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ARCHITECTURAL GUIDELINES
OF CAMBRIDGE ESTATES HOMEOWNERS ASSOCIATION

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PREFACE

Pursuant to the DECLARATION OF RESTRICTIONS OF CAMBRIDGE ESTATES, Section 4.09 Architectural Approval, the following Guidelines have been adopted for the welfare and benefit of the homeowners.

With the development of these Architectural Guidelines, it is the goal of the Cambridge Estates Homeowners Association to encourage creativity in the planning and development process, yet to assure that all development within our subdivision is done in a manner that will compliment the existing homes in the neighborhood and generally enhance the beauty of our community. The Association also seeks to minimize any offensive or negative conditions which may adversely impact upon the property values of other owners in the neighborhood. We ask for your cooperation and assistance in continuing to make Cambridge Estates one of Truckee's most unique and beautiful communities.

These Design Guidelines are subject to periodic revision. Please verify that you have the most current set of Guidelines by contacting the Cambridge Estates Homeowners Association.

Cambridge Estates Homeowners Association
Post Office Box 40
Truckee, California 96160

INTRODUCTION

Objectives. The design review process exists to assist you and your neighbors in creating the best possible environment for enjoying your property while preserving the natural beauty of the area. The design criteria on the following pages seek to encourage harmony between the buildings and their sites and to relate to the existing neighborhood.

Although some owners may be competent in planning and designing their own home, all owners are encouraged to seek professional design assistance while planning and designing their homes, particularly because of the special site conditions at Cambridge Estates. Professionals familiar with the mountain environment can provide the owner with an understanding of the site possibilities and assist the owner in realizing the special qualities desirable for this area. In addition, the professional will be able to present the required submittals in a form which is adequate for review procedures and for permits required by governmental agencies.

Preservation of the natural environment, while achieving a harmonious relationship with neighboring man-made structures, is the foremost objective of the design review process. The form of the structure and the special character of the sites provide opportunities to enhance the setting. Each structure at Cambridge Estates must have a respect for the natural terrain. Building forms should relate to the natural surroundings, but buildings in close proximity to one another must also have compatible design qualities.

The Architectural Control Committee. Members of the Architectural Control Committee are appointed by the Board of Directors of the Cambridge Estates Homeowners Association to provide the service of design review and approvals, within the limitations provided in the Guidelines and in the Declaration of Restrictions. This process is the key to the successful achievement of quality in design and construction at Cambridge Estates.

One of the Committee's primary considerations is to aid you and your architect or designer in maintaining a high quality development. This will serve to protect your investment in Cambridge Estates.

Once you have decided to build, the steps, procedures and requirements outlined herein will be invaluable in assisting you, from planning through completion of your new home.

Stock Plans will be approved on individual merit only. Approval of a stock plan for one site does not imply that the same or similar plan will be approved in another location.

Meetings. The Committee generally meets monthly, unless there is no business to be conducted. The location at which the meetings will be held may be determined by calling the secretary of the Cambridge Estates Homeowners Association at (530) 587-5500.

PLANNING, DESIGN AND CONSTRUCTION GUIDELINES

1. Site Location and Preparation.

A. *Topographic Maps.* A topographic map prepared by a civil engineer or registered land surveyor is essential for good site planning. The degree of slope, the orientation to sun, wind and view, location of trees, boulders and drainage swales are of great significance. The location, height, and activity zones (decks, parking, etc.) of contiguous neighboring houses should be taken into consideration during the planning process.

B. *Site Reconnaissance.* Site planning should begin with data collection. Front setbacks, property lines, side yard and rear yard setbacks should be plotted. Easements for utilities, drainage, pedestrian and other access should be delineated. Water, sewer, electricity, gas, telephone and TV cable lines as well as the edge of street should be located. Significant views and orientation to the sun should be noted for determining their effect in the site planning process.

C. *Ground Conditions Disturbance.* The actual siting of the proposed structures should relate to the natural terrain. Ground disturbance, including grading, should be minimized and only that which is absolutely necessary for the construction of the project will be permitted. Every effort should be made to preserve the natural features of the site.

D. *Soil Erosion.* Every effort should be made to avoid soil erosion. Local and regional ordinances addressing erosion control should be consulted and followed. Additional soil erosion control measures, including the use of straw bales or other restraining measures, may be required of the owner to minimize erosion problems.

E. *Trees.* Trees may not be removed during construction except with the approval of the Committee. All trees which are deemed necessary to be removed to permit the construction of the project should be flagged for the Committee's review. The owner may be required by the Committee to replace each tree removed during the construction process with another young tree deemed by the Committee to be of suitable maturity to assure survival and in a location that is calculated to retain the previous character and appearance of the property.

F. *Design Elements.* Building design should take into account grade changes, locations of trees, boulders, and orientation to sun and views. Privacy and impact on adjacent neighbors should be considered both in site planning and in the architectural elements of the structure. Trees and natural vegetation should be incorporated and utilized to enhance the overall design. Structures should be located on the homesite where it least alters the natural terrain and tree cover. Wherever possible, new structures should be separated from existing ones by vegetation.

G. *Drainage.* Site drainage and spring run-off should be carefully considered in the drainage solution. Natural drainage courses should be preserved and existing vegetation (ground cover, shrubs, etc.) should be left undisturbed on the site except where the structures are located and where construction access is necessary. Care should be taken to avoid damage to, or exposure of, tree roots. Major roots cut in the construction process should be protected by wrapping them with burlap which is kept moist until backfill is required. The construction area and access area should be contained as close

to the structure as is reasonably possible.

H. *Access.* Neighboring properties are not to be used for access to building sites or for storage of materials without the Committee's approval and the affected property owner's written permission.

2. **Revegetation Guidelines**

Revegetation Plan. Final plans must be accompanied by a revegetation plan. Revegetation is required in all areas disturbed by the construction process. Indigenous plants should be utilized in revegetation. The most destructive impact upon the environment is the disturbance of the existing soil and vegetation during construction. In the mountain environment, the wounds of construction heal very slowly. To heedlessly destroy and then not repair the very elements that attracted us to Cambridge Estates is contrary to the interests of all property owners. Please impress this fact upon your architect, contractor and sub-contractors.

Those areas disturbed by construction are not only unsightly but are also susceptible to erosion which further destroys the environment. Indigenous plant materials, when properly utilized, will minimize the negative effects of construction.

California Native Plant Society Guidelines. The policy of the California Native Plant Society should be followed in the development of revegetation plans. For reference and guidance, the Board of Directors of the California Native Plant Society in 1980 adopted the following:

Policy on Revegetation

- A. The introduction of species not normally occurring in an area alters the aesthetic and historical quality of that area, and may change ecological relationships among species.
- B. The continued existence of native species, and especially of those endemic to special areas, may be threatened by the introduction of non-native species, which sometimes prove highly invasive.
- C. Abrupt changes in the vegetation type of an area may be detrimental to the ecological balance of an even wider area.
- D. Therefore the California Native Plant Society adopts the following policy:

Those who do revegetation, especially of public lands and natural areas in nonurban settings, should use only locally native species in an effort to restore original vegetation or to develop species assemblages consistent with surrounding vegetation.

Typical plant materials which are native to Cambridge Estates, as well as expertise about their use, can typically be found in local nurseries.

Except as may otherwise be expressly provided in these Guidelines, the Committee will not regulate the landscaping of an owner's property. No application is required for the installation of lawn,

shrubs, plants, gardens or trees. Any topographical change in the lot consisting of four or more feet, however, shall be subject to regulation and an application shall be submitted to the Committee prior to commencement of any such topographical changes.

3. **Specific Design Elements.**

A. *Homesite Coverage.* Total coverage of the land by buildings, road, parking area or decks will not exceed 30% of the homesite area.

B. *Setbacks.* Front yard setbacks shall be a minimum of thirty feet; the Committee may require a greater front yard setback to make the structure and property more compatible with surrounding properties. For a showing of good cause, the Committee may also permit a front yard setback of less than thirty feet, but in no case less than twenty feet. Side and rear yard setbacks shall be, at a minimum, those required under local law or regulations. Greater setbacks, however, may be required if local site conditions make them more suitable.

C. *Height Restrictions.* The height of any structure shall be, at a maximum, those heights permitted under local law or regulations. Greater restrictions on building height, however, may be required if deemed to be inconsistent with the surrounding neighborhood.

D. *Floor Space.* The minimum floor space of the living area shall be 2000 square feet in any residence constructed in Phase D, and 1600 square feet in residences constructed in Phase C. The minimum floor space for any subsequent phases annexed into the Association shall be determined at the time of such annexation. The "living area" is defined to include all areas with 5'-0" minimum height clearance and does not include carports, garages, basements, porches, decks, or other uninhabited areas.

E. *Single Family Occupancy.* Under the terms of the Declaration of Restrictions, structures are limited to single family occupancy. The design of all residential structures should be consistent with the concept of a single family dwelling. Exterior or interior features which are inconsistent with a single family dwelling will be prohibited. Without limitation, such inconsistent features would include separate and detached residential structures, multiple exterior entry-type doors, and the duplication of service facilities, such as multiple kitchen areas, multiple laundry areas, mechanical rooms, etc. Interior plans will be carefully reviewed to detect areas of a residence which may subsequently be converted into unauthorized duplicate residential facilities; in that event, modifications of the interior plans, or elimination of some interior features, may be required. In marginal cases, the Committee may require the owner, as a condition of approval of plans, to execute and record a specific restrictive deed covenant prohibiting multiple family occupancies.

F. *Excavation and Fill.* Excavation or fill shall be limited to 4'-0" vertical outside of the structure where exposed to view. Areas of cut and fill shall be replanted with native plant material. Retaining walls of acceptable materials are required at vertical cuts. No excavation, filling, or removal of trees and other vegetation shall be done before final working drawings have been approved in writing by the Committee.

G. *Fences and Corrals.* Any fence or corral should promote openness, yet still provide confinement for animals. Solid material fences, including "dog-ear" fences or plank fences, are not to

be used; except that, where the rear of the property backs up to an intensively populated adjacent subdivision and privacy needs require it, the Committee will consider a solid fence. All fences and corrals must be constructed only of wood or stone. Other materials will be considered by the Committee on an individual case basis. Side yard and rear yard fences may incorporate restraining materials, such as wire screen fencing; however, front yard fencing shall not incorporate such materials and shall promote openness.

The maximum height permitted for front yard fences is three feet; the maximum height permitted for side yard and rear yard fences and corrals is six feet. Side yard and rear yard fences may be built near the property lines, or, with the contiguous property owner's consent, on the property line; front yard fences shall be built a minimum of ten feet from the front property line

All fences and corrals shall avoid conflicting with any existing easements and shall otherwise conform with any local ordinance of the Town of Truckee, the County of Nevada, or other governmental entity having jurisdiction.

Any fence or corral shall be built from the same or similar materials as any existing approved fence or corral. No structure, including corrals and barns, designed solely for the habitation of animals shall be constructed or maintained within twenty-five feet of any dwelling erected on an adjacent lot without the written consent of the persons then occupying the adjacent dwelling and the owner(s) of the adjacent dwelling. A perimeter fence which is not intended to confine horses would not be included in the definition of such a structure.

H. *Roofs.* All structures built in Cambridge Estates should have the majority of their roof surfaces pitched at a rise of greater than 4 to 12. In other locations, lesser pitched roofs will be reviewed on their individual merit. Shake and wooden shingle roofs are not permitted. Architectural grade composite shingle is the preferred roofing material to be used. While not preferred, metal roofs are acceptable; provided, however, that only green and brown colored metal roofing materials may be used. Blue metal roofs will not be permitted. All roofing material samples shall be submitted to the Committee for approval as to type and color.

I. *Exterior Components.* Color samples for all vinyl or aluminum exterior doors, windows and screens shall be submitted to the Committee for approval. The color of these items should be such that they do not attract undue attention or distract from the appearance of the residence or the surrounding neighborhood. Roof stacks, vents, flashing and other exposed metal shall be painted a color or possess a finish approved by the Committee which blends in with the surrounding siding or roof material. Foundations, if painted, should be painted a dark color, which must be approved in advance by the Committee; color samples should be submitted.

J. *Exterior Colors.* Colors shall be generally restricted to those found in the immediate vicinity. Colors found in nature will be favored. Samples must be submitted for approval. In order to properly evaluate the color, paint samples should be submitted on the siding or other material which is to be painted.

K. *Antennae.* Outdoor antennae, such as rooftop television antennae and CB or ham radio antennae, are not allowed. Satellite dishes of appropriate size and design may be used; however, the painting of satellite dishes to an appropriate color may be required. To protect against an unwise investment, photographs, brochures, or other depictions of the satellite dish should be submitted to the

Committee for approval prior to purchase and installation.

L. *Screening.* Screening may be required of propane tanks, hot tubs or other structures which may intrude upon a neighbor's privacy or which may be deemed a visual irritant.

M. *Solar Equipment.* Solar panels shall be integrated into the architectural design of the structure. All exposed metal shall possess a finish or shall be painted so as to blend with the surrounding roof materials.

N. *Utility Installations.* All utility sources shall be adequately screened from view with materials compatible with the structure. This includes all piping, wiring and service connection boxes. All utilities shall be installed underground.

O. *Garbage/Trash Facility Locations.* Garbage or trash containers shall be suitably concealed from view by providing storage within or attached to the structure. Separate trash structures located at the parking pad or near the street will not be approved.

P. *Decks.* Underpinning for decks more than three feet above grade shall be designed without cross bracing or with a continuous screen wall to conceal structural supports. Roof snow drop onto decks should be avoided.

Q. *Site Drainage and Trenching.* Structures shall be planned to minimize conflict with natural surface drainage. Insofar as possible, trenches shall be located in such a way that no tree roots will be damaged.

R. *Garages and Driveways.* Garages are required. Driveways or parking areas may be no wider than 12 feet at the street with a 15 foot radius at each corner, without prior approval by the Committee. Where possible, parking areas should be obscured from vision by natural planting.

S. *Materials.* Use of certain types of exterior materials is **not recommended** but may be allowed with appropriate constraints:

1) Poured concrete or concrete blocks - May not be used as a totally exposed wall or facade.

2) Brick, stucco or plaster - Will be allowed when used with other materials to break up the starkness or monotony associated with "cover-all" applications.

3) Plywood siding will be considered on a case by case basis. Plainsawn plywood siding with batts no greater than 16" on center may be approved provided that these materials do not exceed 50% of the exterior siding materials. Grooved plywood siding or pattern plywood siding will not be approved.

T. In the event of a conflict between the Declaration of Restrictions and the requirements of the Architectural Control Committee, the more restrictive standard shall apply.

4. **Administrative Procedures.**

A. *Scope.* All new structures, alterations, additions, color changes, and site improvements are under the jurisdiction of the Architectural Control Committee and shall be submitted to it for approval. This includes exterior hot tubs, patios, decks, steps, retaining walls, parking areas, solar panels, fences, horse corrals, etc.

B. *Submittal of Plans.* The owner shall submit plans to the Committee, together with the appropriate fee, a letter indicating the general intent of the project and listing the owner's address and telephone number, as well as the lot number and street address which has been preassigned to each parcel, as well as any other forms developed for use by the Committee.

C. *Address.* All submittals should be made to the attention of the Chairperson for the Architectural Control Committee at the Cambridge Estates Homeowners Association address: Post Office Box 40, Truckee, California 96160. All Architectural Control Committee correspondence will be directed to the property owner with a copy sent to the architect and/or contractor identified by the owner to receive such copies.

D. *Fees.* A check payable to the Cambridge Estates Homeowners Association shall accompany each submittal. The amount of the fee shall be according to the following schedule:

New Residence Construction	\$1,500.00
Alterations or additions to an existing residential structure, construction of outbuildings, sheds, barns, etc.	\$1,350.00
Site improvements such as fences, signs, painting, excavation, new driveways, other paving, etc.	350.00

The fees, in the instance of new residence construction and alterations and additions, include a refundable deposit of \$1,000.00; the fees, in the case of color changes or site improvements, contain a refundable deposit of \$300.00. The deposit shall be refunded to the owner upon a final inspection of the property by the Committee to assure that it conforms to the approved plans. The deposit shall be retained by the Association in the event that violations of these Guidelines or the approved plans shall occur which are not corrected and are not subsequently brought into conformity with these Guidelines and/or the approved plans. Such a loss of the owner's deposit shall be a cumulative remedy and shall not preclude the Committee or the Association from otherwise enforcing these Guidelines.

In the event that an owner requests to have his plans reviewed on an expedited basis, and the Committee is able to accommodate the owner by reviewing the submittal and meeting within two weeks to consider the submitted plans, an additional fee of \$200.00 will be charged.

E. *Schedule for Plan Review.* If adequate information is submitted prior to the 20th of the month, review can generally be accomplished at the next regular Committee meeting. Lack of required information on the submittal may result in rejection of the proposal and delay the building schedule.

F. *Plan Revisions.* Changes made during construction must be submitted to the Committee and approval must be received prior to making changes. No additional review fees shall be required for voluntary revisions. Action on changes will be expedited to the greatest extent possible by the Committee.

G. *Variances.* Departures from the Architectural Guidelines are discouraged because they create a lack of certainty and predictability in the building process and because all owners improve their properties in reliance upon the enforcement of these Guidelines. However, because exceptional circumstances may require exceptional responses, variances will be considered by the Committee upon receipt of a written request from the owner outlining the specific reasons for the requested variance. A variance granted to one individual shall not be considered as a precedent for other such requests for that owner or for any other owner.

H. *Commencement and Completion of Construction Project.* An owner shall have nine (9) months from the approval of the plans to commence construction; the owner shall have one year from commencement of construction to complete the construction project and to obtain a Certificate of Occupancy. Upon a written showing of extraordinary circumstances submitted to the Committee, a request for an extension may be granted.

I. *Violations.* All violations of these Guidelines, or any building-related provision of the Declaration of Restrictions, or any construction activity, including site preparation, not in accordance with plans approved by the Committee, will be referred to the Board of Directors of the Cambridge Estates Homeowners Association for action if such violations or differences cannot be resolved within the design review process.

In the event that the Committee disapproves plans and specifications, or any other violation of these Guidelines or the Declaration of Restrictions cannot be resolved within the design review process, the owner may appeal the Committee's decision to, or may seek resolution of a violation by appealing to, the Board of Directors of the Cambridge Estates Homeowners Association by filing a petition in writing within 10 days after being notified in writing of the disapproval, or within 10 days after being notified of the Committee's final determination of any violation, stating reasons for the appeal. The Board of Directors shall have the right and authority to review the decision of the Architectural Control Committee. The decision of the Board of Directors of the Cambridge Estates Homeowners Association shall be final and conclusive.

J. *Waiver or Estoppel.* The failure of the Committee or the Board of Directors of the Cambridge Estates Homeowners Association to enforce any of the conditions, restrictions or covenants, or any of the provisions of these Guidelines, shall in no way be deemed a waiver of that enforcement right, nor shall the Association be estopped to enforce such conditions thereafter. Neither the Committee, the Association, nor any member thereof shall be responsible for architectural or other defects of any nature whatsoever in the plans and specifications or in any structure thereafter erected and approval of any submittal by the Committee shall in no way be deemed to be a warranty or representation to the owner as to the quality, feasibility or suitability of any engineering, architectural, design, or construction aspects of the project.

K. *Revisions to Guidelines.* Revisions, changes and addendae to these Guidelines may be adopted, issued, or promulgated from time to time by the Board of Directors of the Association.

5. **Plan Review Process.**

A. *Details of Prints.* The owner shall submit two sets of blueline or blackline prints, showing the name of the owner, date and architect or other designer, and which shall also include the following:

- 1) Plot Plan based upon a topography by a registered land surveyor or civil engineer and drawn to a scale of 1/8" to 1'-0" indicating:
 - a) The lot, unit number and preassigned street address;
 - b) Name, address, license number and signature of the registered land surveyor or civil engineer creating the plan and the date of the drawing;
 - c) Name and address of the owner;
 - d) The location and dimensions of any easements, building setbacks, property lines and contiguous roads;
 - e) The location of all utility lines (sewer, water, electrical, gas and TV);
 - f) Source of survey data and survey reference datum;
 - g) The direction of views;
 - h) Location of rock outcroppings and boulders;
 - i) Site section wherever grade changes are proposed (perpendicular to contour);
 - j) Location and height of proposed retaining walls;
 - k) Location of required parking area with finish grades indicated;
 - l) Location of proposed paved areas with grades and materials indicated;
 - m) Location of decks, walks, walls, attached garbage containers, or the inside location of garbage containers, etc.;
 - n) Location of temporary access to the building site by contractors; and
 - o) Location of temporary power sources (note: the temporary power shall be supplied on a temporary power pole or routed underground to the service panel of the structure after the foundation is laid).
- 2) Structure Plans shall include floor plans, roof plans, section through the structure and all exterior elevations, and shall include the following:

- a) General construction type;
- b) Roof slopes (pitch), and roof material;
- c) Type of doors, windows and their material;
- d) Exterior siding materials;
- e) Exposed foundation materials;
- f) Chimney material;
- g) Deck, railing and stair material;
- h) Floor elevations;

3) Color descriptions, paint chips and samples of all exterior materials, including, without limitation, paint, stain, sealants, siding, metal, windows, chimney, roof, solar panels, etc. Color samples should be applied to exterior materials and submitted to the committee.

B. *Staking of Property Corners and Building Footprint.* Not later than seven (7) days prior to the Committee's scheduled review of the submitted plans, the owner (or the owner's contractor, architect, engineer, or other authorized agent) shall cause the corners of the property to be staked so as to enable members of the Committee to better visualize the property. At the same time, the owner (or the owner's contractor, architect, engineer, or other authorized agent) shall cause the footprint of the structure(s) to be outlined on the ground with stakes and string so as to enable the Committee to better ascertain the manner in which the structure(s) is situated on the lot.

C. *Approval of Plans.* The committee shall notify the owner in writing of the action taken with the plans. Approval of plans shall expire after nine months unless within such period the owner shall have commenced construction of the project as set forth elsewhere herein. Once the plans have been approved by the Committee, no construction alterations or improvements can take place on the lot without the owner obtaining approval of revised plans.

D. *Building Without Approvals.* No building or excavation of any kind is to start prior to receipt by the builder of signed approved plans from the Committee. Approved plans shall expire nine months from the date of approval unless, within that time, construction has begun as evidenced by the completion of all concrete footings.

E. *Final Inspection.* All construction is subject to a final inspection by the Committee in order to insure that all such construction is in conformance with the approved plans.

6. Contractor Constraints

IN THE PREPARATION OF FINAL PLANS AND SPECIFICATIONS FOR YOUR HOME AT

CAMBRIDGE ESTATES, INCLUDE THE FOLLOWING CONSTRAINTS UPON YOUR CONTRACTOR.

A. The property corners are to be kept clearly marked for immediate identification of property boundaries by the contractor or members of the Committee or officers of the Association throughout the course of construction.

B. Under no circumstances is it permissible to cross the parcel line into adjoining lots or homesites for access, storage or any other purpose. Should such an encroachment become an absolute necessity, it must be approved by the Cambridge Estates Homeowners Association Architectural Control Committee and the consent and written approval obtained before-the-fact from the neighboring property owner.

C. All vehicles are required to stay on the paved roadway. Vehicles are not to be driven or parked on any unpaved area except as is absolutely necessary to permit the construction (such as with the pouring of footings by a cement truck, the hoisting of trusses with a crane, etc.) process to occur. Such vehicles shall at all time stay within the boundaries of the parcel under construction and shall be operated only in a manner that minimizes damage to the natural foliage.

D. Debris of all types should be properly contained and promptly disposed of. Under no circumstances is debris of any type to be placed on burn piles, in community collection bins or any other area within Cambridge Estates.

E. Please be sure that your contractor and his crew, subcontractors, material suppliers, and all others associated with the construction of your home are aware of the restrictions on pets at Cambridge Estates. Pets must be on a leash at all times and must be accompanied by their owner. No dogs are to run loose.

F. Immediately upon completion and Final Inspection of your home, all Construction Signs must be removed and a final cleanup accomplished.

G. Noise should be controlled to the greatest extent possible. Construction work may not commence prior to 7:00 a.m. Radios playing at high volume levels are not allowed. If a problem develops with regard to radio volume, radios will be banned from the site during construction.

H. During the time of construction of any building or other improvement, all signs of contractors, subcontractors, material suppliers, lenders, or other construction-related signs, shall be located on a single sign post. Under no circumstances shall signs be affixed to trees. The sign post shall be no greater than five feet in height. The maximum area of all construction signs shall be twelve (12) square feet. The maximum area for any one sign shall be no more than three (3) square feet. All signs must be removed immediately upon completion of construction.

NO CONSTRUCTION SHALL BEGIN ON ANY LOT WITHOUT PRIOR WRITTEN APPROVAL OF THE ARCHITECTURAL REVIEW COMMITTEE. OWNERS ARE RESPONSIBLE FOR THE ACTIONS OF THEIR CONTRACTORS, SUBCONTRACTORS, SUPPLIERS, AND OTHERS INVOLVED WITH THE IMPROVEMENTS TO THE LOT.