

GUIDELINES  
*for*  
LOCH RAVEN VILLAGE  
COVENANTS



KEEP  
CALM  
AND  
COVENANT  
ON

# GUIDELINES for LOCH RAVEN VILLAGE COVENANTS

## Introduction

**Every home in Loch Raven Village is governed by the Covenants. The Covenants for Loch Raven Village (“Covenants,” a/k/a “Loch Raven Village Restrictions”) govern exterior changes to the homes within Loch Raven Village.** In order to streamline the process for proposed exterior changes, the Associates of Loch Raven Village (ALRV) have adopted these Guidelines to identify how the Covenants are being interpreted by Building Restrictions Committee, (a/k/a Architectural Review Committee) for The Associates of Loch Raven Village, Inc. (BRC/ALRV) and to help explain when a written application for an exterior change is required.

## AUTHORITY

**ALRV has the authority to enforce Loch Raven Village’s Covenants.**

**The Covenants state:** No building shall be erected, placed or altered on any lot on said plat until the building plans, specifications and plat plan showing the location of such building have been approved in writing by a majority of a committee... for conformity and harmony of external design with existing structures in the development...

*For other restrictions and Covenant provisions, you may consult the Covenants that are part of your deed.*

## PROCESS

**ALRV encourages investment in the homes in Loch Raven Village. It is the intent of the BRC/ALRV to try to work with homeowners/applicants to effectuate the changes sought.** At the same time, the proposed change must be in accordance with the conformity and harmony of external design of the structures in the Village. Any homeowner thinking about a change to the exterior is to contact the BRC before any construction begins.

For exterior changes to a home within Loch Raven Village, generally, a homeowner is required to submit an application for such change in writing to The Associates of Loch Raven Village, Inc., Building Restrictions Committee.

**In this booklet you will find answers to the most common exterior update questions and application steps.**

## INDEX

Additions -	2
Awnings -	2
Decks/Porches -	2-3
Gutters/Downspouts -	3
Paint Colors -	3
Sidewalks and Porches -	4
Windows -	4
Roofs -	5
Solar Panels -	5-7
Regulations, Codes and Permits -	8
Questions and Help -	8
How to Apply for Approval -	9

## ADDITIONS

1. **All additions require express written approval from the Building Restrictions Committee of the Associates of Loch Raven Village, Inc.** following written detailed application by the resident/homeowner to the BRC.
2. Under no circumstances shall prior approval for a screened porch or prior approval for a deck constitute approval for an addition.
3. Under no circumstances will any addition be approved for the front of any house or on the side of any house. All additions shall be confined to the rear of the house.
4. The exterior of any rear addition shall conform to the surrounding houses, and therefore may be red brick or white aluminum siding with horizontal placement. All roofs for additions shall conform to the Covenants requirements for roofs.

## AWNINGS

1. **A traditional, solid dark green canvas awning shall not require written approval.** Any other awning colors, styles, or materials require a written application and written approval from the BRC. At all times, every awning/cover is required to conform to the general surroundings.
2. All awnings facing any public street shall be canvas or canvas-like material and solid dark green in color and appearance. Under no circumstances will anything other than solid dark green canvas or canvas-like material be approved for awnings that face a public street.
3. Awnings/coverings facing the alley may be canvas, canvas-like, metal or composite material. Any awnings that face the alley should be solid dark green in color and appearance. Other awning colors, styles or materials require approval. Any metal or composite coverings may only be: (a) solid dark green; (b) black; or (c) white.
4. Winter Covers - Solid dark green ice sheets or winter covers made of vinyl material are preferred, but colorless opaque or transparent vinyl covers are acceptable. Any material other than vinyl requires an application with identification of the material.

## DECKS/PORCHES

1. **All decks/porches require approval.** A drawing of the deck/porch, showing dimensions, position and materials should be submitted with the application. No contract for construction should be signed prior to receiving express written approval from the Building Restrictions Committee of the Associates of Loch Raven Village, Inc. with specifics approved.
2. Under no circumstances will decks be permitted to be built in the front of the house or facing a public street. Decks may be constructed only in the rear area of the house/facing the alley. Any deck to be constructed shall be made of wood, deck composite material or concrete. If a homeowner wants to request any other materi-

al, such material requires specific identification and approval.

3. Decks shall not extend beyond rear sidewall of any end of group home. Decks shall not be wider than the width of any home, less 6”- 18” on each side of the home.
4. Sizes and dimensions are limited, but 8 to 10-foot projections from the rear wall of the house, including steps, are usually acceptable. The actual distance that a deck, including steps, may project from the home may vary due to County requirements. Whatever the precise final dimensions, it must be an open projection (on three sides) and may not have a roof or be enclosed.
5. Lattices under the deck are permitted but not encouraged as it has been found that they promote pest harborages. Decks four feet in height or lower must have rodent wire, gravel or concrete beneath the deck to prevent pest harborages.

### GUTTERS/DOWNSPOUTS

1. Must be in keeping with original design and group harmony.
2. Typical/traditional white metal and copper downspouts are acceptable if they replace in kind and do not require approval. Any other color or material for gutters and downspouts require approval.
3. Typical/traditional white metal and copper downspout ground extensions are acceptable if: (a) the downspout and extension match in color and material; and (b) do not extend more than 55” from the vertical downspout, absent exceptional circumstances.
4. Corrugated black plastic ground extensions are acceptable, but may not extend more than 55” from the vertical downspout, absent exceptional circumstances.

### PAINT COLORS - TRIM , FASCIA , DOORS, SHUTTERS

1. **All entry door trim, window trim and fascia must remain/be white.**
2. **Storm door** (portions that are not glass or screen) **must be solid white or solid black.**
3. **All entry doors are to be a solid color. Solid white or black entry doors are preferred.** If entry door color proposed is other than white or black, a paint chip must be submitted along with an application and requires express written approval from BRC. As it is recognized that many homeowners may strongly prefer to display personal taste with door color, there are several pre-approved colors: Benjamin Moore PM-17: **Classic Burgundy**, Benjamin Moore PM-18: **Heritage Red**, Benjamin Moore PM-10: **Chrome Green**, Benjamin Moore HC-151: **Buckland Blue**. Please note: Benjamin Moore paint colors were used as a universal baseline only - close matches from other paint brands are welcome. This list is not exhaustive, and other colors may be considered for approval.
4. **Shutters must be black. All shutters must be of the louver type/design.**

## SIDEWALKS AND PORCHES

### 1. Porches must replicate the original when replaced.

2. Porch and sidewalk railings shall be wrought iron and painted black only. Wrought iron, black in color railings shall not require approval. Black aluminum railings similar in style, appearance and design to the metal/wrought iron railings may be acceptable but require approval upon application setting forth, at a minimum, identification of the style, appearance, design, color and material.
3. Front and side street sidewalks and walkways must be concrete and finished according to Baltimore County Public Works regulations.
4. Front porches may not be used for general storage, including but not limited to firewood, bikes, refuse, etc.
5. Enclosed porches that face any public street are not allowed. Only awnings will be permitted.
6. Any enclosed porches, including screened porches, facing the alley require express written approval from the BRC. Under no circumstances shall any approval for an enclosed or screened porch serve as approval for an addition.

## WINDOWS

### 1. Double hung windows with the traditional muntins/mullions shall not require approval. All other types, styles or other features require approval.

2. Shall be in keeping with original group and neighborhood design and replicate the original windows of the home.
3. Must include traditional six over six muntins (mullions) in standard windows, or eight over eight for appropriately sized windows.
4. New bay windows where no window currently exists or bay windows that replace standard windows require approval. There is a strong presumption against applications for new bay windows that face a public street. A replacement bay window for an existing bay window opening shall not be subject to that presumption.
5. Bay windows shall have muntins (mullions). Some original windows had four over four muntins. These, as replacements in kind, or new six over six muntins are approved.
6. When replacing windows it is important to retain decorative trim where it exists.

## ROOFS

**All roofs in Loch Raven Village must have black or charcoal colored shingles** (uniformity is key). New “architectural” shingles which mimic asphalt shingle look and coloration will be approved by the BRC.

Any roof being replaced must be done so in a manner that adheres to the professional standards of the roofing industry, including appropriate decking materials and underlayment, nails, flashing where needed and ridge caps. Old roofing shingles **MUST** be removed before new shingles/roof can be installed - no “layering” of new shingles over old. Shingles must come with a minimum 25-year warranty.

Although attic venting is not specified in the Covenants, if you are replacing your roof it is highly recommended that you invest in adequate venting as many warranties on shingles may become invalid without correct venting.

According to the Covenants, many homes in LRV with slate roofs are required to be replaced with slate. However, due to the high cost of slate roofing and the high quality of modern roofing materials, this requirement will be waived by the BRC.

## SOLAR PANEL / COLLECTOR SYSTEM

### Policy

**The Associates of Loch Raven Village, Inc. encourages its residents to have a greater choice among energy options, including the installation of solar panels/collector systems.** At the same time, the installation, location, dimensions and other features of solar panels/collector systems may vary. The Associates of Loch Raven Village, Inc. wishes to provide guidelines and interpretations of the Covenants to reconcile any demand for solar panels/systems by Loch Raven Village homeowners, while still preserving the letter, spirit and intent of the Covenants, particularly conformity and harmony of external design. The Guidelines identified below have been adopted so that any limitations imposed by the Covenants as interpreted do not significantly increase the cost of the solar panels/collector system and/or do not significantly decrease the efficiency of the solar panels/collector system (“Unreasonable Limitation”).

### Guidelines/Interpretations

1. All plans for solar panels/systems shall be submitted in writing to ALRV through its Building Restrictions Committee (BRC) and no installation shall commence without formal, written approval from ALRV/BRC.
2. All homes for which an application for solar panels/systems is submitted shall be in compliance with the Covenants or the homeowner must enter into a written agreement with ALRV regarding a deadline by which the home at issue will be in full compliance with the Covenants.
3. All applications for solar panels/systems shall include the following items or will be deemed incomplete and therefore, denied: (1) the street address of the home; (2) the identity of the party applying for approval; (3) contact information

of the person applying; (4) photographs of the house and including the existing roof in context; (5) photographs/identification of any nearby houses with solar panels/systems; (6) proof of valid local business licenses for all contractors and subcontractors, including license number and proof of insurance/bonding of such contractors and subcontractors; (7) detailed roof plan drawing of proposed installation – must be to scale, and include all dimensions and identification of all equipment; (8) product identification, including technical specifications and color of solar collectors; (9) a copy of any solar easement with adjacent neighbor(s); and (10) other such information that may be required by ALRV and/or its Building Restrictions Committee.

4. Solar panels/systems should be placed in areas that minimize their visibility from the public thoroughfare.

5. Solar panels/systems shall not be located in the front yard under any circumstances.

6. The preferences in priority order for the location and placement of any solar panels/systems is as follows (1) solar panels/systems to be placed on the roof in the rear of homes, (2) the solar panels/system's location and placement matches that of adjacent and nearby houses and leasehold; (3) the solar panels/system to occupy as little of the roof section that faces the street as possible; and (4) in any other manner consistent with the letter, spirit, and intent of the Covenants without causing an Unreasonable Limitation to applicant homeowner. The homeowner shall provide to the reviewing committee proof in writing that a location and/or placement or any other condition poses an Unreasonable Limitation.

7. Solar panels/systems shall not require alterations to significant or character-defining features of the roofs and homes of Loch Raven Village, such as altering existing rooflines or dormers.

8. Solar panels/systems installations should be reversible, avoiding solar roof tiles, glazes and laminates if possible.

9. Solar panels/systems shall be mounted no higher than a few inches above the roof surface.

10. Solar panels/systems must be set at angles consistent with the pitch of the roof: keeping a low profile, and under no circumstances shall extend beyond the existing roofline.

11. Solar panels/systems and any and all equipment shall have non-reflective finishes. If any solar panels/systems are determined to be reflective and/or an annoyance or nuisance to neighbor(s) because of reflected light and/or any other reason that interferes with a neighbor's use and enjoyment of their property in peace, such solar panels/systems shall be removed immediately by the homeowner/resident or person responsible for the maintenance of the home and/or solar panels/systems upon written notice from ALRV.

12. Any mechanical equipment attached to the building fascia shall be painted



the same color as the fascia.

13. All solar panels/systems and equipment and their operation and usage shall otherwise be in compliance with the Covenants, any and all federal and/or state law and regulations, Maryland's statewide building codes as well as any local codes.

14. Approval of plans by ALRV/BRC does NOT constitute – and is not a substitute for – approval by Baltimore County to the extent required. It is up to the resident to contact Baltimore County to obtain information on the appropriate building and zoning code(s), ensure compliance with all codes, and to obtain (a) permit(s) where required before beginning any alterations or construction. If Baltimore County requirements change any plans previously submitted to the BRC, the revised plans must be resubmitted (to the BRC) for approval. Neither ALRV, nor the BRC, are responsible for the cost of permits or fines or any construction or other costs of compliance with the ALRV Building Restrictions or Baltimore County building or zoning requirements. The ALRV and BRC do not offer advice as to whether permits are required. It is up to residents to seek this information from Baltimore County. Further, approval by ALRV/BRC shall not constitute any representation as to the quality, sufficiency, use or other characteristic of any product, materials, vendor, contractor, work, costs, operation and/or efficiency of any solar panels/systems.

15. It is the sole responsibility of the applicant-homeowner to determine whether a neighbor's tree(s), vegetation, structure or other object(s) legally on a neighbor's property may complicate installation and/or hinder the efficiency of the homeowner/applicant's solar panels/systems. Under no circumstances at any time will ALRV or any of its Committees require any homeowners/residents to make changes to their property to permit installation or more efficient operation of solar panels/systems for an applicant-homeowner, unless the condition at issue on such neighboring property is not in compliance with the Covenants. It is not the responsibility of ALRV or its Committees to determine whether surrounding properties will permit easier installation and/or efficient operation of the solar panels/systems.

## REGULATIONS, CODES AND PERMITS

**All changes, construction, system equipment, operation and usage of any home, feature or item shall be in compliance with the Covenants, any and all federal and/or state law and regulations, Maryland's statewide building codes as well as any local codes.**

**Approval of plans by BRC does NOT constitute—and is not a substitute for—approval by Baltimore County to the extent required.** It is up to the resident to contact Baltimore County to obtain information on the appropriate building and zoning code(s), ensure compliance with all codes, and to obtain (a) permit(s) where required before beginning any alterations or construction. If Baltimore County requirements change any plans previously submitted to the BRC, the revised plans must be resubmitted (to the BRC) for approval. Neither ALRV, nor the BRC, are responsible for the cost of permits or fines or any construction or other costs of compliance with the ALRV Building Restrictions or Baltimore County building or zoning requirements.

**The BRC and ALRV do not offer advice as to whether permits are required.**

It is up to residents to seek this information from Baltimore County. Further, approval by BRC for ALRV shall not constitute any representation as to the quality, sufficiency, use or other characteristic of any product, materials, vendor, contractor, work, costs, operation and/or any other feature.

## QUESTIONS AND HELP

**The items listed in this booklet are not an exclusive list of the exterior features governed by the Covenants but are the most common for which people seek some modification or other change.**

If you have any questions about what is governed by the Covenants, the Covenants themselves, these Guidelines or anything else, please contact the Building Restrictions Committee/Architectural Review Committee for The Associates of Loch Raven Village, Inc. Contact information is included in every issue of The Village Crier as well as the Loch Raven Village website:

**LochRavenVillage.com**

Helpful links:

*Committees and Contacts*

*Property Exterior Changes*

*Village Covenants*

## HOW TO APPLY FOR APPROVAL

For exterior changes to a home within Loch Raven Village, applications should be submitted for such change in writing to:

**The Associates of Loch Raven Village, Inc.**  
**Building Restrictions Committee**  
**P.O. Box 9721**  
**Towson, MD 21284**

### **An application shall contain, at a minimum:**

- (1) the street address of the home at issue;
- (2) the identity of the party applying for approval;
- (3) contact information of the person applying;
- (4) photographs of the house as it exists prior to the change;
- (5) detailed description and/or drawing or depiction of the proposed change; and
- (6) if the person applying is not the homeowner, evidence/confirmation that the applicant has authority to submit the application on the owner's behalf.

*Note: Applications may be sent by e-mail to the BRC, but there must be an e-mail in response from the BRC acknowledging acceptance/receipt of the application by e-mail. No application will be considered received in the absence of such acknowledgment.*

It is the intent of BRC for ALRV to provide a response within 10 days of actual receipt of the initial application. BRC for ALRV will provide a response to the application no later than 30 days following actual receipt, whether approval, denial or a contingent denial if supplementation is required.

Note: The County may have additional requirements, including permits, which should be checked prior to the commencement of construction. **Approval under the Covenants is not approval by the County.**

**Associates of Loch Raven Village, Inc.**  
**Building Restrictions Committee**  
**P.O. Box 9721**  
**Towson, MD 21284**

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