

ARCHITECTURAL CONTROL COMMITTEE (ACC)

For the

Boardwalk Property Owners' Association

REQUIREMENTS

FOR

BUILDING A NEW HOME

OR

CHANGING THE EXTERIOR OF AN EXISTING HOME

AT

RIVER OAKS

SPRING 2007

ARCHITECTURAL CONTROL COMMITTEE
FOR THE
BOARDWALK PROPERTY OWNERS' ASSOCIATION

Rules, Regulations, Ordinances & Covenants

Prospective property owners are responsible for obtaining from the Developer a copy of all Covenants, Restrictions, Amendments, lake use fees, Property Owners' Association dues, and boat dock / ramp construction, etc. Read these carefully.

RV's can be parked at any residence for short periods only with written permission of Developer or his / her agent.

Mobile homes are not permitted on any lot.

ACC members will excuse themselves from sessions considering house plans of close friends or relatives.

The prospective homeowner must understand that house plans accompanied with detailed building specs are likely to result in a well-built house. Detailed specs are the basis of a good building contract. Verbal descriptions (if witnessed by third parties) or partial building specs also form the basis of a building contract but not a good one. In this situation the contractor can use his own specs and dimensions (maybe good, maybe not) and the owner will have no recourse against the contractor for what he / she receives. Prospective homeowners are strongly advised to spend 3 or more months working on detailed specs before signing a contract. Prospective homeowners are specifically advised that room dimensions shown on drawings often do not account for wall thicknesses. This will result in smaller rooms than might be advertised. If the homeowner has not checked the math for calculating room sizes, he / she will have no recourse against the builder. The ACC can help in the areas discussed here. It can show good examples of detailed specs.

All rules, regulations, ordinances, and covenants at River Oaks have been thoughtfully proposed with you and your enjoyment in mind. These have not been instituted to restrict your plans. Instead, they are guidelines to prevent disastrous consequences that can occur because of your possible lack of information about natural conditions unique to the area. The cost resulting from the enclosed ACC requirements will be borne entirely by the property owner.

In extreme circumstances, these rules and regulations may be appealed to the Architectural Control Committee. Further appeals may also be directed to the Developer of the River Oaks Community.

In summation, the ACC purpose is to promote quality home construction, neighborly friendship, and a pleasant atmosphere for the River Oaks property owners.

There will be an ACC fee in the amount of \$300.00 payable with each set of plans submitted for approval.

**ARCHITECTURAL CONTROL COMMITTEE (ACC)
REQUIREMENTS FOR BUILDING A NEW HOME
OR CHANGING THE EXTERIOR OF AN EXISTING HOME
RIVER OAKS COMMUNITY**

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**ARCHITECTURAL CONTROL COMMITTEE (ACC)
REQUIREMENTS FOR BUILDING A NEW HOME
OR CHANGING THE EXTERIOR OF AN EXISTING HOME**

RIVER OAKS COMMUNITY

These requirements shall apply to all new homes to be constructed within the limits of the RIVER OAKS COMMUNITY. Also, they shall apply to future additions or modifications of existing homes.

I. HOMEOWNER AND ACC INSPECTION RESPONSIBILITY

The ACC will inspect new home construction from time to time as indicated in Section XI. The purpose of such inspection is to verify that all ACC requirements are being implemented. The homeowner is cautioned not to rely on ACC inspections to assure a quality job from his contractor. THE ACC ASSUMES ABSOLUTELY NO RESPONSIBILITY IN ASSURING THAT THE HOMEOWNER OBTAINS A QUALITY JOB FROM HIS CONTRACTOR. This must be done by careful selection of contractor, by including detailed specifications in the building contract, and by frequent inspection of the construction as it proceeds (do not expect quality construction if these suggestions are ignored).

II. ITEMS TO BE SUBMITTED TO THE ACC BY THE PROPERTY OWNER

All of the following signed documents and conditions are required before the ACC will review the plans and approve or disapprove the house to be constructed:

1. ELEVATION AND FLOOR PLAN

Complete floor plans are required. Elevation views of the front, both sides, and rear of the house are required. On all four of these elevation drawings, indicate the finish grade line and existing grade and give dimensions for both on all corners of the house. All roof slopes shall be specified on the plans and shall be a minimum of 5 to 12 inches. Square footage for heated and non-heated areas of the home must be listed on these plans. **Attention:** The ACC determines square feet of heated space using dimensions to the inside of exterior and interior walls in computing areas of rooms. (For basic specifications of exterior views, see Section V.)

2. PLOT PLAN

- a) Submit a Geotechnical Investigation for Foundation Report, done by Tare Inc. The survey should indicate the depth of rock in the area of the proposed footings to tell if blasting will be required to maintain the intended finished grade.
- b) A plot plan is required showing the exterior perimeter (both building line and roof overhang line) of the home in relation to lot lines with dimensions from the property line to the roof overhang line on all sides. Show the relationship of adjacent houses. Refer to the setback requirements in Section III. Set-back lines from the Lake must be measured from the property survey line at the Lake by TARE, Inc. Specify on plot plan dimensions of lot, street names, lake, and golf course lines. Show roof ridges and valleys on the plot plan.
- c) Sidewalks, where needed, must be shown in detail on the plans.
- d) All items which are planned to be added to the lot or roadside berm, such as walls, drives, sidewalks, driveway and sidewalk lights, security lights, etc., shall be shown on the plot plan.
- e) Show locations of utility meter boxes on house. Also show electric, sewer, gas, water, telephone, and cable lines on the plot plan.
- f) Show drainage system plan on plot plan
- g) Show tree plan on the plot plan.

3. TREE PLAN AND LANDSCAPING PLAN
(See Section VI).

4. DRAFTING AND REVISIONS

For all plans (floor, elevation, plot, tree and landscaping listed above), a title block is required in the lower right corner of each of these plans indicating owner's name, contractor, subdivision, architect, date drawn and sheet _____ of _____. Five (5) copies of the plans shall be submitted as original, unmarked blueprints drawn to scale. Post approval changes or additions shall be made to the original drawing (with the revision date noted on all plans revised) and a new, unmarked blueprint submitted to the ACC for their consideration, with an attachment stating exactly what changes were made. ACC APPROVAL OF ANY CHANGE IN EXTERIOR DIMENSIONS OR APPEARANCE IS REQUIRED BEFORE OWNER/CONTRACTOR MAY PROCEED WITH THE REVISED WORK. The ACC will make every effort to respond to any requested revisions as soon as possible.

5. MATERIAL SAMPLES

Samples of roofing and exterior surface materials together with exterior paint colors for trim, windows, and exterior doors (if not covered in detail on plan), must be submitted for color approval.

6. COPY OF BUILDER'S RISK INSURANCE POLICY

This is to assure the ACC that the home will be completed in case of fire, storm, etc.

7. CONTRACTOR'S LICENSE

Copy of prime Contractor's State of Tennessee current license except as specified in Section X. Only contractors with certified and active licenses will be permitted to build in the Development.

8. GENERAL LIABILITY INSURANCE

Copy of Contractor's Binder. A minimum coverage of \$100,000 is required. If blasting is required, contractor must show, before any blasting takes place, that he has additional liability insurance to cover possible damage to neighboring structures.

9. FINANCIAL CAPABILITY

Copy of one of the following items (only one) to assure the committee that the owner has the financial resources to complete the home.

a. Completion Bond

b. Signed copy of a home loan commitment from a recognized lending institution.

c. Other proof.

10. ARCHITECTURAL CONTROL COMMITTEE REQUIREMENTS FOR BUILDING A NEW HOME OR CHANGING THE EXTERIOR OF AN EXISTING HOME IN RIVER OAKS

Submit these ACC requirements, documents, and materials, with sections XVII and XVIII, completely filled out in ink and signed by all owners and the prime contractor.

All of the documents and materials previously listed must be submitted in one complete package. The ACC will take no action until all are received except as indicated in the next paragraph. Hand carry or mail these plans and documents to:

Boardwalk Property Owners' Association
C/o Sales or Developer's Office
114 Tennessee Avenue
P.O. Box 446
Crossville, TN 38557
(931) 484-2636

Please direct all questions concerning these requirements to the above address.

All items submitted become the property of the Developer and shall remain on file with the Developer. This file is retained active for a period of five (5) years. After this five (5) year period, house plans may be claimed by the current owner or, otherwise, they will be destroyed. If you have an abnormal situation or unusual home plan and you want to obtain only an indication from the ACC whether these plans probably would or would not be acceptable, you may submit these plans without any of the other requirements to the ACC, and the ACC will give you a preliminary indication or opinion. Of course, this opinion does not constitute approval or disapproval.

The ACC meets as soon, after submission of plans and materials, as ACC members are available. This may be anywhere between one (1) to four (4) weeks. The ACC gives its approval or disapproval to the Developer. After the Developer has approved the plans, the contractor or owner will place final pins at all corners and side lines of the lot and house. Clearing of the lot, earth moving and/or construction cannot start until all final pins are installed and the ACC has issued memos of compliance to the developer, owner, and contractor.

AFTER OBTAINING DEVELOPER APPROVAL, ANY PROPOSED CHANGES IN EXTERNAL PLANS OR SPECIFICATIONS SHALL BE SUBMITTED TO THE ACC VIA THE DEVELOPER, AND DEVELOPER APPROVAL MUST BE RECEIVED IN WRITING PRIOR TO CONTRACTOR PROCEEDING WITH THE REVISED WORK. This includes the installation of home additions, decks, shoreline improvements (see Lake Holiday Procedures for New Building Construction Into or Near Water Property Line), etc., added to the property before or after home completion and occupancy by the owner. Failure to comply with this requirement will result in a penalty up to \$1000.00 as determined by the ACC.

If a new home is not started within three (3) months after ACC approval, the approval becomes null and void and the total application has to be resubmitted before clearing, earth moving, or construction may start.

III. SET-BACK REQUIREMENTS

Set-Back Lines. No dwelling shall be erected, reconstructed, placed, or allowed to remain upon said premises, nearer the front of street line or lines than the building set-back lines, or lines shown upon the Plat of said subdivision. This restriction as to the distance at which said dwelling house shall be placed from the front, side and rear lines of said premises, shall apply to and include porches, verandas, portes cochere, and other similar projections of said dwelling. The parcel of land upon which a dwelling is to be constructed and / or maintained together with the land adjacent thereto and used in conjunction therewith may include one lot plus part of another, two or more lots delineated on the recorded Plat of the subdivision, but only with the written consent of the ACC. The ACC may require dwellings to be erected farther from the street than the building set-back or lines shown on the recorded plat. You are asked to read and abide by the Protective Covenants which apply to your property; these Covenants may be obtained from Developer. The minimum building set-back lines specified in these Protective Covenants are as follows:

1. Riverbend/Bluffs Subdivisions 50 feet from any street right-of-way.
2. Riverbend/Bluffs Subdivisions 50 feet from any lot line adjoining a river or lake.
3. Riverbend/Bluffs Subdivisions 12 feet minimum side yard set-back.
4. Quail Hollow/Quail Ridge Subdivisions 30 feet from any street right-of-way.
5. Quail Hollow/Quail Ridge Subdivisions 40 feet from any lot line adjoining a lake.
6. Cedar Ridge Subdivision 30 feet from street, side yard set-back 12 feet.
7. St. James Subdivision 25 feet from street, side yard set-back 12 feet.
8. Quail Hollow/Quail Ridge Subdivisions 10 feet minimum side yard set-back.
9. All sub-divisions 50 feet from any lot line adjoining a golf course.

Set-back lines from the Lake must be measured from the property survey line by TARE, Inc. All set-back requirements apply to any portion of the structure including the overhang, steps, decks, and porches.

IV. HOME SIZE: MINIMUM HEATED AREA (excluding garage, storage space, etc.) SQUARE FOOTAGE

1. Riverbend/Bluffs Subdivisions 3000 square feet minimum, with at least 2000 square feet on main floor level.
2. Quail Hollow/Quail Ridge Subdivisions 2500 square feet minimum with at least 2000 square feet on main floor level.
3. Saint James Subdivision 2000 square feet minimum on main floor level.
4. Cedar Ridge Subdivision 2000 square feet minimum on main floor level.

V POLICIES AND MINIMUM SPECIFICATIONS presently required by the ACC for the construction of a new house

1. Roof slope shall be 5 inch rise (minimum) to 12 inch run except over a deck.
2. Roof line shall be broken, with a minimum of four (4) planes.
3. Large exposed exterior wall areas without adequate windows and / or attractive architectural treatment are usually not approved by the ACC.
Any foundation wall which exceeds three (3) feet in height shall have attractive architectural treatment to relieve its "blank wall" appearance. Block or poured concrete foundation walls above grade should be finished with stucco, stone, or brick. Paint alone is not acceptable. The use of multi-floor levels to adjust the design to a sloping or narrow lot is encouraged. The Protective Covenants limit construction to one level above the floor which contains the main entrance.
4. The preferred exterior material is brick or stone. Limited use of stucco or vinyl may be acceptable to enhance appearance. Other materials will be considered by the ACC and a majority approval will be required. Retaining walls must be faced with brick, stone, or stucco above grade on both sides and with brick or stone on top.
5. The exterior trim material shall be aluminum, or vinyl. No plywood shall be used for trim or soffit. The fascia shall be a minimum of six inches high. Gutters / downspouts must be aluminum or vinyl. Exposed trim on windows must be vinyl /aluminum. Trim colors must be approved by ACC
6. The front of the home shall contain several, but not all, of the little design features that add character to a home and are normally associated with the front of a nice home such as : a portico, portico with columns, nice sturdy handrails and steps if needed because of grade, planters, use of some field stone or brick, bay windows, shutters and special lattice or decorative trim at entrance. The sides and rear of the home shall be attractive and also contain some of these items, particularly when facing a street, golf course or lake.
7. The ACC requires an attached two (2) or more car garage for all new homes.
8. A fireplace or wood stove with a 2 foot x 4 foot minimum masonry chimney is encouraged. This enhances the beauty of the home and helps break up the roof lines and elevation views.
9. The ACC may visit the proposed site and consider all plans and specifications which are submitted. Consideration must be given to the existing homes adjacent to the proposed home as to location and view. The ACC reserves the right to insist on redesign and / or relocation of the proposed structure. A majority approval will be required.
10. The ACC requires most homes to have an over-hang of at least twelve (12) inches wide. The only type home the ACC may approve without over-hangs is a home where over-hangs would actually detract from the beauty of the home, such as a saltbox.
11. All utility meters (except water) must be on a side wall and not visible from the street.
12. If utility lines are run under driveways, they must be run through conduits to prevent damage to driveways should replacement become necessary.
13. Footings down to undisturbed earth are required under concrete porches and masonry steps. The same is true for wood supports under decks and wooden deck stairs.
14. All construction must be equal to or better than required by the **International Building Code** which is used as a minimum standard.
15. Under no circumstances can grinder pumps and pipes connecting it to roadside sewer lines be located under any building on the lot. If any utility pipes must go under the driveway, they must be routed through a larger pipe from which they can be pulled without disturbing the driveway.
Grinder pumps must be accessible at all times (day or night) by city maintenance crews whether the property owner is at home or not. Install grinder pump trouble light at brightly visible location in kitchen.
16. Floor drains must be installed under each hot water tank.
17. If driveway post lamps are to be installed, run the lights on one cable switched both from the garage and the front door. Place duplex outlets on the light posts;

- they should be powered by a second cable switched separately from the lights, from a single switch in the garage.
18. At least one all-weather (i.e. non-freeze) water faucet and one duplex electrical outlet should be installed on outside front, rear and two sides of the house.
 19. All interior and driveway (except 220 / 240 volts) wiring should have 20 amp capacity. Every house should have a whole-house voltage surge protector.
 20. Water pressure regulator must be installed in the house or crawl space in an accessible position. It must never be buried in dirt anywhere.
 21. Please refer to your local U.S. Post Office for questions concerning placement of mailboxes (i.e., height, distance from street, etc.). NOTE: You may observe that presently installed mailboxes are on both sides of a given street. This does not mean that both sides of street installation will be approved. When the mail carrier's route takes him up and down a street, (i.e., cul-de-sac streets or the mail carrier's exit from River Oaks requires a return over the same street to exit River Oaks) installation on both sides of the street has been approved. THIS COULD CHANGE. A new or additional exit street could be opened. This could eliminate the necessity of the mail carrier having to re-traverse his route. Some mailbox installations can be costly and impractical to move to the other side of a street, therefore, always check with the U. S. Postal Office before installation. It is suggested that a tasteful, decorative mailbox be used.
 22. All plans should include "thru sections" on both interior and exterior walls.

VI. TREE PLAN AND LANDSCAPE PLAN DETAILS

1. Trees are one of River Oaks primary assets. The ACC, and normally all homeowners, want to save as many trees as possible.
2. **THERE WILL BE NO CLEAR CUTTING OF ANY LOT.**
3. Prior to construction, all trees to be saved will be marked. Only those in direct conflict with construction of the structure will be removed. The ACC requires a proposed tree and landscape plan be submitted for approval.
4. Contractors and owners are asked to take special care to follow their tree plan exactly as approved and to protect as many of the remaining trees as possible during all phases of the construction. Any changes from the approved "tree plan" must be resubmitted for the approval process of the ACC.

VII. FENCES

1. Any fence to be installed on any property in the River Oaks Community must first be approved by the ACC (see Thunder Hollow Covenants and Restrictions Section 2 on page 20).
2. The ACC will not approve any fence in any subdivision of the River Oaks Community whose Covenants and Restrictions forbid the use of fences in any form.
3. When fences are allowed by Covenants and Restrictions, the ACC MAY approve an attractive, decorative metal fence, which shall be equal to or better in quality than Aegis Residential Fence as manufactured by Ameristar Fence Products. The fence must permit a good view of the property owner's house and lawn from any part of the property without looking over the fence. That is, it must be visually porous. It cannot be placed on a property line since the owner of the fence must be able to maintain lawn on both sides of the fence without trespassing onto adjacent properties. The owner must maintain the lawn on both sides of the fence. The owner of a fence within any setback area must understand that the fence may have to be removed (in whole or in part) at owner's expense if the Developer or any Utility has reason to require use of the land within the setbacks established for that purpose.
4. The ACC very likely will not approve fences of the following sort (note that this is not intended to be a complete list).
 - A. Wooden Slat
 - B. Chain Link
 - C. "Chicken Wire"
 - D. Brick or other masonry
 - E. Any visually opaque structure
 - F. A hedge of shrubs

VIII. CLEAN-UP

1. The River Oaks Community and the ACC are concerned that all clean-up be handled in an expedient and professional manner.
2. When clearing the lot do not temporarily store cleared trees, stumps, dirt, or blasted rock on any part of the road right-of-way. Take care not to stop up roadway culverts or ditches in any way. During spring, summer and fall, do not load any dirt, rocks, stumps or trees onto trucks parked in the road right-of-way. During the winter months when the ground is frozen, the contractor may load trucks parked on the shoulder of the road if extreme care is taken not to damage the road surface and to keep dirt and rocks off the road and shoulders. The contractor may load a truck parked on the shoulder of the road to do the last clean up prior to lawn seeding if extreme care is taken to keep the streets and shoulders clean. Do not track any mud or dirt from the construction trucks and vehicles out onto any paved or graveled roads. The contractor is required to provide a gravel driveway or some other gravel access to the home construction site before the concrete foundation work is started and before any other work is done on the site except clearing in order to help prevent tracking mud and dirt into the street. Where the roadway culvert is specified to be 15 inches or larger, a culvert shall be installed in the roadway ditch at the same time this gravel access is installed. This culvert may be a temporary culvert. Contractors and their employees are not permitted to park or run any type of vehicle or materials on neighboring property without specific permission of the neighbor; this also applies to the lawn on city/county property adjacent to roads. Contractor may be required to reimburse city/county for any road damage done by contractor supplied equipment or vendor supply vehicles. No steel track equipment may be unloaded onto or operated on any paved road.
3. Keep the construction site as clean and neat as possible at all times. Keep a barrel or a trash receptacle on the job site at all times for papers, cans and small trash. The licensed prime contractor shall have a foreman or superintendent check each home under construction near the end of each working day. All stacks of building materials shall appear neat and orderly from the street or an adjoining home. Spot check by the ACC inspector shall be made as time permits and pictures made of violations. Clean-up violations will be considered a serious offense by the ACC and will result in disciplinary action for repeat offenders. A port-a-toilet is required on the building site throughout property improvements and construction.
4. If the situation warrants it, the ACC inspector may order the job shut down until the job is cleaned up in a neat and orderly manner, and until a port-a-toilet is in place.
5. There is no location in River Oaks property where contractors may dispose of trees, stumps, or any other debris. If any contractor is found dumping within River Oaks, that contractor will be fined and barred from building homes at River Oaks.

IX. FIRE BURNING PERMITS AND DEPOSIT PROCEDURES

1. All burning permits and deposit procedures must be obtained from the city / county and all rules and regulations required by the city / county must be followed. Under no circumstances shall any fire (blazing, smoldering, or smoking) be left unattended; it must be extinguished before workmen leave the site.
2. The use of any form of accelerant to assist in the burning process is forbidden.

X. MINIMUM GUIDELINES REQUIRED DURING CONSTRUCTION

1. All exposed concrete blocks or poured concrete foundations and retaining walls shall be stuccoed, or brick or stone faced.
2. All concrete work shall be finished in a professional manner.
3. No construction traffic is allowed on any of our golf course property. Any golf course property damage caused by a contractor, contractor's crew, employees, or agent of any kind is the liability of the contractor.
4. There shall be provisions made to drain the surface water away from all sides of the home. The ground must slope away from the finished grade line at the house to a ditch or swale to direct water away from the house. This slope directing water away from the house must be a minimum distance of five (5) feet from the house and shall have a minimum slope of two (2) percent. If any other type of drainage system is planned, the details must be shown on the drawings.