

A Guide to Living in the Silver Firs II Homeowners Association



Introduction

Congratulations on your purchase of a home in The Silver Firs Phase II Homeowner's Association. We are sure that you will find your community and association to be a comfortable, safe, and enjoyable atmosphere in which to live.

Silver Firs Phase II is a Homeowner's Association in which common areas are jointly owned and maintained with annual assessments paid by homeowner's. Your annual assessments help pay for common area maintenance and management of the Association common area. Association insurance is provided under a master insurance policy. Each owner is responsible for their own home insurance.

Your Board of Directors governs and makes policies for the Association. If you have an issue you would like brought before the Board of Directors, please put it in writing and either mail or email it to the Management Company or to the Board of Directors. Contact information can be found on the Association website located at www.silverfirs2.org.

Much of the Association correspondence is communicated through email and the Association website. Please be sure to contact us with your current email address so that we may keep you informed as to the latest happenings. If you do not have access to the internet, you can contact the Association management company for a copy of the monthly Board meeting minutes to be sent to your home.

With that in mind, we hope that you enjoy your new community and congratulations on the purchase of your new home.

Questions?

If you don't find the answers to your questions in this packet or on our website (www.silverfirs2.org), please contact our management company directly at:

PORT GARDNER MANAGEMENT
TOM GISH, JR.
PO BOX 927
EVERETT, WA 98206
PHONE: 425-339-1160
FAX: 425-303-0257
TGISH@PORTGARDNERMGMT.COM

Annual Assessment Information

What are annual assessments?

Assessments are a portion of the annual budget for the Association, assessed equally against each lot. Assessments pay for common area landscaping, irrigation water, streetlights, insurance and administrative expenses.

In order to protect the Association's right to collect assessments from its members, we are required by law to provide you with the following information:

"Notice is hereby given that nonpayment of the assessments due to the association may result in foreclosure of the association lien and, in that case, the homestead protection under Chapter 6.13 of the Revised Code of Washington shall not apply".

How are the Annual Assessments determined?

Each year, the homeowner's approve an annual budget. The budget is divided by the total number of lots in figuring the assessment for your lot.
How much are in my assessments?

The annual assessments may change yearly, so check out the association website for the current assessment amount. http://www.silverfirs2.org/about_us_dues.htm. Assessments are due by January 31st of each year.

Who do I call if I have questions about my account?

Please call the Association manager, as shown on the Contact Us page of our website. The manager will be pleased to answer any questions you may have about your assessment, or the status of any payments.

Our Purpose

The Silver Firs Phase II Homeowner's Association (SFHOA) is a *mandatory* membership organization primarily dedicated to protecting the desirability of members' property and the natural beauty of the common areas.

Using This Guide

This guide is a summary of the Governing Documents and Board Resolutions that affect day-to day life in the Planned Residential Community of Silver Firs Phase II. It does not replace the Articles of Incorporation, Restrictive Covenants, or Bylaws (collectively known as the Governing Documents). Rather, it provides an overview of our legal documents.

Parks and Recreations Facilities

All members have access to acres and acres of common area owned and maintained by the SFHOA. Maps are available on the Association website. Common areas include the soccer field, tennis court, multiple basketball courts, tot lots and many trails.

Covenant Enforcement

The Covenants are specifically designed to maintain the desirability of all members' property. To that end, the SFHOA member volunteers and management group work to educate residents relative to the provisions of the Covenants and Bylaws minimizing the need for enforcement. A summary of the rules can be found later in this guide, whereas a full listing is available on the website or you can obtain a hard copy by contacting the Association management company. As an owner, it is your responsibility to ensure that the Covenants and Bylaws of the SFHOA are complied with whether you are a resident owner or an off-site owner.

Community Involvement

SFHOA depends on member participation to keep assessments at a minimum. Please participate by reading and providing feedback to our mail, email and website notifications, attending monthly Board of Directors meetings, committee meetings and communicating with us by mail, email or phone. Every member is strongly encouraged to attend the Annual General Membership Meeting, or at a minimum, to participate by returning the proxy material as requested. Members are also encouraged to serve on the various standing committees, short-term task forces and on the Board of Directors.

Please contact either the Association Management Company or Board member today. Current contact information is available on the association website.

Architectural Control Procedures

As a homeowner, you are bound by the Articles of Incorporation, Restrictive Covenants, and Bylaws (collectively known as the Governing Documents). The Architectural Control Committee (Article VI Section I) oversees this area. Improvements must have committee approval prior to the start of construction (fence, out buildings, gazebo, additional flatwork, major landscaping, painting etc.)

The purpose of the committee is to protect the property value of the Lots and to prevent unsightly conditions on the Properties (Article VI Section 3).

Any requests to make improvements shall be made in writing to:

Silver Firs Phase II Homeowner's Association c/o
PORT GARDNER MANAGEMENT
TOM GISH, JR.
PO BOX 927
EVERETT, WA 98206
PHONE: 425-339-1160

FAX: 425-303-0257
TGISH@PORTGARDNERMGMT.COM

Frequently Asked Questions

How big is Silver Firs II?

Silver Firs Phase II consists of the neighborhoods of Canterbury, Canterbury Heights, Hillcrest, Pembridge, Scarborough, Sherwood, The Cottages, Thornbury, and Vintage. There are 880 homes throughout these neighborhoods, and includes 86 acres of common area, grassy buffers, ornamental plants, trees, trails, fields and play areas.

Where do my association assessments (dues) go?

Your association dues cover items such as (but not limited to):

- Maintenance and repair of miles of privacy and ornamental fencing
- Lawn and Landscape Maintenance
 - 750K square feet to mow and maintain (86 acres)
- Entrance Signs and Lighting
- Maintenance of 2 tennis courts, 4 sport courts, 1 soccer field, and multiple playgrounds
- Maintenance of 110 mail stations
- Miscellaneous signs
- Hazardous tree removal
- Rules Enforcement issues
- Common area liability insurance
- Community Management Services (Port Gardner Management)
- Association Website

How long will my common area maintenance request take?

Some projects require the board to go through a bid process, which can take up to at least 3 months in some cases. In other cases, funds may not be available in the current year to have a contractor perform the work. An alternate option is to have volunteers complete the work, however homeowner involvement in these types of projects is extremely low.

I want to help out. How can I become an active member of the community?

You are always invited to any of the board or committee meetings. Board meetings are held on the fourth Monday of every month. Check the calendar of events for the next board or committee meeting that you would like to attend. You may also Port Gardner Management and they will put you in touch with the appropriate committee member. There are many ways that you can become an active participant in the Silver Firs II community. Please contact Tom Gish, Jr. at 425-339-1160, tgish@portgardnermgmt.com for more information.

I want to paint my house; do I need permission to do so?

Yes. To keep the homes within the guidelines, all color schemes must be approved by the Architectural Control Committee (ACC). Please go to the ACC section of this website for further information.

I'm thinking about getting a locking mailbox to protect my incoming mail. Is there an approved box?

Yes. The Silver Firs II Home Owner's Association has approved a locking mailbox to help homeowners combat identity theft and stolen mail. The approved box is called [The Pinnacle](#) and is manufactured by Davis Tool. The unit has a List price of \$150 plus S&H (\$15.00), but through a special offer exclusive to SF II homeowners, you can purchase it for \$119 delivered to your door. You will need a special code, which can be obtained by contacting the Communications Director. For more information, go to the "What's New" section of this website. The manufacturer of the mailbox is Davis Tool and their website is www.lockingmailbox.com.

How do I report a maintenance issue (sign, fence, debris or drainage problem in common area, street light out & dangerous tree, being most common)?

To report any maintenance issue, please contact Tom Gish, Jr. at Port Gardner Management.

How do I get the Association's help with a Rules or Covenant Enforcement issue please?

You may check the Rules and Covenants section of this website for the complete list, or contact Tom Gish, Jr. at Port Gardner Management.

How do I get on the Association's email distribution list?

Contact Tom Gish, Jr. at Port Gardner Management at 425-339-1160 or email him at tgish@portgardnermgmt.com.

What if I don't have email? How do I keep up on what's going on?

You are always welcome to join us at any of the board or committee meetings. You can also visit our website by using the computers available at any local library. Once on the website you can check the calendar on the home page for more information.

How do I reserve the Soccer Field?

Soccer Field reservations can be made with the on line form available on our website.

I can't open the meeting minutes or report files on your website, the link doesn't work.

The most likely reason is that you do not have the latest Adobe Acrobat Reader program installed on your computer. All reports and meeting minutes are created in Adobe .pdf format. You can get the free Reader program direct from [Adobe](#). Just click on the Adobe icon on the left column of the report page on our website.

Excerpts from the Silver Firs II HOA Neighborhood Rules & Guidelines, & additional rules adopted in recent years.

Basketball Hoop Restrictions

Permanent basketball hoops and courts may be located and used only in owners' back or side yards, subject to ACC approval, and should not be visible from the street or create an unsightly nuisance for neighbors. Portable basketball hoops may be used in front yards only on owners' driveways, subject to restrictions described below. The presence of a sloping driveway does not waive or limit this restriction. To prevent unsightly conditions, portable basketball hoops should be stored out of sight from the street when not currently in use. If moving the hoop for storage between uses is impractical, then it may be left in place, but only as described below. Hoops must not be used on or block common areas, sidewalks, or streets. The county will not clean or maintain streets if they are blocked. Problems with street blockage should be reported to Snohomish County Public Works Department at 425-388-6408.

- Portable basketball hoops may be placed in an owner's front yard, but only in an inconspicuous location on the owner's own lot, adjacent to and facing the driveway, and at least six feet back from County sidewalks.
- Visible hoops must be mechanically sound, clean, and well maintained. Owners may not permit visible hoops to become an unsafe or unsightly nuisance, and the Board in its sole judgment may require the removal of such hoops.
- Hoops, players, or balls must not be permitted to damage surrounding landscape, structures, vehicles, or signage in common areas or other owners' property.
- For safety reasons, hoops may not be positioned to encourage playing on a sidewalk, on neighbors' property, or in a street.
- Hoops are permitted in common areas only with prior written permission from the Association. Unauthorized hoops are subject to removal and disposal by the Association, with costs charged to owners.
- Non-portable hoops, like any other exterior change, are subject to advance written approval of the Architectural Control Committee. Hoops erected without prior approval might not be approved by the ACC; homeowners could be required to remove unapproved hoops, and may be subject to fines.

Boats & RVs & Inoperable Vehicles

All boats, boat trailers, travel trailers, motorized and non-motorized campers and other such recreational vehicles shall be stored behind the primary structure or sight screened unless a variance is granted by the Committee. No car, inoperative for reasons of mechanical failure, shall be parked outside of a garage and/or stored on any Lot or in the street right-of-way for more than 72 hours.

Breeding of Animals

No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot except that dogs, cats or other household pets may be kept on any Lot, provided that they are not kept, bred or maintained for any commercial purpose

Common Area Damage

Damage to any common area property due to negligence of an owner, tenant, their agents or guests shall be repaired by the association. The cost of such repairs will be assessed to the owner.

Community Resources

A comprehensive list is available on the official website located at www.silverfirs2.org

Decks, Porches, Patios and Coverings (requires ACC approval)

Decks must be constructed of weather-resistant wood or ACC approved equal, and architecturally consistent with similar structures in the surrounding area. Staining or color painting will be considered. Porches and patios shall be constructed of materials compatible with the existing structure. Patio roofs must be consistent with the roofline, material color, texture, and style of the existing structure. Homeowners must contact Snohomish County Planning and Development to ensure proper building codes.

Driveway, Patio, and Walkway Maintenance (requires ACC approval)

All driveways and parking bays shall be constructed of concrete or asphalt paving. Driveway, patio, and walkways must be well maintained. This includes, but is not limited to, keeping clean from debris, weeds, and moss growth.

Dumping

Homeowners shall not dump or store on any property directly in view from the street and neighboring properties the following, but not limited to: garbage, refuse, lawn cuttings, debris, lawn mowers, mechanical equipment, tools, and toys. Dumping of any garbage or rubbish in any common area will not be permitted. No Lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other waste shall not be kept except in sanitary containers. All incinerators or other equipment for the storage or disposal of such material shall be kept in a clean and sanitary condition

Exterior House Colors (requires ACC approval)

Color changes must be compatible with neighboring homes. Any and all exterior colors and materials **must** be approved by the Architectural Control Committee

Fences & Walls (requires ACC approval)

Fence maintenance includes replacing rotted, defective, loose, and aged posts and boards. The Association is responsible for minor repairs only. The homeowner is responsible for major repairs such as those items listed above. Non-wood Fence All Fences shall be constructed of wood or approved substitute material. No solid fence shall be constructed beyond the front building setback line, or beyond the side building setback lines in connection with corner Lots. All fences and walls must be in harmony with surrounding neighborhood, as to style, material, size, and color. Only ornamental fences shall be allowed in the front yard and corner lot setback. Location and height must comply with Snohomish County Planning and Development rules.

Holiday Lights: (Christmas, Chanukah, etc) May not go on the house before November 15th and must be removed by January 31st. This includes the clips that hold the lights as well. Decorations for other occasions such as Halloween or 4th of July, etc., may be displayed, but must be removed within a week after the occasion has passed.

House Business

No property may be used as a business, which creates excessive noise, odors, or levels of traffic.

House Exterior Maintenance

House exterior maintenance includes keeping roofs, siding, and gutters clean from debris and moss growth. Owner of any Lot in the Properties shall maintain the Lot and the improvements situated thereon in a neat trimmed condition satisfactory to the Board

Mailboxes

The location, color, size, design, lettering and other particulars of mail or paper delivery boxes shall be subject to the approval of the Committee. The standard black mailbox and the black Pinnacle locking mailbox are the only two approved styles.

Native Growth Protection Areas

Native Growth Protection Areas must remain undisturbed in a substantially natural state. The county permits the use of non-motorized trails, exercise pathways and wildlife viewing areas. Please remain on established trails. If any problems with these areas occur, please contact Snohomish County Planning and Development Services at 425-388-3311 and, if possible, contact the property manager.

Noxious or Offensive Activity

No noxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may become an annoyance or nuisance to the neighborhood.

Painted Surface Maintenance (requires ACC approval)

Homeowner's are responsible for the upkeep any painted surface maintenance which includes any surface that has become water stained, peeled, blistered, faded, blotched, or weathered.

Pet Barking

Homeowners shall prevent their dogs from excessive barking.

Pets

The owner of a pet shall be responsible to pay for any damage caused by such pet, as well as any costs incurred by the Association as a result of such pet. Pet owners are required to keep their pets on leashes, in accordance with county leash laws, at all times when outside any fenced area. Pet owners must be mindful of health hazards and properly dispose of animal waste.

Parking

Parking is prohibited on any common area except in designated areas. Parking is also prohibited on lawns except for properly stored and sight screened recreational vehicles, boats, and trailers. The state and county also prohibits vehicles from parking on sidewalks, obstructing the free flow of traffic, parking on the street for certain lengths of time, too close to stop signs, and blocking fire hydrants and pedestrian crosswalks, and within 10 feet of mail stations. Please refer to the state and county for current codes. If homeowners have a problem with illegally parked vehicles, the county sheriff should be contacted. If the owner of the vehicle is known, please provide the property manager with all relevant information so they may keep the association aware of any problem issues.

Planting of Common Areas (requires ACC approval)

Homeowners are permitted to plant portions of the common area abutting the owner's lot with prior approval from the ACC. Please be aware that the owner must maintain such plantings. If the owner fails to do so, the association has the right to maintain such plantings and assess all costs to the owner.

Play Equipment & Hot tubs (requires ACC approval)

These items will be considered based on location, style, and material.

Roofing (requires ACC approval) explained in detail in Policy #61 titled "Alternate Roofing Materials" for acceptable products in each division, which is located on the website www.silverfirs2.org, under "about SF II", under Rules/policies.

Satellite Dishes (requires ACC approval)

Dishes must be 39 inches or less in size. Installation must comply with building codes, screening, unobtrusive placement, camouflage or other reasonable measures to ensure safety and minimize the visual effect as long as it does not impose unreasonable expense or delay or prevent reception of an acceptable quality signal.

Sheds (requires ACC approval)

Sheds will be considered based on materials, style, and color, which must match the house. Location and size must comply with Snohomish County Planning and Development rules.

Signs

Except for subdivision or neighborhood identification signs at entrances stating name of subdivision or neighborhood only, no sign of any kind shall be displayed to the public view on any Lot except one professional sign of not more than one square foot, one sign of not more than five square feet advertising the property for sale or rent, or signs used by a builder to advertise the property during the construction and sales period. Signs are not permitted in common areas. All signs will be removed and discarded. The posting of solicitations on mailbox stations is also not allowed.

Temporary Structure

No structure of a temporary character, trailer, basement, tent, shack, garage, barn or any other out-building shall be used on any Lot at any time as a residence, either temporarily or permanently.

Trash & Recycling Containers

Trash containers shall not be stored in an area directly in view from the street and neighboring properties. Containers are to be returned to acceptable storage promptly after pickup.

Yard Maintenance

Homeowner's are responsible for keeping their yards well maintained. Yard maintenance includes mowing, edging, weeding and watering lawn, weeding and mulching around trees and shrubs, and maintaining landscaping materials like weed fabric and landscape bricks.