

Cloverdale Farm Homeowners Association Neighborhood Handbook

Contents

HISTORY	2
COVENANTS, CONDITIONS AND RESTRICTIONS	2
COMMUNICATIONS	2
WEBSITE.....	3
ANNUAL MEETINGS	3
ANNUAL ASSESSMENTS.....	3
LAKES and SHORELINES	3
DOCKS.....	4
LAKE SAFETY ISSUES	5
BUFFER STRIP	5
PRAIRIES	5
WEED CONTROL.....	6
PRAIRIE BURNING AND RECREATIONAL FIRES.....	6
LAWNS AND GARDENS.....	6
PETS.....	7
TRASH AND RECYCLE	7
RENTING YOUR HOUSE	7
COMMUNITY CONTACTS	8
SOCIAL COMMITTEE	8
WASHINGTON COUNTY FAIRGROUNDS	8
MOSQUITO CONTROL	8
WILDLIFE SIGHTINGS	9
RULES AND REGULATIONS	10
1. Signage	10
2. Lakeshore Buffer Strip	10
3. Sport Courts.....	10
4. Alternative Energy Structures	11
5. Docks.....	11

HISTORY

Cloverdale Farm is located in Baytown Township between Lake Elmo and Stillwater, Minnesota. It covers 256 acres, contains 59 home sites, and includes access to Cloverdale Lake and Lake McDonald.

The property was originally acquired from the United States Government in 1849 and changed hands in 1887, when it was named the Cloverdale Stock Farm. In the years that followed it was best known as a fine stable and training facility for harness horses. In 1897 it was sold to Thomas Irvine and his son, Horace, who were prominently involved in the lumber industry. They continued the harness racing tradition as well as managed the land in crops, dairy and pastures. In 1950 the property was sold to Summit Nurseries and was used for the growing and sale of nursery stock. In 1969 the property was purchased by the Torseth family. Under their ownership, natural areas were set aside for wildlife, the lakes were stocked and carefully managed, and the spirit of "land stewardship" was continued and strengthened. In 1993 Robert Engstrom Companies purchased the farm.

Robert Engstrom created the Cloverdale Farm development with a desire to preserve and enhance the natural beauty of this unique piece of property. To guarantee these goals for the future, the "Declarations of Covenants, Conditions and Restrictions" were adopted, which legally govern every home site in Cloverdale Farm. The Cloverdale Farm Homeowners Association, formed under these Covenants, coordinates the residents' efforts to preserve and protect the natural resources, maintain the consistently high quality and value of homes, encourage a sense of community, and sustain the desirability of living in this unique neighborhood.

COVENANTS, CONDITIONS AND RESTRICTIONS

Called "**The Covenants**," this document is part of a larger set of documents which also includes the Articles of Incorporation of Cloverdale Farm Homeowners Association; the By-Laws of Cloverdale Farm Homeowners Association; and the Valley Branch Watershed District Rules. Together, these documents provide the authority for the formation of the Cloverdale Farm Homeowners Association, the election of the Board of Directors, and the granting of certain powers to the Board of Directors. In addition, the Declaration of Covenants, Conditions and Restrictions sets forth the permissible and prohibited uses of the home sites in Cloverdale Farm. Current versions of all of these documents are available for residents on the Cloverdale Farm website. Please refer to these documents as you consider construction and landscaping projects on your home site. Do not hesitate to contact any member of the Board of Directors if you have any questions.

Lakeshore owners should be aware that specific restrictions governed by the Minnesota Department of Natural Resources (DNR) and the Valley Branch Watershed District apply to any activities within 75 feet of the water. Modifications such as additions or removal of vegetation, placement of structures or pathways, or changes to the shoreline are subject to Valley Branch Watershed District and DNR regulations.

This Handbook is designed to summarize the information in the Covenants, and provide guidance and regulations to maintain and improve the quality of the land and waters as well as the property values within the neighborhood.

As provided in Article 11 Section 5 of the Covenants, the board may adopt rules and regulations to supplement or clarify the Covenants. These rules and regulations may be found in the last section of this document.

COMMUNICATIONS

Association members may receive information by telephone, regular mail, email, and newsletters. A directory of property owners is revised and updated on the Cloverdale Farm

website quarterly. It contains names of family members, addresses, telephone numbers and email addresses. It is not distributed beyond the neighborhood and is treated as a confidential document.

E-mails to the owners will be the primary method of communications between the Board and the residents. If you are new to the neighborhood you will be asked for an email address to be used only for this purpose. If your email address changes, please inform a member of the board to update our list.

WEBSITE

Documentation and general information about our neighborhood are conveniently located on the Cloverdale Farm Homeowner's Association website. The address for the site is www.cloverdalefarm.org. At the landing page you will be prompted to request access. Homeowners, please complete the required information and you will receive an email notification within 24 hours granting access to the site.

ANNUAL MEETINGS

The CFHA fiscal year is from May 1st to April 30th. An annual meeting is held during the month of May, at the Baytown Community Center, located at the corner of 40th Street and McDonald Drive N. Notice of the meeting will be provided by email and regular mail 10 to 30 days prior to the meeting. At this meeting, the Board reviews the events and expenditures of the previous year and proposes projects and a budget for the upcoming year. Board and committee positions may need to be filled, and major capital expenditures may need to be discussed. Members of the Homeowners Association vote to approve the plans for the upcoming year. Each household may cast one vote. The annual dues, as well as one-time capital project assessments, are set at this meeting.

ANNUAL ASSESSMENTS

Annual lot assessments (dues) are set at the annual meeting. Payment is due by the end of May. Assessments are currently at \$750.00 per lot per year. The CFHA budget is approximately \$40,000 per year. It is allocated roughly as follows: 46% Grounds Maintenance (Association-owned gardens, trees, lawns, prairies, sidewalks, tennis courts); 23% Lighting and Utilities; 10% Lakes Maintenance (algae and weed control, aeration); 16% Insurance; 4% Administration and Communication; 1% Social Events.

LAKES and SHORELINES

Two of Cloverdale Farm's most important assets are Cloverdale Lake and Lake McDonald. They provide aesthetic and recreational benefits that add immeasurably to the quality of our lives and the value of our properties. We take their use and care most seriously.

Cloverdale Lake, Lake McDonald, and the large wetland along the southern edge of the development are under the jurisdiction of the Minnesota Department of Natural Resources and the Valley Branch Watershed District. There has been some confusion about which entity is responsible for these rules. One of the regulators we work with to maintain lake quality gave us this guidance. "If your feet are wet, you're under DNR regulations, if they are dry, you are under Watershed District jurisdiction".

To promote and maintain the high standards of water quality and fish populations that we currently enjoy, the following regulations are in effect for Cloverdale Lake and Lake McDonald.

Lake Access

1. There is no public access to Cloverdale Lake or Lake McDonald.

2. Access to Cloverdale Lake and Lake McDonald is restricted to landowners and residents and their guests.

Boat and ATV Regulations

1. Gasoline motors are prohibited on the lakes.
2. All DNR regulations must be followed regarding licenses, boat safety, personal flotation devices and fishing regulations. Complete regulations are available from the DNR (651-296-4506 or on their website).
3. No snowmobiles or ATVs are allowed on either lake during ice cover.

Fishing Regulations

1. Cloverdale Lake and Lake McDonald are very small lakes, which are highly sensitive to fish harvest. Help us support the long-term health of our lakes by promoting Catch-Photo-Release (CPR) practices.
2. To keep fish from the lakes, the following size and daily group restrictions are:
Sunfish: under 8 inches, limit 8 per boat or group
Crappie: under 10 inches, limit 6 per boat or group
Largemouth Bass: under 17 inches, limit 4 per boat or group
Walleye: over 14 and under 18 inches, limit 3 per boat or group
Northern Pike: under 30 inches, limit 2 per boat or group
3. You cannot intentionally fish for any species during its closed season, even for catch-and-release.
4. It is illegal to dump any unused live or dead bait in the lake including minnows, leeches, and worms.
5. One line per angler is allowed in summer. Two lines per angler are allowed in winter.

Fishing Recommendations

1. Avoid live bait rigs (Lindy rigs) since this allows fish to be hooked too deeply. Use jigs instead. Long-shanked #8 hooks make it easier to release sunfish.
2. Avoid the use of treble hooks. Avoid using a net.
3. Play and land the fish quickly, without a prolonged struggle that stresses the fish. Handle the fish gently and keep it in the water as much as possible. Unhook the fish without lifting it from the water if possible.
4. Don't drop the fish in the boat. Fish bruise easily and the damage to their internal organs can be fatal.
5. When lifting fish for a photo, don't hold it by the eye sockets or gills; use both hands to evenly support it.
6. If a hook is deeply embedded, there is a higher survival rate if the line is cut and the fish released with the hook embedded, rather than trying to remove the hook.
7. A fish that can be legally kept should not be released if it is bleeding heavily.
8. Fish can be revived by holding them level in the water and moving them forward slowly to force water through the gills. Don't release a fish until you are sure it can swim away on its own.

DOCKS

Association members who own property on either Cloverdale Lake or Lake McDonald may install a dock for their own use. There are restrictions on the size, placement, and appearance of these docks. Some DNR regulations may also apply. Before installing any structures, clearing live or dead vegetation, or making any landscape changes at or near the shoreline, you must contact a Board member, or a member of the ACC for approval. Refer to the Covenants for more detail.

Maintaining the health of our lakes is in everyone's best interest.

A Cloverdale Farm community access and dock is located between 4745 McDonald Drive N and 4663 McDonald Drive N. Residents and guests accompanied by a resident may use this access between dawn and dusk. Boats may not be stored there. The following rules apply:

- All children under the age of 12 must have adult supervision at all times when using the common access to the lake.
- There is NO SWIMMING or tanning allowed from the community dock.
- Please respect the neighbors, the lake and common access area.
- Remove your garbage from the community dock site.
- Dock privileges will be revoked if rules are not followed.

Neither Cloverdale Lake nor Lake McDonald is a public access lake. However, keep in mind that residents of Cloverdale Farm are not the exclusive landowners on either lake – other developments have properties on each lake. Because of this fact we may not be able to enforce our regulations on lakeshore landowners from other developments or their guests. If you observe, are aware of, or have any questions about unauthorized use of these lakes, please contact the Washington County Sherriff's office at 651-439-9381.

LAKE SAFETY ISSUES

All activities associated with Cloverdale Lake and Lake McDonald are undertaken at your own risk.

During the winter many Association members use the lakes for ice fishing, skiing, skating and snowshoeing. The safety and thickness of the ice cover is not predictable or the same on all parts of the lakes. Conditions can vary due to water depth, currents, the effects of our aerators, and of course, the ever-changing weather. Do not venture out on the ice unless you are sure it is safe.

Both Cloverdale Lake and Lake McDonald have aerators installed and running from approximately January until the spring ice melt. They oxygenate the water to keep our fish populations healthy, and they keep large portions of each lake from freezing. Warning flags and/or signs stating "Thin Ice" are set up on the surrounding ice. Stay at least 100 feet back from these warnings. Be sure your family members understand the dangers associated with our lakes, especially during the winter.

BUFFER STRIP

To maintain lake quality, and the environment consistent with the original plan for our community we have adopted Rule 2 in the Rules and Regulations. This rule is consistent with local regulations and can be updated as these regulations change over time. In short, a homeowner with lake access must maintain a minimum of 25 feet of buffer on the shoreline, and the average buffer width across their lake frontage must be at least 75 feet for Cloverdale Lake and 100 feet for Lake McDonald. Rule 2 defines the management practices that are acceptable within the regulations, and that are designed to maintain and improve lake quality.

PRAIRIES

The developer and original residents of Cloverdale Farm envisioned a neighborhood of beautiful homes surrounded by and connected to one another by acres of restored prairie. Thus, the Covenants stipulate that all properties must be at least 50% covered by natural plantings (i.e., restored and maintained prairies and woodland, not lawn), and property borders may not be delineated by fences or rows of trees.

As residents are completing their prairie installations and becoming more familiar with the procedures for maintaining them, a team of very knowledgeable residents has emerged. Some

homeowners prefer to have a commercial company take care of weeding, mowing, and prescribed burning responsibilities. Others prefer to do this on their own. Weed control is an ongoing and critical process. It is important to keep weed seeds from traveling to other properties. Mowing and burning are maintenance activities that are conducted on an as-needed basis. (See Weed Control and Burning sections below)

WEED CONTROL

As the neighborhood development reaches completion and homeowners have worked hard to establish and maintain their prairies, the issue of weed control is one that affects us all. Invasive and undesirable plants easily spread if they are not controlled before they go to seed. As good neighbors, we each need to take steps to minimize the spread of noxious weeds (however pretty some might be) from our property to others. Three particularly troublesome and aggressive species are Thistle, Spotted Knapweed, and Sweet Clover (yellow or white flowers). See the Weed Brochure on the Cloverdale Farm website. Knapweed and Sweet Clover tend to favor the edges of the prairies along streets and sidewalks, where they can become quite thick and intrusive. Thistle can appear throughout the fields and will grow in lawns as well. These weeds can be controlled as part of a maintenance program carried out by commercial prairie companies (e.g., Prairie Restorations maintains the CFHA-owned prairies), or homeowners can tackle them on their own. Regular mowing and burning are good first steps. Beyond that, herbicides can be used (follow directions carefully and do not apply on windy days), or the weeds can be mechanically eliminated by pulling them out or clipping them off at ground level right before they go to seed. (They are easier to recognize when they are flowering.) Vigilance is the only answer to keeping our prairies as maintenance-free as possible. If you need help or advice concerning weed control, contact a member of the Board.

PRAIRIE BURNING AND RECREATIONAL FIRES

REMEMBER: BURNING PERMITS are required for all fires larger than 3 feet in diameter (recreational or otherwise). Commercial prairie maintenance companies obtain these permits for you if they do the burning. If you conduct your own burns, permits can be obtained from the Bayport Fire Department (651-275-4401) for \$20.00. They require several days lead time as well as a site visit from the fire chief to review your burn plan. Burning restrictions are often imposed by the DNR in the spring due to drought conditions and wildfire danger. A waiver from the DNR must be obtained before prescribed burns can be conducted during these bans, even if you have a permit from the fire department. Burning ban waivers may be applied for during the winter so you can avoid the delay associated with the variance application during the limited time available to burn. If you burn without a permit and/or a waiver, you risk heavy fines, particularly if your fire gets out of control. Prairie burning is serious business and should not be attempted without a team of experienced helpers and multiple water sources. There are many experienced prairie maintenance experts in our neighborhood. Contact the Board or your neighbors for referrals.

Fire pits should be used for recreational fires. Be sure all fires are under control and never left unattended. The Minnesota DNR recommends that fire pits not be located within 100 feet of the lakeshore. The runoff associated with ashes is damaging to water quality, vegetation and wildlife.

LAWNS AND GARDENS

The landscaping and gardening practices of all homeowners in our neighborhoods directly affect the water and wildlife systems of Cloverdale Lake and Lake McDonald. All the wetlands within our boundaries drain into both lakes. Runoff from lawns and gardens (by rainfall or watering) can enter the lakes directly or indirectly through street drainage systems, ponds and wetlands. If this runoff contains toxins or fertilizers, soil, leaves or lawn clippings, it can have adverse effects on the health of our lakes. A portion of our Association dues is used to test water quality and control algae

and invasive plant species growth. We can all help keep these costs down and keep our lakes healthier by observing the following:

- Respect the limitations on lawn size (under 50% of property area not covered by house and driveway).
- Use fertilizers that are phosphorus-free. The second number on the fertilizer bag should be zero (e.g., 20-0-10). Our soils here naturally contain adequate levels of phosphorus and potassium. Phosphorus is the nutrient that contributes most to the growth of algae in lakes.

Baytown Township prohibits snowmobile and ATV use on sidewalks, with the exception of use for snow removal. Because of their loud noise levels and the potential for damage to lawns, gardens and community plantings, Cloverdale Farm discourages the use of these vehicles in our neighborhood.

Currently there are no community guidelines for the use of motorized scooters. Riders should be aware that they are not always easily visible to motorists, that pedestrians have the right-of-way, and that the noise associated with some of these models might become a nuisance to residents. Motorized vehicles are not allowed on the connector path between McDonald Drive Overlook N and 53rd Street Court N.

PETS

The Covenants outline the policies for pets. All pets must be restrained by leash or be under the control of their owners when off their property (this includes cats). When walking your dog, please pick up and properly dispose of any droppings left on sidewalks or other people's property.

TRASH AND RECYCLE

It is the homeowner's responsibility to arrange and pay for pickup of their trash. A number of companies provide this service. Ask a neighbor for a referral or check online.

Recycling is picked up (for free) every-other Monday by Maroney's. Baytown Township will provide a recycling container, if you need one. Call the Town Clerk at 651-430-4992. Maroney's will accept glass bottles (all colors), plastic containers (#1 and #2), and aluminum and steel cans. These items do not need to be sorted into separate bins or bags. Paper items can also be combined (newspaper, magazines, office paper, cardboard) in one container as long as it is in paper bags or tied securely. Large boxes and pieces of cardboard must be flattened and bound with string or tape.

Trash and recycling bins should be kept inside a garage or obscured from street view except the night prior to and the day of pick-up day.

Maroney's also offers yard waste weekly pick-up service during the summer months for homeowners with garbage contracts. They offer 90-gallon carts or will pick up paper yard waste bags. They will not pick up any plastic yard waste bags. Check with them for additional details and pricing.

Hazardous Waste is currently handled at facilities in Woodbury and should not be included with household waste or recycling. When dropping off items you must show your license to prove residency. The Washington County website has information about this facility's location and hours.

RENTING YOUR HOUSE

Please contact a member of the Board if you intend to rent out your home. Rentals of longer

than 30 days will be considered if the guidelines established in the covenants are followed. The Board needs to have contact information for the renter as well as the absent property owner. Renters are expected to abide by the same regulations as property owners and property owners remain responsible for compliance with neighborhood policies. Renters will be included in the Neighborhood Directory and will be invited to participate in neighborhood events.

COMMUNITY CONTACTS

Cloverdale Farm is located in Baytown Township in Washington County. Stillwater (zip code 55082) is used for our mailing address, as Baytown does not have a post office. Washington County offices are located in Stillwater. The License Center located in the Valley Ridge Mall on Highway 36 provides vehicle and boat registrations; drivers, hunting and fishing licenses; and passports, among other services.

The Baytown Community Center is located at the corner of 40th St. N and McDonald Drive N. This is where we vote. Baytown Township Board meetings are also held here the first Monday of each month at 7:30 pm. Baytown Township information can be found at www.baytownmn.org.

SOCIAL COMMITTEE

The Social Committee organizes and supports neighborhood gatherings and assorted special events which may be annual events or happen on an impromptu basis

Annual events may include an off-site social held during the winter months; Cleanup event with a social component held on a Saturday morning in April; and a summer barbecue or picnic. These events are announced by conventional mailings, shown on the website event page, as well as email.

Other events may occur with no special timing. People offer their house, backyard, barbeque grill, or dock as a gathering place and neighbors arrive with their own picnics or contributions. These events generally are planned at the last minute. People are notified by email, telephone calls, or word-of-mouth. Hosts decide what the occasion calls for and what they feel comfortable providing.

Social event support that is available from the Association includes group e-mailings, and two portable outdoor canopies. Contact a Board Member for access to either of these.

The Social Committee often plans and coordinates a number of additional offerings for individuals, children, and/or families.

WASHINGTON COUNTY FAIRGROUNDS

The Fairgrounds are located adjacent to Cloverdale Farm with the main entrance on Stillwater Blvd. Events are scheduled year-round and include horse shows, dog shows, antique and craft fairs and the annual County Fair in August. The schedule of events can be found on their website.

MOSQUITO CONTROL

Because Cloverdale Farm is located within the boundaries of lake and wetland systems, no general pesticide spraying is conducted here. Mosquito populations are sampled and monitored by the State (you may see their trucks parked alongside the road) and biological controls are used when needed. If you see a helicopter circling low over the large wetlands, it is probably dropping pellets that inhibit mosquito growth without harming water quality and other wildlife.

WILDLIFE SIGHTINGS

The habitat diversity within Cloverdale Farm encourages a surprising variety of wildlife species. Many homeowners actively support certain species by providing food and housing sources for them. Most notably these include songbirds (especially bluebirds), pheasants, wood ducks, bats, and butterflies. While it is not yet illegal in Minnesota to set up deer feeding stations, we highly discourage this practice, which contributes to overcrowding and the possible spread of CWD (chronic wasting disease).

Species that have been observed in the neighborhood include: permanent and migrating populations of songbirds, game birds, waterfowl (including loons) wild turkeys, birds of prey (including bald eagles, falcons, hawks, osprey, owls), white-tailed deer, coyotes, red fox, mink, otter, weasels, raccoons, opossums, muskrat, woodchucks, skunks, rabbits, squirrels, chipmunks, gophers, moles and voles, turtles (including snappers - be careful when you help these guys across the road to safety), several varieties of snakes and amphibians (including frogs, toads, and some good-sized salamanders). Our lakes are home to many species of fish. Note: Coyotes have been seen more frequently lately; they can be a threat to cats and small dogs.

Although most of the time it is exciting to sight these animals, some can cause us headaches as we try to share our environment sensibly with them. Conversations with neighbors and/or Board members can help if you need strategies to discourage and set boundaries for certain wildlife species.

Cloverdale Farm Homeowners Association

Supplement to Covenants

RULES AND REGULATIONS

1. Signage

In addition to the general policies outlined in the Covenants for displaying signs, the policy regarding the display of political signs is as follows: For 30 days prior to any local, state or national election, one sign per issue or contest on the ballot is allowed per lot. No sign shall exceed 6 square feet in size. All signs must be removed by two days after closure of the ballot.

2. Lakeshore Buffer Strip

In alignment with Rule 4 Standard 13A of the 2013 Valley Branch Watershed District Rules and Regulations, a minimum 25-foot vegetative buffer strip immediately adjacent and contiguous to Elevation 900.7 NGVD for Cloverdale Lake and Elevation 887.5 NGVWD for McDonald Lake shall be provided. Average buffer widths shall be 75 feet at Cloverdale Lake and 100 feet at McDonald Lake. A mowed access path within the buffer is allowed but must not exceed a width of 6 feet. Access paths shall not be located where concentrated runoff will flow to the lake.

Buffer vegetation shall not be cultivated, cropped, pastured, mowed, fertilized, subject to the placement of mulch or yard waste, or otherwise disturbed, except for periodic cutting or burning that promotes the health of the buffer, actions to address disease or invasive species, mowing for purposes of public safety, temporary disturbance for placement or repair of buried utilities, or other actions to maintain or improve buffer quality. Native, non-invasive vegetation is preferred. No new structure or impervious surface shall be placed within a buffer. Grading within upland buffers must result in slopes of five feet horizontal to one foot vertical or flatter with eight feet horizontal to one foot vertical buffers encouraged. No fill, debris or other material shall be excavated from or placed within a buffer without a variance from the Valley Branch Watershed District.

Since the watershed district has mandated different buffer strip widths over the years that our association has been in existence, we allow for transition into compliance with this regulation. If your property was in compliance with the regulations when any changes were last made to your shoreline you can simply refrain from mowing, cutting or interfering with the shoreline within this buffer area as described above. Over time this will result in a compliant buffer strip.

Any proposed construction or change to the terrain or vegetation within this buffer strip requires approval from the ACC and the Valley Branch Watershed District. Additionally, the proposal must comply with Rule 3 Erosion and Sediment Control Standards as describe on page 30 of the rules adopted in 2013.

3. Sport Courts

Sport courts or other similar hard-surface recreational structures must be approved by the ACC. In alignment with Baytown Township regulations, no hard surface structure of greater than 6,000 square feet is allowed. The ACC may further restrict the size of these structures due to topography, visibility from the street or neighboring properties, the lakes, or for other reasons. No supplemental lighting can be installed on or near the courts. A landscape plan for the area surrounding the structure to minimize visibility and noise must be a part of the proposed plan.

4. Alternative Energy Structures

No alternative energy structures such as wind turbines or solar panels may be erected on the property unless they are fully restricted from view from the street, from neighboring properties and from the lake. Xcel Energy provides options to utilize renewable energy sources at their [website](http://www.xcelenergy.com/company/corporate_responsibility_report/library_of_briefs/renewable_energy_choices).

www.xcelenergy.com/company/corporate_responsibility_report/library_of_briefs/renewable_energy_choices

5. Docks

Article 12, Section 6 of the Covenants defines acceptable dock dimensions. Due to variations in shoreline and use of the dock this section has been clarified to restrict the dock to a maximum length of 36 feet from the shoreline and maximum of 200 square feet in size.