Valley and lead up to the North Fork of the Flathead River and on to Glacier National Park. Good landscaping in this area represents a balance between the native landscape of northwest Montana and the myriad domestic plants that will thrive in this climatic zone. It is important to respect and conserve native plants and landscapes where at all possible and to compliment them with the wide palette of perennials, shrubs and trees from local nurseries and other landscape outlets. The Meadow Lake community strives to compliment the natural forest location with tasteful landscaping.
- 1.2. The formal landscape treatment on all lots should provide a suitable setting for the home and neighboring properties. Low maintenance landscaping is acceptable when done appropriately. Please note that "low" maintenance is not "no" maintenance. Normal maintenance requirements should be considered when designing a landscape plan. Irrigation is required for formally landscaped areas. Landscaping should have many varying elements to create a full and interesting appearance and should not appear sparse or plain.
- 1.3. The Meadow Lake Golf Course is an important asset to our community. Maintaining tree lined fairways, natural transitions from the golf course to homeowner lots, a positive aesthetic view from the golf course, and a weed free environment are important factors in a landscape plan. One consideration is the limited removal of trees for maintaining a more natural appearance and providing added protection from errant golf shots

2. Roadway View

- 2.1. Landscape designs are intended to compliment, enhance and provide a pleasing aesthetic setting for the structure.
- 2.2. The landscape layout should utilize landscape plant materials to create variations in color, texture, size and shape.
- 2.3. Landscape plant materials and manmade elements, if used, should be arranged to create an attractive and pleasing composition.
- 2.4. The landscape design should pay particular attention to the appearance of the site from the roadway. Front yards and yards along roadways must be landscaped with a balanced palette of domesticated and native plant arrangements.
- 2.5. Sod is the recommended treatment for turf-grass areas. To avoid sod edges and other perimeters that follow lot lines it is recommended that a meandering border of native groundcovers, shrubs and trees be preserved or created between residential lot lines.
- 2.6. Front yards and yards along roadways should be fully landscaped with formal treatments.
- 2.7. Front yard ground cover should consist of no more than 70% of one covering element.

- 2.8. If 70% of the front yard is more than 2000 square feet, then that area will include varying materials to prevent a sparse or plain appearance.
- 2.9. A formal bedding area should border the structure.
- 2.10. The front yard landscaping treatment must extend to the edge of the roadway to include the roadside swale or parkway and should be consistent and compatible with surrounding areas and lots.
- 2.11. Road swales should be landscaped in rock to aid in water drainage and allow for snow berms.
- 2.12. Use landscape elements to hide or break up large home elevations.
- 2.13. Use landscaping elements to hide utility boxes.
- 2.14. Match or merge landscape borders to adjacent lots where possible.
- 2.15. Landscaping should look aesthetically pleasing upon completion.
- 2.16. Meadow Lake North Landscaping - Refer to Appendix G.

3. Typical Landscape Treatment. A typical landscape treatment is to include:

- 3.1. Areas of turf-grass lawn (bluegrass or turf type tall fescue).
- 3.2. Well-designed beds of deciduous and evergreen shrubs.
- 3.3. Perennial ground covers and/or annual flowers.
- 3.4. Landscape edging and mulch.
- 3.5. Deciduous shade and ornamental trees.
- 3.6. Evergreen trees.
- 3.7. Underground automatic sprinkler system serving formal landscape areas and lawn.

4. Native Area Landscape Alternative

- 4.1. A native area is a portion of the lot protected from disturbance during construction and left to remain in a natural condition. Native areas are representative of natural plant communities typical in northwest Montana. For example, the back portion of steep lots and areas adjacent to existing native open space areas along with lot-to-lot buffers are appropriate for native area landscape treatment. It is recommended that landscape treatments be discussed and explored with the ARB at the preliminary meeting prior to initial site planning.
- 4.2. Wildflower areas should be minimized in front yard or street side yard locations. Wildflower areas should receive sufficient irrigation to promote plant growth and flowering and to compete with weed species. Wildflower areas should be mowed once each fall to aid in seed dispersal, control weeds, and improve winter appearance.
- 4.3. Weeds should be controlled by spot application of herbicides or hand removal to limit the infestation and control spread.
- 4.4. Native areas should receive regular maintenance to control weed infestations through proper application of herbicides or by hand removal.
- 4.5. Native plant areas may include:
 - 4.5.1. Areas on street side locations (must be kept to a minimum).
 - 4.5.2. Back portion of steep lots and areas adjacent to native open spaces.
 - 4.5.3. Border edging must be used to separate natural from formal areas and prevent overgrowth into formal areas.

4.5.4. Re-vegetating a native area requires a combination of field grass, low hardy shrubs, organic mulch to fertilize growth, and trees.

4.5.5. Re-vegetated areas will require maintenance, weeding, and irrigation.

5. Retaining Walls

5.1. Retaining walls may hide stepped foundation and allow for terrace slopes.

5.2. Use material natural in appearance when constructing a retaining wall (i.e., stone or Allan block).

5.3. Indicate material, size, height, and location of retaining wall on landscape plans.

5.4. Not Permitted: cinder blocks, exposed concrete, railway ties, logs and treated timbers.

5.5. Retaining walls and other walls not directly supporting a residence or structure, except screen walls, shall not exceed 6 feet in height, measured from the lowest natural grade (measured on the outside of the wall) adjacent to the wall.

5.6. Use multiple walls not over 6 feet in height and incorporate a 6-foot separation between walls to be softened by landscaping.

5.7. Retaining walls, which directly support a residence or structure, will be considered part of the elevation and will therefore be included in the overall height restrictions as listed in Section IV.5. Building Heights and reviewed by the ARB accordingly.



6. Special Constructions Requirements – Meadow Lake North

Refer to Appendix G.

7. Special Construction Requirements – The Ridge

Refer to Appendix F.

8. Landscape Maintenance

Refer to Community Standards.

9. Wildfire Protection

9.1. In Montana, summer typically brings the fire season because of low rainfall, high temperatures, low humidity and summer thunderstorms. Major wildfires can occur at any time of the year, but

Meadow Lake residents can readily protect lives, property, and our beautiful neighborhood while facilitating the work of fire suppression organizations by following the following guidelines.

- 9.2. Defensible Space – It is important to the overall character of the Meadow Lake environment that the forested and vegetated slopes are maintained. However, trees, brush and dense undergrowth are primary fire hazards. This vegetation can ignite readily, burn with intense heat, and promote rapid spread of fire. Vegetation must be managed to reduce exposure of structures to flames and radiant heat during a wildfire. The reduction of flammable vegetation and other hazards around buildings provides a “defensible space” for firefighters and residents.
- 9.3. Fuel Modification – To accomplish the dual objectives of maintaining fire safety while protecting sensitive native vegetation, a fuel modification program should incorporate a combination of fire-resistant building materials, setbacks for combustible construction, irrigated buffer zones, and graduated fuel modification zones. A minimum amount of native vegetation should be selectively thinned and dead material removed to control the heat and intensity of wildfires.
- 9.4. Undeveloped Property (lots that do not have a completed house) - Property owners are required to remove dead vegetation, downed trees and woody fuels as defined below. ANY OTHER THINNING, TRIMMING, REMOVAL OR DESTRUCTION OF ANY PLANT LIFE OR TREES IS PROHIBITED.
- 9.5. Developed Property (lots with a completed house) – Property owners are encouraged to remove dead vegetation, downed trees and woody fuels as defined below. Property owners are allowed to remove trees and brush (5” or less in diameter measured at 4’ above grade) within the property’s lines. All tree/brush material and debris must be removed from the property. BURNING OF DEBRIS IS PROHIBITED.
- 9.6. For more detailed information, refer to the [Homeowners Guide](#) at [flatheadcounty.gov](#).

VI. CONSTRUCTION ACTIVITY REGULATIONS

1. Purpose

- 1.1. This section is intended to convey an atmosphere of mutual respect between the ARB, owners, and their contractors throughout the construction process. To protect the natural landscape of each lot and the living environment on the neighboring properties during any construction activities, the regulations below will be enforced during the construction phase.
- 1.2. These regulations are a part of the construction contract document specifications for each residence or other improvements on a lot.
- 1.3. All owners, builders and other persons involved in such projects are bound by these regulations.
- 1.4. Any violation by such persons will be deemed to be a violation by the owner of the lot or residence on which the construction activity is occurring.
- 1.5. It is the responsibility of the Homeowner to ensure their contractor complies with all construction activity regulations.

2. Ownership Responsibilities

All owners are responsible for the conduct and behavior of their agents, representatives, builders, contractors, and subcontractors in the Meadow Lake Community.

3. Construction Trailers, Portable Field Offices, Etc.

- 3.1. Prior to bringing any construction trailers on to the site, the contractor should receive written approval from the ARB and/or General Manager.
- 3.2. Construction trailers are to be used only as offices and tool storage. Sleeping on the property is not permitted.
- 3.3. Construction trailers are permitted to stay on the property for the duration of construction. Trailers must be located off the street, in the driveway, as soon as possible to limit vehicles parked on the street. Limit one trailer per construction site.

4. Debris and Trash Removal

- 4.1. Owners and builders shall provide adequate facilities for trash storage and removal. Trash and debris must be removed from each construction site on a regular basis to a dumping site located out of the Meadow Lake Community.
- 4.2. In addition, debris and/or trash is expected to be removed from the site as the phases of construction are completed and prior to commencement of next phase. Example: site excavation, form setting, concrete pouring, framing, roofing, siding, etc.
- 4.3. Lightweight material, packaging, and other items, shall be covered, stored, or weighted down to prevent the wind from blowing materials off the construction site.
- 4.4. Owners and builders are prohibited from dumping or burning trash anywhere on the lot or community.
- 4.5. Project personnel are not permitted to dispose of trash or debris in any refuse container located on the community that is not specifically designated for the construction project.

- 4.6. Project managers must keep the site neat and properly policed to prevent it from becoming a public eyesore or impacting other lots and open space. Project managers should make every effort to keep building materials neatly organized.
- 4.7. Owners and builders are required to keep clean the public streets that are impacted by the work site (this includes mud and other debris).
- 4.8. Contractors may be fined if their workers or other persons associated with the project are found littering anywhere in the Meadow Lake Community.
- 4.9. Owners and project managers should notify all construction personnel of this provision.

5. Utilities and Sanitary Facilities

- 5.1. A temporary electrical support panel is to be established on the worksite to accommodate use of the utilities for construction purposes. In no case will utilities be connected from adjoining properties.
- 5.2. Each project must include adequate on-site sanitary facilities for construction workers. Portable toilets or similar temporary toilet facilities must be located only on the site itself or in areas approved by the MLHOA General Manager or ARB. These facilities must be serviced frequently for sanitary reasons.

6. Vehicles and Parking Areas

- 6.1. There is no overnight parking on the public/private roads or bike paths at Meadow Lake Community.
- 6.2. No vehicle should have maintenance work done on any community site other than in the case of emergencies.
- 6.3. Construction related parking is restricted to one side of the street, typically the same side as the construction site, and will be identified to the contractor during the ARB project approval process.
- 6.4. Construction crews must not park on, or otherwise use, other lots, open space, or sidewalks.
- 6.5. If a vehicle should need required maintenance work done on any community site other than in the case of emergencies, inform the MLHOA General Manager.
- 6.6. Construction vehicles necessary for the project should be parked out of the normal flow of the road systems within the community.

7. Conservation of Landscape Material

- 7.1. Owners and builders are advised of the fact that the lots and open spaces contain valuable native plants and other natural landscaping materials that should be absolutely protected during construction, including topsoil, rock outcroppings and boulders, and plant materials.
- 7.2. Materials marked on site plans as “native/natural” should not be removed and should be marked and protected by flagging, fencing, or barriers. If any of the above landscape material is damaged/destroyed, the owners and builder must restore to original condition.
- 7.3. The ARB shall have the right to flag major terrain features or plants, which are to be fenced off for protection. Any trees or branches removed during construction must be promptly cleaned up and removed immediately from the construction site.

8. Restoration or Repair of Other Property

- 8.1. Damaging, scarring, disturbing or littering developed properties, open space, undeveloped lots, roads, sidewalks, driveways, and/or other improvements is prohibited. If such damage occurs, repair and restoration must be prompt and done at the expense of the person causing the damage, the builder, or the owner of the construction site.
- 8.2. Upon completion of construction, each owner and builder shall ensure the construction site is clean and all property repaired. This includes, but is not limited to, restoring grades, reseeding, planting shrubs and trees, repair of streets, driveways, pathways, drains, sidewalks, culverts, ditches, signs, lighting, fencing, and/or other improvements or utilities.
- 8.3. Contractors are expected to adhere to all community guidelines regarding site cleanliness, preservation of natural features, and respectful use of shared spaces.
- 8.4. Emphasis is placed on minimizing disruption to neighboring properties and preventing unnecessary environmental impact.
- 8.5. All project participants should familiarize themselves with assigned routes, required safety measures, and the importance of communicating any anticipated delays or unusual activities to the management team.
- 8.6. These protocols are designed to uphold the standards of Meadow Lake and foster a cooperative environment among residents, project teams, and community leadership as construction progresses.

9. Construction Access

- 9.1. The only approved construction access to a work site during the time a residence or other improvements are built is the approved route for the project unless the MLHOA General Manager or ARB approves an alternative access point.
- 9.2. Construction vehicles serving Tamarack Heights will enter and exit the community using Meadow Lake Drive, unless otherwise directed by the MLHOA General Manager.
- 9.3. Contractors for projects located at the community other than Tamarack Heights and St. Andrews Drive East should consult the MLHOA General Manager for an assigned entry/exit route for construction vehicles through the community.

10. Length of Construction Time. Approval for construction of a home is given on the condition that the exterior of the home will be completed within twelve months of construction start. The construction start date occurs when the lot preparation begins (tree clearing).

- 10.1. All construction, once started, must be completed with due diligence.
- 10.2. No construction proposal forecasting a project of more than 12 months may commence without prior written approval by the ARB.
- 10.3. If the start date of the construction is from June-August, then the landscaping must also be completed within twelve (12) months of the construction start date. If the start date of construction is September-May, then the exterior construction of the home must be complete within twelve (12) months of the construction start date, and the landscaping must be completed by the following June 1, per the CC&Rs.

- 10.4. To ensure construction on approved projects occurs with all due diligence, fines may be levied. The ARB will direct the MLHOA General Manager to levy a fine for each month (or part thereof) past the project's scheduled completion date.
- 10.5. Refer to Appendix X Non-Compliance Fines and Penalties.
- 10.6. This fine will be deducted from the completion compliance deposit.

11. Fire Extinguishers

All construction sites must have a ten (10) pound ABC fire extinguisher. Access to any fire hydrant located in the community must not be blocked.

12. Pets

Contractors, suppliers and construction workers are not permitted to bring pets on site.

(NOTE: The owner must advise the contractor of this requirement prior to commencement of construction.)

13. Construction Hours

Exterior construction activity is limited to:

- 13.1. 8:00 AM-7:00 PM Monday through Friday
- 13.2. 9:00 AM-5:00 PM on weekends and holidays
- 13.3. Exception: Earlier hours may be granted to allow for concrete work during the hotter temperatures of the summer months. The builder is required to ask the MLHOA General Manager for special permission for early hours. The builder must also provide advance notice of early hours work so that the neighbors are notified prior to the early morning work.
- 13.4. When the building is dried-in and closed-up, interior construction activity inside the structure is not limited so long as it is not disruptive to neighbors.

14. Dust and Noise Control

The contractor shall be responsible for controlling dust and noise emanating from the construction site. Though construction work is inherently noisy, unnecessary noise must be controlled. Radios with loud sound are not permitted. Noise will be judged from the lot line.

15. Construction Sign

- 15.1. One construction sign is required during construction (NOTE: Meadow Lake does not permit any signage indicating a property is for sale).
- 15.2. The construction sign must be removed once construction is completed (NOTE: this might occur before the MLHOA General Manager or ARB issues a written notice of completion to the owner).
- 15.3. The construction sign MUST provide the following information:
 - 15.3.1. Contact phone number for project.
 - 15.3.2. Name of person to contact in an emergency.

- 15.3.3. Street address of building site/location.
- 15.4. A construction sign MAY also include the following:
 - 15.4.1. Name of builder/contractor.
 - 15.4.2. Builder's business location and contact information.
- 15.5. Sign construction requirements:
 - 15.5.1. Made of weatherproof material.
 - 15.5.2. Size not to exceed 60" x 48"
 - 15.5.3. No signs are allowed on the golf course.

VII. GENERAL POLICIES

1. Responsible Agent

- 1.1. All owners are responsible for the conduct and behavior of their agents, representatives, builders, contractors, subcontractors, and associated employees while they are in the Meadow Lake community.
- 1.2. All personnel associated with an approved project are bound by the guidelines and regulations contained in this document.
- 1.3. The property owner will provide MLHOA an address and phone number where the owner can be reached when not in residence at Meadow Lake.

2. Compliance, Fines and Penalties

- 2.1. Should the owner, or contractor fail to ensure construction on approved projects are completed with all due diligence, fines may be levied. The ARB will direct that the MLHOA General Manager levy a fine for each month (or part thereof) past the project's scheduled completion date. This fine will be deducted from the completion compliance deposit. Refer to Appendix X.
- 2.2. Should an owner, owner agents, contractors, or subcontractors be found in non-compliance with any other ARB regulatory requirements at any time, the homeowner shall receive verbal or written notice from the MLHOA General Manager of such non-compliance. For each issue, the owner will have seven (7) days to correct the problem (problems relating to garbage cans, litter, trailers, pets, and parking must be corrected within 24 hours of notice). Fines and penalties during construction will follow the policies found in Appendix X.
- 2.3. Homeowners who undertake a change to the approved design of their property without obtaining ARB approval, shall immediately be found in non-compliance and subject to a fine. Refer to Appendix X for fines and penalties.
- 2.4. Fines are due and payable at time imposed. Any unpaid fines at the end of a project will be recovered by lien against the property or deducted from the Road Protection or Completion/Compliance Assurance deposits.

3. Appeals

- 3.1. Any applicant may appeal in writing or in person to an issue of non-compliance, deadlines, policies, fines, penalties, or regulation.
- 3.2. Appeals may be submitted to the MLHOA General Manager for consideration by the HOA Board of Directors.
- 3.3. The MLHOA's Board of Directors may consider all subsequent appeals.
- 3.4. Waivers may be granted should delays in construction occur or problems arise due to weather or other extenuating circumstances beyond the property owner's control.

4. Non-Liability

The Meadow Lake Country Club Estates Homeowners Association (MLHOA) and the members of the Architectural Review Board (ARB) shall not be liable to any person or entity for any damage, loss or

injury suffered or claimed on account of (a) approval or disapproval of plans, drawings and specifications, (b) the construction or performance of work, whether or not pursuant to approved plans, drawings and specifications.

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APPENDIX A - NEW CONSTRUCTION APPLICATION

____ New construction _____ Change order

Submit this New Construction Application Form with your architectural drawings and materials display board to the MLHOA office for approval from the ARB.

Owner name	
Building Address	Lot
Homeowner Information:	Contractor Information:
Name	Name
Address	Address
City/State/Zip	City/State/Zip
Phone	Phone
E-mail	E-mail
Brief Description of Project:	
Project Manager	Phone
Anticipated Start Date	Anticipated Completion Date
Owner Signature	Submittal Date



APPENDIX B – PLAN SUBMITTAL REQUIREMENTS & CHECKLIST

The following documents and information are to be submitted with your New Construction or Major Remodel Design Application. The attached Checklist will be used during the Design Review meeting with the ARB.

1. Completed and signed New Construction Application form - Appendix A
2. ARB Review Fee – Refer to Appendix 'D'.
3. Site Plan (one printed and one digital PDF)

The site plan must be prepared, certified and stamped by a certified engineer. This is to include a topographical survey and must show the building envelope, lot boundaries and indicate elevations at lot corners at industry-standard scale. All grading and drainage must also be shown. Please refer to Section III.4 Grading and Drainage for more detail.

The site plan is to include the following detailed information:

- 3.1 Location, Lot number, Street Address
- 3.2 North Arrow
- 3.3 Site Use Calculations in square feet, to include calculations for total site area, building footprint area, and impervious materials area.
- 3.4 Required Setbacks (Refer to Section III.2 Building Setbacks)
- 3.5 Building location including any decks, walks, etc. and the location of all other major structures.
- 3.6 Building Envelope Area of the lot, and parking areas.
- 3.7 Driveway, sidewalk, and patio material used.
- 3.8 Utility connections from point of origin to structure including water, sewer, gas, phone, electric, cable, and meter locations on building.
- 3.9 Finished floor elevations, including garage.
- 3.10 Drainage diagram showing site drainage patterns after construction.
- 3.11 Defensible Space Plan for wildfires.
- 3.12 Structure and landscape plans mitigating for natural high surface and sub-surface water conditions.
4. Landscape Plan (One printed and one digital PDF)

The landscape plan is to encompass the entire lot and include the following:

 - 4.1 Location of all plantings
 - 4.2 Bedding area locations and materials
 - 4.3 Ground cover materials
 - 4.4 Retaining wall location, materials and estimated height
 - 4.5 Irrigation system details
 - 4.6 A listing of all plantings including species, quantity and size
 - 4.7 Location of existing trees that will not be disturbed.
 - 4.8 Other landscaping features, i.e. boulders, etc.
 - 4.9 Driveway streetlight location
 - 4.10 Landscape lighting
 - 4.11 Defensible space plan for wildfires
 - 4.12 Address Rock location
5. Architectural Plans (one printed set and one digital PDF)
 - 5.1 Dimensioned floor plans, all floors (1/4" = 1' -0" Scale)



Meadow Lake Homeowners' Association

APPENDIX B – PLAN SUBMITTAL REQUIREMENTS & CHECKLIST

- 5.2 All overhangs and roofs as dashed lines, including downlighting.
- 5.3 Gross square footages per floor (Living space, garage)
- 5.4 Foundation Plan (1/4" = 1' -0" Scale)
- 5.5 Roof Plan (1/8" = 1' -0" Scale)
- 5.6 Gutter and Drainage Plan
- 6. Building Elevations
 - 6.1 Material and color schedules, noted on one elevation
 - 6.2 Existing and Proposed grade lines
 - 6.3 Building height
 - 6.4 Exterior lighting on building
 - 6.5 Location of address on house if applicable

Hand drawn changes to plans are discouraged, and if present will require the dated signature on the plan of an ARB member and the project manager.

- 7. Exterior Materials and Fixtures Display Board
 - Attach the following items to an 18" x 24" display board.
 - 7.1 Front elevation on 11" x 18" colored in finish colors.
 - 7.2 Exterior materials with proposed finishes and including all forms of siding, trim, fascia, soffit, rock or any other siding accent.
 - 7.3 Pictures of garage door, front door, exterior lighting fixtures, window colors, and address rock.
 - 7.4 Deck and deck railing materials and pictures of roof material
- 8. On-Site Construction Review
 - 8.1 Property corner pins located and identified
 - 8.2 String line identifying all property boundaries
 - 8.3 String line the house footprint and driveway locations
 - 8.4 Identify all trees outside the house footprint designated for removal.
 - 8.5 Clearly identify on a stake the first-floor grade height.
- 9. Fees & Deposits
 - 9.1 Road Protection Deposit (Appendix D)
 - 9.2 Completion Compliance Deposit (Appendix D)
 - 9.3 Road Damage Compliance Deposit
 - 9.4 MLHOA dues paid
 - 9.5 MLHOA fines paid (Appendix X)
- 10. Construction Activity Regulations
 - 10.1 Builder to sign the Construction Activity Regulations packet.

Construction may begin upon approval of all items as documented in approval letter from the MLHOA General Manager.



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APPENDIX B – PLAN SUBMITTAL REQUIREMENTS & CHECKLIST

This Checklist will be used at the ARB Plan Review Meeting and the On-Site Review Meeting. All items on this checklist must be completed and approved prior to the start of construction.

	YES	NO	NOTES
1. New Construction Application Form			
2. ARB Review Fee			
3. Site Plan			
Engineer Certified Site Plan (topography, building envelope, lot boundaries, elevations at lot corners, grading & drainage)			
3.1 Location, Lot number, Street Address			
3.2 North Arrow			
3.3 Site Use Calculations			
3.4 Required Setbacks			
3.5 Building Location on site			
3.6 Building Envelope Area of the lot and parking areas			
3.7 Driveway, Sidewalk and Patio Material			
3.8 Utility Connections			
4. Landscape Plan			
4.1 Location of all plantings			
4.2 Bedding areas – location & materials			
4.3 Ground cover materials			
4.4 Retaining wall location, materials and height			
4.5 Irrigation system details			
4.6 List of all plants (species, quantity & size)			
4.7 Location of existing trees to remain			
4.8 Other landscaping features (boulders, etc.)			
4.9 Light Post location			
4.10 Landscape lighting			
4.11 Defensible Space Plan for wildfires			
4.12 Rock Address and Lighting			
5. Architectural Plans			
5.1 Dimensioned floor plans of each floor (1/4" = 1'-0" scale)			
5.2 Overhangs and roofs as dashed lines including downlighting			
5.3 Gross square footage per floor (living space, garage)			
5.4 Foundation Plan (1/4" = 1'-0" scale)			
5.5 Roof Plan (1/8" = 1'-0" scale)			
5.6 Gutter and Drainage Plan			



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APPENDIX B – PLAN SUBMITTAL REQUIREMENTS & CHECKLIST

6. Building Elevations			
6.1 Material and color schedules, noted on one elevation			
6.2 Existing and proposed grade lines			
6.3 Building Height			
6.4 Decorative Lighting (pendants, sconces)			
6.5 Location of address number on building (if applicable)			
7. Exterior Materials, Finishes and Fixtures Board			
7.1 Front Elevation showing exterior finish colors			
7.2 Exterior Materials (siding, accent materials)			
7.3 Images of garage door, front door, window colors, decorative light fixtures, address rock)			
7.4 Deck and railing materials, images of roof materials			
8. On-Site Review			
8.1 Property corner pins located and identified			
8.2 String line identifying all property boundaries			
8.3 String line of house footprint and driveway locations			
8.4 Identify all trees outside the house footprint designated for removal			
8.5 Clearly identify on a stake the first floor grade height			
9. Fees & Deposits			
9.1 Road Impact Fee			
9.2 Completion Compliance Deposit			
9.3 Road Damage Compliance Deposit			
9.4 MLHOA Dues paid			
9.5 MLHOA Fines paid			
10. Construction Activity Regulations			
10.1 Builder signed Construction Activity Regulations packet			



Meadow Lake Homeowners' Association

APPENDIX D - FEES & DEPOSITS

The authority for the following fees and deposits are set forth by the Meadow Lake HOA CC&Rs.

The following is a list of non-refundable fees:

- | | |
|---|---------|
| • Road Impact Fee, all Meadow Lake sites | \$1,000 |
| • ARB Review Fee Tamarack Heights only | \$750 |
| • ARB Review Fee, all other Meadow Lake sites | \$500 |

The non-refundable Road Impact Fee will be deposited into the Road Reserve Fund to help defray the long-term damage which occurs to Meadow Lake roads particularly during construction.

The following is a list of refundable deposits:

- | | |
|---|----------|
| • Road Damage Compliance Deposit, Tamarack Heights only | \$1,500 |
| • Road Damage Compliance Deposit, all other Meadow Lake sites | \$1,000 |
| • Completion & Compliance Deposit, all Meadow Lake sites | \$15,000 |
| • Fence Submittal Deposit, all Meadow Lake sites* | \$5,000 |

*Fence Submittal Deposit only required when fence installation is a stand-alone project on a lot that already has a home.

1. Road Damage Compliance

1.1. The refundable Road Damage Compliance Deposit exists to ensure that Meadow Lake roads are returned to original pre-construction condition, and that any visible damage has been repaired.

1.2. . The ARB will review the project for road damage at the Construction Completion Inspection (Appendix K). Road cuts or damage to curb, gutter or sidewalk must be repaired at owner expense. If the road damage is not repaired the deposit will be used to complete the repair. Additional fines may be levied if substantial damages exist.

2. Completion Compliance Deposit

2.1. The refundable "Completion and Compliance Deposit" exists to ensure that the project was completed on time and in compliance with all standards.



Meadow Lake Homeowners' Association

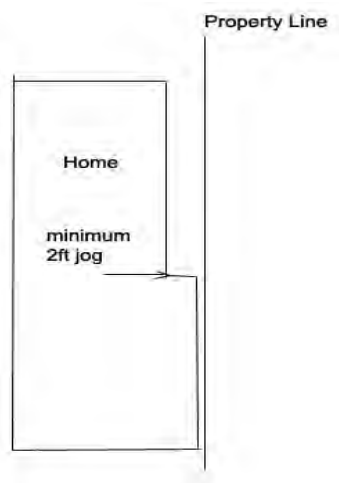
APPENDIX E - SPECIAL GUIDELINES: CONSTRUCTION ON 'Z' LOTS

This document provides regulatory guidance and information for "Z" lots in the Meadow Lake Community and is derived from "Z" lot deeds, MLHOA CC&Rs, MLHOA Building Standards, and general building codes. The guiding principle for the regulation is *north property may have benefit use and enjoyment of property to the north wall of the south property even though it may cross the property line*. However, for lots 52Z through 55Z, this principle is reversed favoring the south property.

The following considerations apply when building or renovating a "Z" lot structure:

1. Home requires a minimum two-foot jog away from zero lot line in house design (see diagram below).
2. The edge of the roof and overhang may be built to zero property line.
3. Vents (except for crawl space vents), utility boxes, mechanical unit AC should not be located on "Z" property line wall.
4. Windows or other openings cannot be placed on "Z" line wall.
5. Windows that do not face directly to "Z" lot line, but would allow view to the zero lot side (especially on second floor), are not permitted.
6. Decks or patios built within 6' of "Z" lot line corner of house must have a full privacy wall built the entire length of deck. The privacy wall may be an extension of the building using the same finishes as the siding of the home. It should be a minimum of 6' tall.
7. Extension of deck, patio along "Z" lot lines also require extension of privacy wall or adding a privacy wall or fence to protect the privacy of property to the north (see diagram).
8. Fences extending beyond house or deck extension may jog back to property line (see diagram).
9. North home may landscape, build decks and patio following requirements of MLHOA Building Standards. **NOT ALLOWED:** *attachments (decks, railings, planters, etc.) to the north wall of the "Z" lot home.*

The privacy requirements are continued when building occurs next to an undeveloped "Z" lot property.





APPENDIX F - SPECIAL GUIDELINES: CONSTRUCTION AT THE RIDGE ('S' LOTS)

There are special requirements for residential construction at The Ridge home sites. The purpose of these guidelines is to support having a higher quality appearance in this more visible location. Due to this "perched" location and surrounding roads, it is required all elevations of a home reflect higher standards. To achieve this, the following additional guidelines are added to the existing MLHOA Building Standards.

[NOTE: The four (4) elevations must have equally appealing architectural appearances. There should also be more architectural detailing to improve aesthetics. Use of architectural design and enhancements to break up large exterior walls is required.]

1. **Building Setbacks:** Proposed structures for "S" lots (The Ridge) units are located fifteen feet (15') back from the front line of lot; fifteen feet (15') back from the back of line of lot; and ten feet (10') back from the lot's side lines.
2. **Driveways and Off-Street Parking:** Driveway widths are limited to fifteen feet (15') at intersection with the street. The driveway can gradually widen as it approaches a structure.
3. **Roofs:** All roof dimensions should have a minimum overhang of 24". Exception: secondary roof areas (dormers), or roof areas already under a 24" overhang.
4. **Exterior Materials:** Exterior siding material must have a natural wood appearance with a semi-transparent stain look. The use of cement composite or wood composite siding is allowed when finished with the semi-transparent stain look. Solid stain may be used on trim. Rock work as an accent is encouraged but should not exceed 49% coverage of exterior walls. Accents should wrap outside wall corners, fully returning to the inside corners. Brick and stucco may have limited use as an accent. Logs are not allowed.
5. **Lighting:** Exterior light fixtures are limited to a maximum of 60 watts per lamp. Meadow Lake requires the use of a curbside light on a post (usually by the driveway). "S" lots can have their choice of light fixtures to match their exterior decor. ARB has final approval of all exterior light fixtures.
6. **Landscape Standards:** The Ridge home sites will require formal landscaping on all front yard and side yard areas. Only portions of back yard hillsides may be in "natural" state.



Meadow Lake Homeowners' Association

APPENDIX G - SPECIAL GUIDELINES: CONSTRUCTION AT MEADOW LAKE NORTH

The landscaping in the front of each home between the home and the adjoining street in Meadow Lake North must be predominantly grass, be irrigated by automatic sprinkler system and be seeded or sodded not later than upon completion of the residence or occupancy, whichever first occurs. In addition, the side and rear areas of the “D” lots must be predominantly grass. (The Meadow Lake North Homeowners Association shall determine the meaning of ‘predominantly’.) These grass areas will be fertilized, weeded, mowed and maintained by a third-party landscape company or service hired by the Meadow Lake North Homeowners Association. Payment for said landscape services shall be shared equally amongst owners; for example, if 10 homes have been built, a single owner will pay 10% of the landscape costs.



Meadow Lake Homeowners' Association

APPENDIX H - ARB CONSTRUCTION MILESTONES

Homeowner: _____

Address: _____

The following dates are milestones for the progress of your construction project. A member of the ARB will contact the homeowner or project manager to schedule onsite meetings according to the milestone dates outlined below. These informal meetings are an opportunity to ask any questions or address any concerns. Be sure to check with the MLHOA Manager regarding any issues prior to the dates noted. Changes to the initial approved plan must be submitted to the MLHOA Manager and may or may not impact these dates.

MILESTONE	DUE DATE	COMPLETED
Design Presentation to ARB		
Onsite Meeting with ARB		
Approval from ARB to begin construction		
Start Date		
One Month Check-In Review progress, address any concerns, ask questions		
Three Month Check-In Review progress, address any concerns, ask questions		
Six-Month Check-In Discuss concrete reveal, how the builder will achieve 8" at all elevations		
Nine-Month Check-In Address any outstanding issues with concrete reveal. Review requirements for ARB approval prior to move-in. ARB member to provide the Construction Completion Checklist to owner and/or builder and address questions.		
Exterior Construction Completion Inspection <i>This must be completed prior to moving into the home</i>		
Landscaping Completion Inspection		
Final Approvals by ARB		

Homeowner is responsible for full project compliance and communication with the project contractor(s). Refund of Completion Compliance Deposit will be determined following the Exterior Construction Completion and Landscaping Completion Inspections.



Meadow Lake Homeowners' Association

APPENDIX I - MEADOW LAKE UTILITIES INFORMATION

Meadow Lake County Water & Sewer District

Alpine Pacific Utilities
PO Box 1193
Kalispell, MT 59903

Important: Contact the District for policies and hook-up fees

<http://www.meadowlakemontana.com/waterDistrict.cfm>

406-885-0776

Emergencies: 406-261-4810

Flathead Electric

Electrical Connection:
2510 US HWY 2 East
Kalispell, MT 59901

<https://www.flatheadelectric.com>

406-751-4483

Evergreen Disposal

Garbage Collection:
55 West Valley Drive
Kalispell, MT 59901

<https://www.evergreengarbage.com>

406-257-1739

Northwestern Energy

Natural Gas Connection:
890 N. Meridian Rd
Kalispell, MT 59904

<https://www3.northwesternenergy.com/home>

800-608-8340

406-751-2210

Spectrum Cable

TV, Phone, Internet Provider:
2292 US 93
Suite 102
Kalispell, MT 59901

<https://www.spectrum.net>

888-406-7063

Centurylink

Phone, Internet Provider:
2292 US 93
Suite 102
Kalispell, MT 59901

<https://www.getcenturylink.com/customer-service>

855-900-9499

UDIG

Utility Line Location:

<https://www.montana811.org/>

800-551-8344

406-755-8344

APPENDIX I - MEADOW LAKE UTILITIES INFORMATION

Notice to Meadow Lake County Water & Sewer District Customers

Effective July 1, 2026, Alpine Pacific Utilities (APU), under the direction of Marc Liechti, General Manager, has assumed full operational management of the Meadow Lake Water & Sewer District.

To ensure uninterrupted service, all customer communications and requests should now be directed to Alpine Pacific Utilities. APU has been providing operational support to the district for the past year and a half, and customers can expect a seamless transition. With this transition, all services and support will be conducted from outside the subdivision with no payment receptacles onsite.

Billing and Account Questions

For billing inquiries, account information, payments, or other customer service matters, please contact:

Alpine Pacific Utilities Accounting
PO Box 1193
Kalispell, MT 59903
Email: accounting@aputilities.com
Phone: (406) 885-0776

Water Emergencies

For water outages, low water pressure, leaks, or other water system emergencies, please contact:

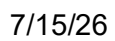
Emergency Operations:
email: marc@aputilities.com
phone: (406) 261-4810

We appreciate your patience and cooperation during this transition and look forward to continuing to provide reliable, professional service to the customers of the Meadow Lake County Water & Sewer District.

Marc Liechti
General Manager
Meadow Lake County Water & Sewer District
Alpine Pacific Utilities



APPENDIX J - MEADOW LAKE COMMUNITY MAP





Meadow Lake Homeowners' Association

APPENDIX K - ARB CONSTRUCTION COMPLETION CHECKLIST

This checklist must be completed onsite with the ARB and all items must be approved prior to move-in.

Lot #: _____ Address: _____ Review Date: _____

Owner: _____

Builder: _____

1. Construction review of approved plans

Area	Approved/Comments
Roof Including fascia, soffits, materials, chimney, flashing	
Gutters & Downspouts	
Exterior Materials Siding, metal cladding, stone accents	
Foundation – concrete reveal For any foundation exposure greater than 8", determine how this will be resolved	
Lighting Including downlights, decorative pendants, sconces	
Curbside Light Post Minimum 60" high, next to driveway, at property line, near road.	
Doors	
Windows	
Fence/Dog Run (if applicable)	
Storage Tank (if applicable)	
Mechanical Equipment	
Garage & Garage Doors	
Porch (if applicable)	
Deck & Railing – front	



Meadow Lake Homeowners' Association

APPENDIX K - ARB CONSTRUCTION COMPLETION CHECKLIST

Deck & Railing – back	
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2. Landscaping review of approved plans

Area	Approved/Comments
Setbacks	
Driveway	
Address Marker & Lighting Address rock located at front edge of lot next to street or curb. Address number must be lit on a timer during dark hours.	
Grading & Drainage Review any drainage systems: French drain, dry well, gutters, sump pumps, etc.	
Formal Bedding Areas next to structure	
Road Swales As needed	
Borders, Edging & Mulch	
Underground Sprinkler System at Formal Areas	
Lawn (If applicable)	
Shrubs	
Ground Covers	
Trees Deciduous shade, ornamental, evergreen trees	
Native Area Landscape Separated from formal areas with border edging	
Retaining Walls	
Landscape Lighting	
Service yard (if applicable)	
Barbecues, Firepits & Fireplaces	



Meadow Lake Homeowners' Association

APPENDIX K - ARB CONSTRUCTION COMPLETION CHECKLIST

Recreational Structures & Equipment (if applicable)	
Outbuildings (if applicable)	

3. Inspection for Road Damage

4. Inspection for Adjacent Site Damage

5. Items Outstanding for Completion

Reviewed by (2 ARB members):

ARB Member _____ ARB Member _____

MLHOA Manager _____

Date _____



Meadow Lake Homeowners' Association

APPENDIX L - FENCE APPLICATION FORM

Submit this Form with your drawings and material samples to the MLHOA office for approval from the ARB.

This form is to be submitted for proposed fences and dog runs.

Owner name	
Building Address	Lot
Homeowner Information:	Fence Contractor Information:
Name	Name
Address	Address
City/State/Zip	City/State/Zip
Phone	Phone
E-mail	E-mail
Brief description of project and purpose of fence:	
Checklist for Fence Submittal	Submitted
Survey Pins Identified or Survey Completed	
Scaled Site Plan	
Location of proposed fence on Site Plan	
Location of proposed gates, if applicable	
Notes:	
Owner Signature	Submittal Date



Meadow Lake Homeowners' Association

APPENDIX X - NON-COMPLIANCE FINES & PENALTIES

The following is an outline of the fines and penalties for violations of the CC&R's, ARB Regulations, and other Meadow Lake HOA Policies throughout the construction phase.

1. Authority (CC&Rs Article VI, Section 2)

- 1.1. The MLHOA has the authority to set and collect fines and impose other penalties as appropriate for violations of its governing documents. This authority is found in the CC&Rs, Article VI, Section 2 (Enforcement), which states: The Association, the Architectural Review Board or any owner shall have the right to enforce, by a proceeding at law or in equity, all covenants, conditions and restrictions now or hereafter imposed by the provisions of this Declaration. The method of enforcement may include proceedings to enjoin the violation, to recover damages or both. Failure of the Association, Architectural Review Board or by an owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter."

2. Fines

- 2.1. Fines: The MLHOA has set the following fine structure for violations of provisions stated in the subject governing documents.
 - 2.1.1. First Offense: Warning
 - 2.1.2. First repeat of offense: \$100
 - 2.1.3. Second repeat of offense: \$200
 - 2.1.4. Third repeat of offense: \$500
 - 2.1.5. Fourth and subsequent repeat violations of an offense: \$1,000 each
 - 2.1.6. Should the owner move into the home before the Construction Completion Inspection is performed by the ARB, there will be a fine of \$5,000.
- 2.2. Administration: Fines will be administered by the MLHOA and will be assessed with MLHOA fees for residential lots.
 - 2.2.1. Should the owner, or contractor fail to ensure construction on approved projects are completed with all due diligence, fines may be levied per paragraph VI.10. Length of Construction Time. The ARB will direct that the MLHOA General Manager levy a fine of \$1000 for each month or part thereof past the project's scheduled completion date.

3. Collection

- 3.1. Collection of fines and penalties will normally occur through monthly or quarterly assessments levied to the owners or by forfeiture of deposits submitted for construction activities. Failure to pay fines may also result in a lien against the MLHOA member's property. Settlement of non-financial penalties will occur as circumstances dictate and in coordination with applicable parties.



Meadow Lake Homeowners' Association

APPENDIX Z - SUMMARY OF BUILDING STANDARDS AMENDMENTS

This updated Meadow Lake HOA Building Standards document has been created by the MLHOA ARB to provide one complete document for the entire Meadow Lake Community.

This document replaces all previous Building Standards documents for Meadow Lake and Tamarack Heights. These previous documents are no longer valid as of the date of issue of this document.

Summary of Updates as of July 15, 2026:

1. Page vii – Introduction to Building Standards: Added “Tamarack Meadows” to last sentence of second paragraph.
2. Page ix – Updated definition to “Road Protection Compliance Deposit” to be consistent with Appendix ‘D’ Fees & Deposits.
3. Page 1 – I.4. Scope of Standards – Added Tamarack Heights and Tamarack Meadows.
4. Page 7 – II.14. Regulating Construction Activity – Replaced “refer to Appendix C” with “Refer to section VI. Construction Activity Regulations. Appendix C is removed from document.
5. Page 10 -III.2.11 Building Setbacks and zoning information for Tamarack Meadows added.
6. Page 18 – IV.10.2 Fences – Added Tamarack Meadows.
7. Page 20 – IV.12.2 Signage and Street Numbers/Address Markers – Added Tamarack Meadows.
8. Page 36 & 38 Appendix B – Plan Submittal Requirements – 2. Changed wording to “ARB Review Fee” for consistency with Appendix D Fees and Deposits.
9. Page 37 & 39 Appendix B – Plan Submittal Requirements – 9.1 Changed to “Road Impact Fee” and 9.3 “Road Damage Compliance Deposit” for consistency with Appendix D Fees and Deposits.
10. Appendix B – Plan Submittal Requirements & Checklist – Added 10. Construction Activity Regulations for builder to sign.
11. Appendix C – Construction Activity Regulations – removed. This section already exists within Section IV of the Building Standards (pages 40-44)
12. Appendix J – Meadow Lake Community Map added to show R-3 and R-4 zoning in Tamarack Meadows.

Summary of Updates as of April 4, 2026:

1. Consolidated *Meadow Lake Country Club Estates HOA, Inc. Building Standards* and *Tamarack Heights at Meadow Lake HOA, Inc. Community Standards, Design Standards and Construction Regulations* into one document.
2. Eliminated all Community Standards from this new Building Standards document as the community standards are already contained within their own document on the HOA website.
3. Page vii – Introduction to Building Standards: Replaced third paragraph with paragraph from CC&Rs. Updated to the most recent amendment of the MLHOA CC&Rs.
4. Page viii- Added “Precedent” statement.



APPENDIX Z - SUMMARY OF BUILDING STANDARDS AMENDMENTS

5. Page ix - Added Definitions page.
6. Page 1 – Added “No building construction on residential lots in the Meadow Lake Community is permitted without written approval by the ARB. This includes lot preparation.”
7. Page 1 – Remove all references to commercial construction.
8. Page 1 – 1.1 Development Philosophy - Added “...of respective neighborhoods...”
9. Page 1 – 1.4 Scope of Standards – Remove references to Flathead County zoning.
10. Page 3 – II. Review Process 1.1– Added statement about what ARB review process is for.
11. Page 4 – 4. New Construction – Updated requirements for site plan.
12. Page 4 – 4.1.6. – Updated requirements for Exterior Materials and Fixtures board.
13. Page 4 – 5. Major Remodel – Added statement that ARB will determine what project is major or minor remodel.
14. Page 5 – 6. Minor Remodel – 6.2.5 Added fee for Fence Installation Requests.
15. Page 7 -12. ARB Review of Work in Progress (Milestone Visits) – Added language to reflect new ARB Milestone Visits which has been included in the “New Construction Welcome Packet”.
16. Page 7 –14. Completion of Construction and Landscaping – This section was re-written for clarity of construction completion timing and enforcement of non-compliance fines.
17. Page 7 – 14. Regulating Construction Activity: Added 14.5 Access route for construction will be designated by ARB.
18. Page 9– III. SITE DEVELOPMENT STANDARDS 1.1 Remove “Flathead County Zoning & Planning”.
19. Page 9 – III.3. Driveways and Off-Street Parking – Revised requirements for driveways that intersect street in more than one location.
20. Page 10 – III.4.2 Grading and Drainage – Added a statement that a stamped engineered site plan showing grading and drainage is required to be submitted to ARB.
21. Page 10 – III.4.9 - Added language for water runoff management system to include gutters, French drain, dry wells, sump pumps as needed.
22. Page 12 – IV. ARCHITECTURAL STANDARDS - Added photo examples of homes in the neighborhood.
23. Page 13 – 1. Architectural Design Style – Added updated language to reflect modern architectural styles and particularly to set expectations for the style for new neighborhoods.
24. Page 13 – IV. 2.2 Roofs – Standing seam and corten metal have been added to the acceptable materials list.
25. Page 13 – IV.2.4 Roofs – mono slope (shed) has been added as a style of acceptable roofs.
26. Page 14 – IV.2.12– Updated language regarding skylights.
27. Page 14 – IV.3. Exterior Materials – Updated language about siding.
28. Page 15 – IV.4. Colors – Updated color palette information.
29. Page 16 – IV.6. Foundations – Added more clarity to this section, requiring the builder to plan for a minimized exposed concrete foundation. Added photo examples for managing exposed concrete foundations.
30. Page 17 – IV.7. Lighting – Removed “Colored lights will not be allowed for exterior lighting”.
31. Page 17 -IV.7.2 - Provided clearer direction for curbside light post.



APPENDIX Z - SUMMARY OF BUILDING STANDARDS AMENDMENTS

32. Page 17 – IV.7.6 - Provided LED-equivalent information for all exterior lighting.
33. Page 18 – IV.7.12 - Provided clearer direction when the house number is located on the house.
34. Page 18 – IV.7.13 – Curfew on lighting refers to Community Standards.
35. Page 18 – IV.7.14. - Holiday lighting information is removed and refers to the Community Standards.
36. Page 18 – IV.8. Satellite Dishes and Antennae - Added updated language for Underground Internet Service Provider (ISP) wiring. Added that a meeting is required when requesting to install a satellite dish.
37. Page 18 – IV.9. Mechanical Equipment and Utilities Boxes – Included water tanks as an item to be screened. Removed “Storage Tanks” paragraph from standards.
38. Page 18 – IV.10. Fences – Updated language to provide clearer guidance for installing fences. This includes submittal requirements for approval by ARB and associated fee. Photo examples are provided.
39. Page 20 – IV.11. - Dog Runs - Updated language to provide clearer guidance for installing dog runs. This includes submittal requirements for approval by ARB and associated fee.
40. Page 20 – IV.12. Address Markers – Language updated to include The Ridge and to clarify the location of address markers and how they are lit.
41. Page 21 – IV. 14.5 Windows – False shutters and false windows are discouraged.
42. Page 21 – IV.14.16 – Added rolling glass walls.
43. Page 21 – IV.15 Garages – Delete “no more than three garage stalls will be allowed.”
44. Page 21 – IV.15.5 Garages - Included a dimension range for double-bay garage doors.
45. Page 21 – IV.15. Garages – Remove “carriage style” garage doors.
46. Page 21 – Removed “Service Yards”.
47. Page 22 – IV.21. Barbecues, Firepits and Fireplaces – Updated language to clarify open fires and location of barbecues, firepits and fireplaces.
48. Page 22 – IV.23. Recreational Structures & Equipment – Updated language to include more examples of recreational structures and equipment and that all must be submitted to ARB for approval.
49. Page 23 – V.1.2 Landscape Standards Introduction – Irrigation is required in formally landscaped areas.
50. Page 25 – V.5. Retaining Walls – Added clarification for the use of retaining walls to cover exposed concrete foundation greater than 8” high from ground. Added photo examples.
51. Page 25 – V.8. Landscape Maintenance – Information is removed from Building Standards and refers back to the Community Standards.
52. Page 25-26 – V.9. Wildfire Protection – Updated language for clarity.
53. Page 29 – VI.10.3 Length of Construction Time – Clarified timeline for completion of house exterior and landscaping.
54. Page 30 – VI.12. – Construction Activity Regulations – Pets – Updated language that pets are not allowed on construction sites.
55. Page 30 - VI.13 Construction Hours – Provided language for exception to hours during hot summer months for concrete work.
56. Page 30-31 – VI.15. Construction Sign – Provided clarification on requirements of sign.
57. Page 32 – VII.2. Compliance, Fines and Penalties – All information related to fines have been



APPENDIX Z - SUMMARY OF BUILDING STANDARDS AMENDMENTS

consolidated to Appendix X.

58. Page 32 – VII.3. Appeals – Appeals are to be submitted for consideration by the HOA Board of Directors

59. Page 32 – VII.4 – Added Non-Liability clause.

Appendices:

60. Appendix 'A' - Updated "New Construction Application Form" to match "New Construction Welcome Packet".

61. Appendix 'B' – Updated "Plan Submittal Requirements for New Construction and Major Remodels" including a stamped certified site plan prepared by a certified engineer. Updated Plan Submittal Checklist to match list of plan submittal requirements.

62. Appendix 'C' – Updated Construction Activity Regulations per updates in section VI. Construction Activity Regulations.

63. Appendix 'D' - Added "Fees and Deposits" to match "New Construction Welcome Packet". Updated Completion and Compliance deposit to \$15,000. Added Completion and Compliance Deposit of \$5,000 for Fence Submittal.

64. Appendix 'E' – Added diagram for Z lots.

65. Appendix 'F' – Updated language for Meadow Lake North.

66. Appendix 'H' – Added "ARB Construction Milestones" per Section II.12.

67. Appendix 'I' – Updated contact information for Meadow Lake County Water and Sewer District.

68. Removed Appendix 'J' regarding commercial properties.

69. Appendix 'K' – Updated "ARB Construction Completion Checklist".

70. Appendix 'L' – Added new "Fence Submittal Form".

71. Appendix 'X' - Revised to reflect fines related to ARB only. Updated language for fines levied for construction completion beyond 12 months. Added fine for move in prior to ARB Construction Completion Inspection.

UPDATE – 4/28/2026

72. Appendix 'D' – Corrected Tamarack Heights Road Impact Fee to \$1,500 per the HOA Board motion and approval in September, 2024.

73. Appendix 'C' Construction Activity Regulations 10. Length of Construction Time. Revised sentence to match Section IV. Construction Activity Regulations, 10. Length of Construction Time: "The construction start date occurs when lot preparation begins (tree clearing)." This is per the approved Meadow Lake Building Standards, approved by the MLHOA Board April 4, 2026.