



ARCHITECTURAL CONTROL COMMITTEE

Residential Construction Handbook

**Includes applicable rules,
regulations and standards**

**112 Chota Center
Loudon, TN 37774**

**ACC Permit Office
(865) 458-5408 ext. 4117**

**ACC Enforcement Office
(865) 458-4522**

Effective April 16, 2025

**RESOLUTION OF THE
TELLICO VILLAGE PROPERTY OWNERS ASSOCIATION, INC.
APPROVING A REVISED RESIDENTIAL CONSTRUCTION HANDBOOK AS
RECOMMENDED BY THE ARCHITECTURAL CONTROL COMMITTEE AND
APPROVING ALL RULES AND PROCEDURES CONTAINED THEREIN**

April 16, 2025

WHEREAS, the Tellico Village Property Owners Association, Inc. (the "TVPOA") and its members are governed by the Declaration of Covenants and Restrictions for Tellico Village (the "Declaration"), which restricts all property in Tellico Village and empowers the TVPOA to promulgate rules and regulations; and

WHEREAS, Article VIII, Section 1 of the Declaration states that the TVPOA "shall have all powers and duties set forth therefore in this Declaration, its Articles of Incorporation and By-Laws, applicable laws, statutes, ordinances and governmental rules and regulations, and all other lawful powers and duties deemed by its Board of Directors as advisable or necessary to carry out its functions," and

WHEREAS, Article XI of the Declaration and its Protective Covenants also provide for the establishment and authority of an Architectural Control Committee (the "ACC"), which has the power to issue permits relative to construction related activity in Tellico Village and enforce the Protective Covenants of the Declaration, as well as "to adopt such rules, regulations and standards and to adopt such standard building or other codes (or any portion thereof), as it shall deem appropriate or necessary for the proper performance of its function and duties;" and

WHEREAS, the ACC has promulgated comprehensive rules since its inception to discharge its duties and responsibilities, which rules it codifies from time to time in a handbook commonly referred to as the "Blue Book" for matters concerning residential construction and related enforcement issues; and

WHEREAS, the ACC has recently completed a comprehensive review of its Blue Book and revised and supplemented its rules, regulations and standards contained therein relative to residential construction activity in Tellico Village and other enforcement areas under its charge, and recently recommended a revised Blue Book for approval by the TVPOA Board of Directors; and

WHEREAS, the TVPOA Board of Directors has reviewed the revised Blue Book and desires to approve and adopt the same and to ratify the actions of the ACC in promulgating the handbook.

NOW, THEREFORE BE IT HEREBY RESOLVED BY THE BOARD OF DIRECTORS OF THE TELLICO VILLAGE PROPERTY OWNERS ASSOCIATION, AS FOLLOWS:

Section 1. That the restated Residential Construction Handbook containing the Rules, Regulations and Standards of the ACC recommended by the ACC, which is attached hereto as Exhibit A and hereafter referred to as the "Blue Book", is hereby

approved and adopted by the TVPOA Board of Directors with an effective date of April 16, 2025.

Section 2. That the TVPOA Board of Directors hereby approves and ratifies the actions of the ACC in promulgating, approving and recommending the Blue Book and hereby specifically affirms that each of the ACC Rules, Regulations, or Standard contained therein, as well as all other rules, policies, procedures or other requirements expressed therein, are hereby adopted as rules and regulations of the TVPOA.


Section 3. To the extent any rule, regulation or standard in the Blue Book is outside the authority of the ACC, the TVPOA hereby expressly adopts that requirement as a general rule of the TVPOA and hereby delegates initial enforcement of the rule, regulation or standard to the ACC in accordance with the requirements of the Blue Book and the Declaration. The TVPOA and ACC hereby reserve the right to promulgate additional rules, regulations and standards to properly regulate, control and restrict activity or conduct not covered by the Blue Book.

Section 4. The TVPOA reserves the right to amend, rescind or waive the rules, regulations and standards contained in the Blue Book in the future when doing so is in the best interest of the TVPOA or Tellico Village. The delay or failure by the TVPOA or ACC to enforce in any one or more instances any rule, regulation or standard contained in the Blue Book shall not be construed as a waiver of the TVPOA's or the ACC's future ability or right to enforce the same.

Section 5. If any rule, regulation or standard contained in the Blue Book, or any part of any provision thereof, shall be invalid or unenforceable under applicable law, said rule, regulation or standard or the applicable part thereof shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining rules, regulations or standards or parts thereof.

Section 6. That this Resolution shall take effect immediately upon passage, this the 16th day of April, 2025, and that the ACC Administrator, the ACC and the other applicable officers of the TVPOA be, and they hereby are, authorized to take any and all action necessary or convenient to promulgate and enforce the requirements of the Blue Book in accordance with its provisions for all permits issued and any matters or enforcement actions taken thereunder on or after April 16, 2025.

Tellico Village Property Owners Association, Inc.

By: 

John Orr, President

Attest: 

Marty Inkrott, Secretary

RESIDENTIAL CONSTRUCTION HANDBOOK

Table of Contents

- Section 1: Introduction** 1
 - Statement of Purpose 1
 - Organization and Content 2

- Section 2: Architectural Control Committee** 3
 - Introduction 3
 - Authority of the ACC 4
 - Responsibilities of the ACC 5
 - Meeting Dates and Approval Deadlines 5
 - 1st Thursday Full Committee Meetings
 - Required Permits 5
 - Fees 7
 - Design Consultants 7
 - Types of Decisions: 7
 - Approved as Submitted 7
 - Approved with Stipulations 7
 - Denied Without Prejudice (need more information) 7
 - Denied 7
 - Written Approvals and Oral Statements 8

- Section 3: Permit Application and Approvals Process** 9
 - A. New Home Construction Permit 9
 - Step 1: Preliminary Considerations 9
 - Step 2: Application Submittal and Acceptance 9
 - Step 3: On-Site Evaluation 10
 - Step 4: Application Review and ACC Vote 10
 - Step 5: Permits and Pre-Construction Approvals 11
 - Step 6: Site Construction, Monitoring and Change Management 12
 - Step 7: Project Completion, Review and Occupancy 12
 - Step 8: Punch-list Completion and Financial Reconciliation 13

- Section 4: Site Design Standards and Utilities** 14
 - A. Licensed General Contractor and Other Professionals 14
 - B. Site Planning 14
 - C. Building Setbacks 16
 - D. Utility Easements 16
 - E. Sight Distances at Intersections 17
 - F. Storm Water and Drainage Control 17
 - G. Construction Within the Shoreline Strip 18
 - H. Construction on Golf Course Lots 19
 - I. Clear Cutting and Tree Removal 19

J. Retaining Walls	19
K. Utilities	20
1. Electricity	20
2. Water	20
3. Sewer	21
4. Telephone, Television and Internet	23
5. Propane	24
6. Home Generator.....	24
7. HVAC Units and Pads	24

Section 5: Construction Design Standards 25

A. Exterior Aesthetics	25
B. Exterior Elevation Requirements	25
C. Exterior Finishes and Materials.....	26
D. Roofs and Dormers	27
E. Exterior Colors	28
F. Garage Doors	28
G. Driveways and Parking Space	29
H. Street Right-of-Way	29
I. Swimming Pools	30
J. Hot Tubs and Spas	30
K. Fences	31
L. Decks	32
M. Outbuildings and Detached Garages	32
1. Outbuildings	32
2. Detached Garages	32
N. Mailboxes	33
O. Landscape and Irrigation Design	34
1. Minimum Landscape Requirements	35
2. Irrigation Design	35
P. Landscape Alteration Permit.....	
Q. Exterior Lighting	35
R. Landscaping Structures	36
S. Children’s Play and Recreational Equipment	37
T. Solar Panels	37

Section 6: Construction Site and Performance Standards 39

A. Construction Site Standards	39
1. Trash Containers	39
2. Lot Line Markings	39
3. Care of Streets	39
4. Toilet Facilities	39
5. Parking at Construction Sites	40
6. Site Clean-Up	40
7. Noise	40

8. Liquid Containment	40
B. Site Inspections and Surveys	40
1. Site Inspections	40
2. Surveys	40
a. Footing Survey Confirmation	40
b. Final As-Built Survey	41
C. Time for Completion	41
1. Single Family Dwellings	41
2. Miscellaneous Projects	42
Section 7: Property Standards and Maintenance	43
A. Lot and Landscape Maintenance	43
1. Property Maintenance Rules	43
2. Lot Maintenance Rules for Improved or Unimproved Lots	44
B. Waste Containment and Collection	46
C. Brush and Leaf Removal	46
D. Vehicle Parking and Outside Storage	46
E. Street Right-of-Way.....	47
F. Rules Regarding Signs	47
Section 8: Other Permits	49
A. Home Occupation Permit	49
B. Rental Permit	49
C. Garage and Estate Sales	50
Section 9: Enforcement and Appeals	52
A. General Standards	52
B. Enforcement	52
1. Site Compliance Checks	52
2. Notifications	53
3. Penalties	53
C. Reinstatement of a Revoked Construction Permit	53
D. Appeal of Enforcement Actions	54
E. Appeals to the POA Board	54
1. Right of Appeal	55
2. Appeal to the Board of Directors	55
3. Time for Filing of Board Appeal	55
4. Processing a Board Appeal	55
5. Board's Decision on Appeal Extensions	55
6. Final Decision	56
7. Amendments; Waiver	56
Appendix A: Table of Violations and Fines	57
Appendix B: ACC Review Fees.....	58_

STATEMENT OF PURPOSE

In conjunction with the DECLARATION OF COVENANTS AND RESTRICTIONS FOR TELLICO VILLAGE, TENNESSEE, the purpose of the Residential Construction Handbook (Blue Book) is to provide standards and processes for designing and building homes within Tellico Village.

Adherence to these published standards will:

Provide a viable framework for the planning, design and construction of new homes, as well as confirmation of conformance with required standards and approvals.

Accommodate permitted exterior modifications, alterations and enhancements for existing homes and contiguous property as may be requested in the future by resident property owners.

Preserve and maintain the environment of the community of Tellico Village and the ambiance and character of its neighborhoods and homes.

Protect and enhance property values throughout Tellico Village.

Contribute to the continuation of the inherent and natural attributes of Tellico village as a highly desirable community in which to live.

This Blue Book will guide property owners and their architects and builders from the preliminary design phase of a new home through project completion. It is created to inspire sound principles of site planning, architectural design, construction, and landscaping. While individual creativity is encouraged, standards have been established to maintain a measure of quality and consistency throughout the course of community development. In most cases, there will be no permitted variation from established standards. However, there may be cases in which flexibility is permitted through the review and approval of the Architectural Control Committee (ACC).

ORGANIZATION AND CONTENT

The Blue Book is organized into the following sections:

Section 1 - Introduction:

Statement of purpose | Organization of content

Section 2 - Architectural Control Committee (ACC):

Details of the purpose, activities, policies and procedures of the ACC

Section 3 – Permit Application and Approvals Process:

Application and approval process | Steps involved from preliminary consultation through final inspection | Project Completion

Section 4 – Site Design Standards and Utilities:

Standards for site planning | Architectural design | Landscaping | Colorization | Design considerations for single-family homes | Setbacks, Utility Easements, and Drainage Control

Section 5 – Construction Design Standards:

Aesthetic design standards for construction of single-family homes

Section 6 - Construction Site and Performance Standards:

Construction site and operational standards for builders, trade contractors and suppliers from site development through construction of homes

Section 7 – Property Standards and Maintenance:

Requirements for maintenance of improved and unimproved properties

Section 8 – Other Permits:

Requirements for obtaining home occupation and garage sale permits

Section 9 – Enforcement and Appeals:

Standards for enforcement of ACC Rules and Regulations | Requirements for appeal of ACC actions or decisions

Appendix A: Table of Violations and Fines

Appendix B ACC Review Fees

Section 2: Architectural Control Committee

INTRODUCTION

The primary functions of the Architectural Control Committee (ACC) are (a) to establish design and performance standards for new residential construction, (b) to review applications for new residential construction and modifications to existing homes and (c) to ensure compliance in an aesthetically pleasing and architecturally compatible environment in accordance with the requirements of the Declaration of Covenants and Restrictions for Tellico Village, Tennessee (the "Declaration"). The ACC's review, approval and compliance responsibilities include construction and maintenance of residential properties in Tellico Village from conceptual planning to project completion and then through subsequent maintenance, but not limited to, the following:

- Architectural Design
- Site Planning
- Site Work, Grading and Drainage Control
- Construction Materials
- Exterior Colors, Materials and Finishes
- Landscape Design
- Tree Preservation
- Architectural and Landscape Lighting
 - Signage
 - Environmental Preservation
 - Construction Operations
 - Shoreline Lots and Construction
 - Golf Course Lots
 - Recreational Lots
 - Miscellaneous Projects
 - Maintenance

AUTHORITY OF THE ACC

The Declaration, which restricts all property in Tellico Village, empowers the POA to promulgate rules and regulations pursuant to **ARTICLE VIII: Property Rights in Common Properties.**

The Declaration also provides for the establishment and authority of the ACC pursuant to **ARTICLE XI: Architectural Control Committee.**

The Protective Covenants of the Declaration also describe the authority of the Architectural Control Committee in **Section 2: Architectural Control Committee.**

ACC MISSION STATEMENT:

To establish, implement and enforce, in a consistent manner, POA governing documents related to construction and maintenance of residential and commercial structures to protect property values.

The ACC may disapprove any permit application for non-compliance with the provisions contained in this Blue Book, including purely aesthetic grounds where, in its sole discretion, such action is required to maintain the desired character of the area of the proposed construction and the overall Tellico Village community.

RESPONSIBILITIES OF THE ACC

The responsibilities of the ACC include, but are not limited to, the following:

To develop and enforce design, construction, and maintenance standards for the protection of the aesthetics and character of the Tellico Village community.

To evaluate all design-related permit applications and design documents, and to approve or deny requests for new home construction and modifications to existing properties.

To ensure compatible architectural designs, materials and colors as well as harmonious relationships among homes and settings within the neighborhood and neighboring lots.

To encourage high standards of design and quality construction.

To monitor and verify compliance with all requirements of the Blue Book and site-specific conditions approved by the ACC.

To establish fees for the review and processing of applications and the administrative oversight of the complete project.

To amend, modify and enhance standards and other provisions in the Blue Book as may be required.

To initiate enforcement actions against any property owner, contractor, or project participant who violates the provisions of this Blue Book and site-specific permit.

MEETING DATES AND APPROVAL DEADLINES

The ACC meets on the 1st Thursday of every month, when practical and when not in conflict with national holidays or special events, to review Permit Applications and Design Documents. A schedule of current ACC Design Review Meetings and their location is available from the ACC Administrator. The ACC is required to respond in writing within 45 days of receiving a Permit Application.

The time period for rendering decisions by the ACC for any step in the Residential Construction Permit Process shall not commence until receipt of applicable fees and complete submission of all required Construction Permit Applications and Design Documents.

REQUIRED PERMITS

Note: Building Code Inspections conducted by the jurisdiction having authority have additional requirements and fees. For contact numbers, please call the ACC Permit Office at 865/458-5408, extension 4117.

1. NEW HOME CONSTRUCTION PERMIT

All new homes must be reviewed and approved by the ACC before any groundbreaking or tree removal (other than a Minor Lot Clearing Permit) can occur. Refer to Sections B and C for complete requirements.

2. SHORELINE PERMIT

Only lots designated on the recorded plats as having shoreline privileges are eligible for submitting a shoreline permit application package. Tellico Village does not allow shoreline improvements other than riprap (or seawalls) before there is an approved home permit. The shoreline application package may be submitted at the same time as the new home permit application or afterward.

Permits must be obtained for all shoreline improvements below the 820' contour such as boat docks, lifts, potable water, electric, water intake for irrigation, geothermal systems, riprap, seawalls and dredging. After review and approval by the ACC, applications are forwarded to TVA and the Army Corps of Engineers for their approval before construction can begin.

ALL ACTIVITIES such as tree-cutting, underbrush clearing of vegetation, and landscaping below the 820' contour must have prior approval by TVA. After completion of a shoreline project, a permit is required for changes or additions to existing shoreline improvements other than maintenance [see Section B(6)].

3. MISCELLANEOUS PERMIT

The following shall require a miscellaneous permit: a.) all exterior changes or improvements to any home and b.) all exterior changes or improvements to any lot which are greater than 2 feet in height, 2 feet in width and 2 feet in depth (other than the installation of plantings or trees). Maintenance or replacement with the same color/type item does not require a miscellaneous permit. A miscellaneous permit is required for installation of any home generator. Miscellaneous permits will not be issued for any unimproved lot without a home.

4. LANDSCAPE ALTERATION PERMIT

5. The following shall require a landscape alteration permit: a.) any landscape drainage modifications which alter the conveyance of surface water on any lot (including but not limited to installation or alteration of swales, berms, or rock features) and b.) any landscape modifications which alter the grade or surface water drainage within six (6) feet of the effluent pump tank.

PERMIT CHANGE REQUEST

Once plans have been approved for a new home, shoreline project or miscellaneous project, any exterior changes (including location or elevation) must be submitted to the ACC and approved prior to changes being made. Contact the ACC office for fee schedule.

6. PROPANE TANK PERMIT

A permit is required for all propane tanks, whether buried or above ground [see Section 4 K (5)].

7. IRRIGATION PERMIT

A permit is required for installation of an irrigation system using potable water or to dig a well. Annual inspections as required by law will be

coordinated by the Public Works Dept. and charged to the homeowner. Systems that draw water out of the lake require a shoreline permit [see Section 5 M].

8. HOME OCCUPATION PERMIT

A permit is required to operate any kind of home occupation in residential areas [see Section 8 A].

9. MINOR LOT CLEARING PERMIT

A permit is required for minor clearing of brush and small trees on undeveloped lots [see Section 4 I].

10. DEMOLITION PERMIT

Any property owner, whose Living Unit is damaged or destroyed by wind, fire, flood or any other casualty or event, or if an existing house is being removed for any other reason, shall obtain a demolition permit.

FEES

Permit Application Fees will be charged to Property Owners. The purpose of the Fees is to cover the cost of administration and inspection of the items as listed and shown in: Section 9 ACC REVIEW FEE SCHEDULES

DESIGN CONSULTANTS

The ACC may select independent design consultants for the purpose of assisting in reviewing applications and meeting with Applicants for the following purposes:

To provide assistance with interpretation of design standards and guidelines.

To assist with review of proposed designs for compatibility with the overall architectural style of the community.

To review job progress and conduct inspections at the option of the ACC.

All costs associated with any review by independent design consultants shall be borne by the Applicants.

TYPES OF DECISIONS

Upon receipt of a properly completed Permit Application, the required Design Documents, and payment of applicable fees, the ACC will begin processing an Applicants request and render one of four (4) decisions in writing:

1. **Approved as Submitted.** The ACC will issue appropriate permit[s].
2. **Approved with Stipulations.** The Applicant must make changes prior to undertaking construction. However, the resubmittal of applications and documents is not required. **STIPULATIONS** are binding upon an applicant. ACC will issue appropriate permit[s].
3. **Denied without Prejudice.** Occasionally a question arises at the ACC Meeting that requires more information to be provided by the Applicant for a proper determination to be made. Drawings or documents may need to be

changed before being brought back before the ACC for reconsideration. No permit[s] issued.

4. **Denied.** The application is **Denied** because (a) it inadequately describes the Applicant's request or (b) it conflicts with the design standards contained in the Blue Book. If an application has been **Denied** and an applicant does not understand the ACC's comments or concerns, the Applicant should contact the ACC Administrator.

The ACC is not obligated to review incomplete Construction Permit Applications or Design Documents that do not strictly conform to all requirements set forth in this Blue Book.

WRITTEN APPROVALS AND ORAL STATEMENTS

All ACC Permit decisions will be provided in writing to the Applicant along with a marked and dated copy of the Permit Application, including one set of marked and dated Design Review Documents. The foregoing items shall be the sole source of reference regarding ACC approval. Oral statements from any member of the ACC or TVPOA Staff should not be relied upon in any manner.

Section 3: Permit Application and Approvals Process

New Home Construction Permit

This section describes the required ACC Permit Application and approval process leading to Final Compliance Review and Home Occupancy. The following steps are listed in approximate (desired) chronological order, with some overlap of activities. Key milestone events are cited below in **bold**.

This process is further visualized using the chart: ***ACC Process Overview - New Home Construction***. See below.

Step 1: Preliminary Considerations

- a) Applicant obtains from ACC a **New Home Construction Permit package**. ACC requests verification that Property Owner or Builder submitting Permit Application has a current copy of the Blue Book. If the property abuts Tellico Lake, a copy of ACC's information package regarding use and construction within the Shoreline Strip is to be obtained by Applicant.
- b) Applicant assesses the character of the neighborhood in which the lot of interest is located and the topography of the lot to:
 - 1) develop a compatible home exterior,
 - 2) discern placement on the buildable portion of the lot, and
 - 3) develop grading and landscaping plans, all in harmony with surrounding properties.
- c) To expedite the approval process and eliminate rework, Applicant may request a meeting with ACC representative(s) to discuss conceptual plans or options to determine what is approvable and what is not.

Step 2: Application Submittal and Acceptance

- a) Applicant compiles all required information (per the application package and Handbook) and **submits the Permit Application** (with all Design Review Documents and payment of required fees) to ACC.
- b) ACC performs a **preliminary review of the Permit Application** and either **accepts it as sufficiently complete for detailed review** or rejects it as incomplete (not all requirements are addressed).
- c) ACC places review notice sign on site.

Step 3: On-Site Evaluation

After ACC accepts the application as complete, a review team is appointed by ACC (1) to conduct a multifaceted application review and evaluation of all applicable plans and documentation to assess conformance with the Handbook requirements and (2) to implement this on-site review process, particularly with respect to assessing existing and proposed conditions at the site and in the neighborhood.

- a) Following ACC approval to do so, Applicant **minimally clears only brush on subject lot**, then stakes out and flags the property lines (including property corners) to assist ACC personnel in understanding those proposed locations on the lot. The ACC, in its sole discretion, may also require the applicant to stake out and flag the proposed building and driveway footprints and any trees that are six (6) inches or more in diameter (measured forty-eight (48) inches above existing grade) on the lot outside of the twenty (20) foot perimeter of the home that are proposed to be saved, per the landscape plan in the submitted application.
- b) ACC walks the proposed building site to evaluate how compatible the plans are with the property and surrounding environment.
- c) ACC reasonably seeks to provide courtesy notice to nearby neighbors of the opportunity to review the subject application and attend the ACC meeting during which the Application will be considered via the following methods: (1) the subject lot is posted with notice of a pending application; (2) the ACC meeting agenda is circulated in the community via available email and online resources; and (3) courtesy notices of a pending application are placed in newspaper boxes of other lots within reasonable view of the proposed building site.
- d) If any unresolved issues remain, ACC may inform Applicant of any requiring adjustment and/or supplemental information that is necessary for ACC to consider the application.

Step 4: Application Review and ACC Vote

- a) When the application is deemed compliant, ACC schedules a date for its consideration as an agenda item at an upcoming scheduled monthly ACC meeting.
- b) During the ACC meeting, the ACC may **vote to approve or disapprove the project**, with or without conditions. The contractor with knowledge of all project elements must be present at the ACC meeting where the permit application is being considered. If the contractor is not present, the permit application will automatically be denied without prejudice and rescheduled for consideration at the next ACC meeting. In addition, project owners are strongly encouraged to attend the ACC meeting where their permit application is being considered. All application documentation (as approved) is then retained by ACC, so that it is available for reference if issues arise later in the

project. ACC meeting minutes specify that as-approved project files are available for public review at ACC/POA offices during the life of the project.

ACC issues written approval.

- c) Once a project is approved and underway, any desired additional project change requests are handled via a Permit Change Request application to the ACC. The ACC will make a determination whether to approve or deny any permit change requests. See Step 6.b.

Step 5: Permits and Pre-Construction Approvals

- a) ACC informs Applicant of all other specialty ACC permits/approvals that are applicable to the project scope (e.g., retaining wall, deck, propane tank, irrigation, drain tile) that need to be approved and completed prior to completion of a satisfactory Final Compliance Review.
- b) New construction of a home in Tellico Village will require the property owner to provide the POA with a Completion Assurance Agreement or performance bond/letter of credit (if selected by applicant as the required financial assurance mechanism) which will assure the project's completion and compliance with the requirements of the Permit. CONTACT THE ACC OFFICE FOR CURRENT REQUIREMENTS.

The Completion Assurance Agreement and performance bond/letter of credit (as applicable) will not be released until (i) all requirements of the POA's and ACC's Rules, Regulations and Standards have been met, including basic ground cover and any required tree planting, and (ii) a copy of the Certificate of Occupancy from the authority having jurisdiction for building code compliance is submitted to the ACC Office.

Upon receipt from Applicant of the required Bond/Letter of Credit or Completion Assurance Agreement ACC issues the permit to construct and posts at the project site a copy of the permit and its key requirements (including required completion dates).

- c) Any Applicant that does not execute a Completion Assurance Agreement shall be required to execute a Compliance Assurance Agreement which will assure the Applicant's compliance with the requirements of the Handbook. CONTACT THE ACC OFFICE FOR CURRENT REQUIREMENTS.
- d) Applicant submits an application to the appropriate local government building code inspections authority; and when a building permit for code inspections is received by Applicant, a copy is sent to ACC by Applicant. Note: Building Code Permits must be obtained from the authority having jurisdiction in addition to the ACC Review Permit. construction cannot commence until after the applicant has obtained both an ACC building permit and a building permit issued by Loudon County or TRDA, as applicable. Loudon County conducts building code inspections on properties located within Loudon County (for permits issued after December 31, 2005). TRDA conducts building code

inspections on Kahite properties located within Monroe County (for permits issued after January 15, 2009). Building permits for code inspections must be obtained from the jurisdiction having authority in addition to the required ACC review permits. Please call the ACC Office for additional information 865/458-5408 extension 4117.

- e) Applicant obtains from ACC permit authorization for designated tree protection, runoff/erosion control, and site access work. Applicant then stakes out the approved building footprint and flags any approved trees to be saved. ACC staff inspects all sites for consistency with **approved plans and Blue Book requirements**.

Step 6: Site Construction, Monitoring and Change Management

- a) Contractor prepares the site consistent with approved site markings and plans. During those activities, ACC staff may conduct additional inspections to verify site preparation conformance with approved design plans.
- b) Contractor constructs home in accordance with approved plans and requirements of this Blue Book.
 - 1) Applicant applies (via **Permit Change Request Application**) to ACC for approval to make any footprint or exterior elevation changes that may be desired by Applicant. Work must be stopped on that aspect of construction **until ACC approval is granted**.
 - 2) Permit Change Requests may be approved with by the ACC staff or at a regular ACC meeting, in the discretion of the ACC dependent upon the nature and scope of the proposed Permit Change Request. Applicant must receive **written approval** from ACC prior to making any changes.
- c) **Periodic site inspections** are conducted by the ACC Staff to:
 - 1) Verify conformance with permit requirements, plans, management of surface runoff, and construction site cleanliness requirements throughout the construction process.
 - 2) monitor established completion deadlines.
- d) Applicable governmental inspection agency conducts **various building codes inspection(s)** and, when all are completed satisfactorily, **issues final inspection certification(s)** to Applicant with a copy to be delivered to the ACC.

Step 7: Project Completion, Review and Occupancy

- a) **When Home Construction is complete** Applicant provides to the ACC all items required prior to the ACC conducting a Final Compliance Review, including:
 - 1) Final as-built survey (for comparison vs. original site plan and approved grading plan).
 - 2) Termite letter documenting treatment.

- 3) Civil engineer's inspection letter verifying that all required elements of approved engineered drainage plan were installed correctly.
 - 4) Engineer's letters for retaining walls and other structures, if any, as required.
 - 5) Verification that grading, landscaping and ground cover are in place (per approved landscape plan) and other permit requirements have been satisfactorily addressed.
 - 6) County building code compliance certificates stating the home passed all code inspections and the home is suitable for occupancy.
 - 7) Applicant **requests that the ACC conducts a pre-occupancy Final Compliance Review.**
- b) ACC conducts **the Final Compliance Review process** by documenting:
- 1) Completion and submission of all required items (including applicable governmental code certification records).
 - 2) Conformance to all prior ACC permit and Blue Book requirements, including timeliness, site drainage, landscaping requirements and any fee payments due to ACC.
 - 3) Completion of Final Compliance Review.
- c) Based on satisfactory Final Compliance Review, the ACC:
- 1) **Grants permission to occupy.**
 - 2) Releases/validates the previously issued certification related to building codes compliance to Applicant (who may then move into and occupy the completed and inspected structure).
 - 3) Immediately posts a copy of the two authorizations at the construction site (to remain visible for 30 days).

Step 8: Punch-list Completion and Financial Reconciliation

- a) ACC issues a punch-list of items remaining (if any) to be completed by specific dates (e.g., completion of all landscape requirements within ninety (90) days after final inspection is completed).
- b) ACC follows up with field inspection(s) to verify that all remaining punch-list items are completed (e.g., landscaping according to approved plan, utility easements remain open, drainage swales remain intact and undisturbed).
- c) ACC releases any applicable Completion Assurance Agreement, performance bond/letter of credit, or Compliance Assurance Agreement if/when a Certificate of Occupancy is obtained from the authority having jurisdiction for building code compliance and all punch-list items are completed to the ACC's satisfaction.
- d) ACC files all required submittals, inspection records, and approval documentation where they are available for future reference.

Section 4: Site Design Standards and Utilities

A. Licensed General Contractors and Other Professionals

The terms "registered architect," "architect," "registered professional engineer," "engineer," "registered professional land surveyor", "registered landscape architect," "certified building inspector" or "landscape architect" as used herein shall mean that such professional is licensed to practice or allowed to practice in the State of Tennessee. An approved Energy Auditor shall mean that such professional is licensed and has been approved by TVA. When such professional's design, inspection, certification, or approval is required, that professional's signed and dated seal shall be affixed to all applicable documents submitted to the ACC, in accordance with the regulations of the Tennessee Board of Architectural Examiners and the applicable provisions of Tenn. Code Ann. § 62-2-101 et seq.

All contractors performing work in Tellico Village must be licensed by the State of Tennessee in accordance with the regulations of the Tennessee Board of Licensing Contractors and the applicable provisions Tenn. Code Ann. § 62-6-101 et seq. All contractors shall provide the ACC with a current copy of the contractor's license, worker's compensation insurance policy, and commercial general liability policy, all of which must be issued in contractor's name. Documentation of a contractor's licensure and insurance coverage will be maintained on file at the ACC office and contractors are obligated to promptly inform the ACC of any change to the contractor's licensure or insurance coverage and to provide the ACC with appropriate documentation of such change.

B. Site Planning

a. State Survey Requirements

All surveys shall meet state Survey Requirements for General Property Survey as outlined under 0820-3-.07, and shall meet or exceed (Urban Land Surveys, Class A) Accuracy of Surveys as outlined under 0820-3-.05. For this information see "Rules of Department of Insurance, Division of Regulatory Boards, Board of Examiners for Land Surveyors," "Chapter 0820-3, Standards of Practice."

b. Checklist of Plot Plan and Survey Requirements for Existing Conditions

Bearings, distances, and elevations shall be based on an actual field survey or from information on the Record Plat. Also, Shoreline Strip Bearings and Distances and Lakeward Extension Lines for Waterfront Properties must be included.

- All easement dimensions shall be shown not stated. Utility easements extend from all lot lines including the front and back lot lines as well as side lot lines.

- All building setback dimensions, including golf course/recreational area setbacks, shall be shown, not stated.
- Lot corners must be noted as either found or set.
- All existing utilities shall be shown and plotted to scale based on an actual field survey.
- Locate and show outline of house on adjoining lot or make note that no house is present.
- Topography at 2-foot intervals based on actual field survey.
- All elevations shall be based upon mean sea level. Plot plans shall indicate derivation. Elevation of street and all floor levels shall be shown including all garages.
- Locate centerline of existing road and show width, including any roadways and driveways on the opposite side of the road from the lot. Contours shall go at least from edge of pavement to rear property line
- Scale: 1" = 30 feet

c. Checklist of Plot Plan and Survey Requirements for Proposed Improvements

- Scale: 1" = 30 feet
- Show house footprint with roof overhang and all other proposed improvements: decks, heat/air units, concrete pads, patios, driveways, porches, fences, swimming pools and aprons, walks, sewage tank, propane tank, sewer stub-out, service entry for water and sewer, soil erosion structure, retaining walls, etc.
- Show proposed tile location under driveway. Contact the Public Works Office for driveway tile and other utility questions at 865/458-4522.
- Show proposed location of conduit under driveway for cable TV.
- Show proposed basement, finish floor, and garage elevations.
- Show distance from the closest points of the proposed house on the front elevation, rear elevation, and four corners of the house to the nearest property lines, including projections, roof overhangs (including storm water gutters), porches, driveways, sidewalks, concrete pads and patios on each side to the property line. These measurements must be perpendicular to the property lines. Then show the distance down the property line to the property corner.
- Projections and overhangs shall not encroach into easements.
- A copy of your plot plan shall be diagrammed and annotated with a stamped civil engineer's drainage plan to demonstrate the plan for controlling water runoff from your new home and keeping the water off adjacent properties. The drainage plan shall show any needed swales or other drainage control measures to properly control water runoff during construction and after completion.

- If the application involves Shoreline Strip improvements such as a dock, irrigation system, geothermal system, water and electric service, etc., these shall be accurately located on the plot plan. A licensed surveyor shall establish the positions of the dock, irrigation system pump, and geothermal coils to assure that they are correctly located in accordance with the permit application.
- Title Block must include the owner's name, plan title, certification as to precision, location by lot, block, and subdivision, legend, date and revisions, scale, surveyor's name, address, and seal.

C. Building Setbacks

No building shall be placed closer to the front, back, or side lot lines than the setback lines shown therefore on a recorded subdivision plat, provided, however, where such requirements create an undue hardship upon the Owner, such setbacks may be modified by the ACC to the extent necessary to prevent the hardship. For purposes of this section, "hardship" is defined as the impossibility of constructing a building on a particular lot that meets the minimum square footage requirements enumerated in section 5A hereinafter without encroaching into the setback lines shown on the recorded subdivision plat for such lot. Any modification of any setback approved by the ACC hereunder shall be memorialized by a written variance, which must be signed, notarized and recorded with the Register of Deeds for the county where the affected lot is located.

D. Utility Easements and Combination of Existing Lots

There is at a minimum a 7½ foot utility easement strip along the interior of all lot lines of each lot in Tellico Village, and some lots have larger utility easements stated on the plats. No structure, fence, or improvement, other than any planting or tree, shall be placed or permitted to remain within these aforesaid utility easements. Any structure, fence, or improvement, other than any planting or tree, located within the utility easements may be removed at any time by the POA at the lot owner's full expense. In addition, the POA may remove any planting or tree located within the utility easements at any time if it is reasonably necessary to access any existing utility infrastructure. The POA shall not be responsible for any property damage resulting from its removal of any structure, fence, improvement, planting, or tree located within the utility easements. Note that the local utility company may also have specific restrictions pertaining to the required clearance around utilities.

Pursuant to Section 5 of the Tellico Village Protective Covenants, "the ACC may permit the construction of a single residence upon two or more Lots by waiver of the 7½ utility easement and side yard setback on the appropriate interior lot lines, provided, however, such action by the ACC

shall not be construed as a waiver of other matters affecting such Lots, including, but not limited to, the obligation to pay Assessments on each such Lot.”

E. Sight Distances at Intersections

Section 18 of the Protective Covenants of the Declaration addresses the sight distances at intersections as follows:

No fence, wall, hedge, or shrub planting which obstructs sight lines at elevations between 2 and 6 feet above the roadways shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street property lines and a line connecting them at points 25 feet from the intersection of the street property lines, or in the case of a rounded property corner from the intersection of the street property lines extended. The same sight line limitations shall apply on any Lot within 10 feet from the intersection of a street property line with the edge of a driveway or alley pavement. No tree shall be permitted to remain within such distances of such intersections unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines.

F. Storm Water and Drainage Control

Each permit application shall be accompanied by a copy of the Surveyor's Plot Plan diagrammed and annotated with a stamped civil engineer's drainage plan to indicate how the applicant plans to handle (i) storm water drainage from sloping yards, drives and patios, and (ii) water drainage from footing drains and roof leaders by such means as curbs, catch basins, French drains, swales and subsurface piping. The ACC shall select, in its sole discretion, the licensed civil engineer that is authorized to prepare the drainage plan and all costs associated with the preparation and inspection of the required drainage plan shall be borne by the Applicants. When the home construction is complete, the civil engineer shall inspect the site and submit a letter to the ACC verifying that all required elements of approved engineered drainage plan were installed correctly. Subsequent changes that affect drainage from the submitted drainage plan must be approved by the civil engineer via a change order request. Any downspout piping in excess of four (4) feet from the house must be buried underground.

Property owners must be aware that any work done on their lot affecting the drainage pattern (flower beds, grading, mulching, etc.), must be controlled in such a manner as to prevent any resulting drainage problems for adjoining properties. **Any alteration to the approved engineered drainage plan must be submitted to and approved by the civil engineer that prepared such plan prior to commencing work.**

Erosion and sediment control measures must be maintained during and after construction. Measures must be taken to ensure that any excessive run-off, silt, and sediment is contained and not allowed to contaminate adjoining properties, common areas, golf courses, the TVA reservoir, and other similar areas in Tellico

Village. A silt fence **must** be properly installed and maintained in order to trap silt and must not allow silt or debris to be washed over, under or around the fence. All silt fences must contain Tennessee Department of Environment and Conservation (“TDEC”) approved materials and be installed in accordance with TDEC approved protocols.

Storm water must not be allowed to excessively (in the sole discretion of the ACC):

- **Run onto the streets.**
- **Run across the street to other properties.**
- **Be diverted to adjacent properties.**

These requirements can be accomplished by properly utilizing the utility and drainage easements, natural swales, and the ditch at the roadway. Some drives may require a grate or swale to divert water into the ditch. The driveway culvert must be cleaned out and maintained by the property owner. All questions concerning street or driveway tiles should be addressed to the Public Works Dept. (865) 458-4522.

NOTE: Written permit approval must be granted by the Public Works Department Director to install any drain culvert on any lot in Tellico Village (except for driveway culverts, which will be reviewed as part of the permit application process). Any subsequent alterations to installed drain culverts must be approved by the Public Works Department Director in writing.

TVPOA retains the perpetual right, but not the obligation, to install, maintain, and use the Utility and Drainage Easement along all lot lines for utility purposes, including drainage lines, drainage ditches, and drainage structures (see Article IV of the Declaration). The cost of such improvements may be charged to the affected property owners. Similarly, TVPOA retains the right to effect solutions for street right-of-way problems.

G. Shoreline Strip Construction

Construction within the Shoreline Strip must conform to the requirements of TVA and other appropriate agencies, the Shoreline Strip rules, the Water Use Facilities Permit and the ACC Standards and Rules for Permits and Construction within the Shoreline Strip.

No shoreline construction projects can take place on the shoreline strip unless the lot has shoreline privileges. Only lots designated on the recorded plats as having shoreline privileges are eligible for submitting a shoreline permit application package.

TVA conducts shoreline inspections that include Tellico Village, and has observed that many homeowners are extensively landscaping TVA land fronting their lots below the 820-foot contour line to a point that restricts or blocks the general public’s use of the reservoir shoreline.

ALL ACTIVITIES such as tree-cutting, underbrush clearing of vegetation, and landscaping below the 820' contour must have prior approval by TVA. For further information or assistance, please contact TVA.

H. Golf Course Lots

No structures are allowed within the twenty (20) foot golf course setback. Any landscaping work within this golf course setback must be submitted to and approved by the Golf Course Superintendent. Please contact the golf course superintendent of the appropriate course for more information.

I. Clear Cutting and Tree Removal Prior to Construction

Prior to construction, clear cutting of any lot or selective cutting of trees (larger than six (6) inches in diameter measured forty-eight inches from the ground) on any lot is prohibited until a proper permit has been obtained from the ACC.

There is a fee for the permit established by the ACC.

A permit is required when clearing an undeveloped lot of undergrowth and trees with a trunk diameter of six (6) inches or less (measured forty-eight (48) inches from the ground).

Any contractor or property owner that clear cuts a lot without obtaining a proper permit from the ACC shall automatically be subject to a \$2,500.00 cost recovery charge from the ACC in addition to any ACC imposed requirements to replace trees that were improperly removed. All debris from lot clearance or the removal of trees must be removed within thirty (30) days of commencement of the clearing/removal work.

Open burning (fires) in Tellico Village is prohibited at all times.

J. Retaining Walls

All retaining walls require a permit and must be designed and constructed in accordance with all applicable building codes. Any retaining walls that are 48 inches or higher above grade at any point must be designed and inspected by a registered professional engineer or architect. The construction of any such retaining walls shall be in accordance with the plans as designed and permitted and shall be inspected and approved by the registered professional engineer or architect (or their representative), with a letter of approval as evidence thereof submitted to the ACC.

NO RETAINING WALL MAY BE BUILT WITHIN THE UTILITY EASEMENT OR GOLF COURSE/RECREATIONAL AREA SETBACK.

- All walls shall be in accordance with all applicable building codes. The safety and structural integrity of the retaining wall are the responsibility of the property owner and contractor.
- All walls within the Shoreline Strip require TVA approval and a current survey with the applicable corner pins and elevations clearly established.

- Retaining walls shall be built of durable materials, including, but not limited to, reinforced concrete, steel, pressure treated-wood, stone, or brick, with the color approved by the ACC.

K. Utilities

Your permit application must include the documents and connection fees for the temporary and permanent water, sewer, and electric hookups. These connection fees must be paid at the time you file your building permit application.

1. Electricity

LOUDON COUNTY: Loudon Utilities Board (LUB)

Your contractor will supply and erect a temporary power pole (wired in accordance with applicable electrical codes) and contact Loudon Utilities Board (LUB) to arrange for hookup to the transformer. For permanent service, the contractor will supply the electrical conduit as well as dig the trench and supply the labor for installing the underground service. LUB supplies the wire and must be contacted to coordinate the installation. The applicable LUB connection fee must be submitted with your building permit application. An underground installation fee of \$20.00 per month for 60 months will be added to your electric bill by LUB for underground service. If your house occupies more than one lot, the electrical fees will be multiplied by the number of lots occupied.

MONROE COUNTY: Fort Loudon Electric Co-op (FLEC)

The property owner must sign up for electric service at Fort Loudon Electric Co-op (FLEC) in Vonore. The Contractor must contact FLEC to arrange for temporary service during construction. For permanent service, FLEC will supply the electrical conduit as well as dig the trench and supply the labor for installing the underground service. Please contact FLEC for current costs.

2. Water

- a. Both the property owner and owner's builder (collectively referred to in this Section as "OWNER") shall be responsible for providing a water service line from the water meter to the house pursuant to the requirements set forth herein. The Tellico Village Public Works Department (TVPWD) has contracted with an independent contractor (TVPOA CONTRACTOR) to install only a standard ¾" water meter and meter box at each new house. If the OWNER wishes to have a 1" Water Meter installed the OWNER shall make a written request to TVPWD, there will be an extra charge as determined by TVPWD and shall be fully paid in advance of installation to TVPWD.

- b. After the building permit has been approved, TVPWD shall install a water meter and meter box where the water service line has been previously stubbed-out.
- c. Materials and labor for installing the water meter and meter box are included in the utility fees paid with the application for service.
- d. OWNER may remove the cap and attach a short piece of pipe and valve for temporary water supply during construction. OWNER is solely responsible for installing, repairing, maintaining and replacing the permanent water line from the water meter to the house connection.
- e. The permanent water line from the water meter to the house shall be installed by OWNER, including all required materials. It shall be a minimum PEX $\frac{3}{4}$ inch, 250 pounds per square inch, Plastic Copper Tubing Size pressure, American Water Works Association C-901 material and shall be buried a minimum of 24 inches below finished grade.
- f. OWNER shall install tracer wire and marking tape in the water service line trench from the water meter to the house.
- g. OWNER shall test the water service line from the meter to the house with water to a test pressure of 120 psi for a minimum of 10 minutes with NO leaks or drop in water pressure. Test results shall be provided in writing to TVPWD by OWNER.
- h. OWNER shall install a manually adjustable pressure reducing valve and shutoff valve immediately inside the house.

3. Sewer

- a. OWNER shall generally be responsible for providing electrical power and control wiring and a 4-inch sewer stub-out extending 5 ft. outside the house envelope and marked with a stake. House envelope is defined as the drip line of the roof plus any attached decks, porches patios or extended foundations. The location and elevation of the effluent pump tank is critical to the long-term operation of the sewer system facility. TVPWD has contracted with an independent CONTRACTOR to install a Pumped Effluent Sewer System (the SYSTEM).
- b. The location of the house 4- inch sewer stub-out as well as the location of the effluent pump tank shall be clearly shown on OWNER'S site plan that is submitted for review and approval.
- c. The 4-inch sewer stub-out invert shall be set no lower than 24 inches below final grade. In some cases, the house elevation may have to be raised. If the criteria cannot be met, a different elevation shall be agreed to in writing by the OWNER and TVPWD prior to installation by OWNER.
- d. The sewer tank shall be located not more than 20 ft. from the house and set at an elevation such that the following criteria is met:

- i. The top of the tank riser shall be set a minimum 12 inches below the lowest house drain.
 - ii. The slope of the 4-inch house sewer pipe will be installed with a minimum slope of $\frac{1}{4}$ "of fall per foot of length by the TVPOA CONTRACTOR. TVPOA CANNOT install a 90 degree bend in 4" pipe.
 - iii. The top of the tank riser shall be cut off by TVPWD at commissioning such that it extends 6-8 inches above the final finished grade.
 - iv. The site shall be final graded such that surface run-off flows away from the tank riser. Immediately around the tank riser the final finished grade shall fall away 6 inches in the first 5 ft. in all directions followed by a continuous downward slope in at least one quadrant of the riser to the property line.
- e. OWNER shall request that TVPWD install the SYSTEM during home construction. TVPOA CONTRACTOR shall install the SYSTEM at a staked location selected by a TVPWD representative and as shown on the approved drawing, If the location is different than the approved drawings TVPWD shall agree to the new revised location in writing.
- f. OWNER shall contact TVPWD and arrange for the installation of the SYSTEM by completing and submitting to TVPWD the "Scheduling Installation of the Pumped Effluent System Form" at least two (2) weeks, but not more than three (3) weeks prior to the time that installation of the SYSTEM is needed.
- Materials and labor for installing the SYSTEM are included in the utility fees paid with the application for service. It is noted that additional reasonable charges may be incurred where normal installation costs are exceeded because of location, rock, topography or other unusual circumstances. TVPOA CONTRACTOR shall install the complete SYSTEM as described herein.
- g. A small maintenance fee is added to OWNER'S monthly sewer bill which provides for the routine maintenance of the components installed by TVPWD including sewer line, tank, pump and panel. Problems resulting from abuse or misuse of the SYSTEM by OWNER shall result in additional costs which are OWNER'S sole responsibility.
- h. The installation of the SYSTEM requires the cooperation and coordination between OWNER, TVPOA CONTRACTOR and TVPWD. It is critical that the sewer stub-out and septic tank be located and set at the correct elevation per the approved drawings. Any field changes required upon field inspection must be agreed to in writing by TVPWD and OWNER.
- i. OWNER shall provide separate dedicated electrical circuits in the house's electrical breaker panel for the power supply and control of the SYSTEM as follows:
- i. 30- amp double pole 240-volt power supply

- j. OWNER shall run wire from the electrical breaker panel to the pump panel (installed by TVPOA CONTRACTOR) as follows:
 - i. 10-3 wire for the pump power
- k. TVPOA CONTRACTOR shall terminate the wire in the pump panel and run wire and conduit to the pump installation site. The location of the pump panel shall be determined via discussions between the OWNER and TVPWD with the goal of locating the pump panel as close to the pump as practical.
- l. TVPWD will visit the construction site on several occasions and therefore must be given unrestricted access to the site. These site visits will be for inspecting the work of TVPOA CONTRACTOR, coordinating with OWNER and any other purposes that are deemed necessary by TVPWD.
- m. TVPOA CONTRACTOR may be working on site at the same time OWNER is having work done. OWNER shall provide lay down areas for material as well as complete unrestricted access for TVPOA CONTRACTOR'S work activities.
- n. TVPOA CONTRACTOR shall fill the septic tank with water upon installation for testing and to ensure that the tank does not float. The cost of the water shall be solely borne by OWNER.

4. Telephone, Television, Radio and Internet

The local service provider should be contacted for more information and to apply for service as applicable.

Except as provided below, a permit shall be required for each exterior antenna for telephone, television, radio or internet. Application for permits shall include information showing location, size, and dimensions.

All permitted antennas shall comply with the following minimum requirements:

- Only one visible antenna shall be allowed per lot.
- Antenna height shall not exceed the distance from the base of the mounting unit to the nearest lot line and no guy wires shall be permitted.
- The antenna mast shall not exceed two and one-half inches in diameter.
- If an array is attached to the mast it shall not exceed one meter in any dimension.
- The antenna shall be located in the side rear or back of the lot outside of the minimum setbacks and utility easements (usually 7-1/2 feet from side lines and 20 feet from rear property line). Preference is a location

that cannot be seen from the street (in other words, the house and existing landscape screening should be used as a screen).

- Additional landscaping to screen the antenna may be required in the sole discretion of the ACC.

Television satellite receivers (FCC-Approved) or dishes (antennas) of a meter (or less) diameter shall be allowed on any Tellico Village building without issuance of an ACC permit. Such antennas shall be placed in a location that is as minimally visible as possible. Satellite receivers or dishes of greater than a meter in diameter are prohibited.

5. Propane

- **ALL PROPANE TANKS REQUIRE A PERMIT AND MAY NOT BE LOCATED ON OR BURIED IN THE UTILITY EASEMENTS.**
- Propane tanks with a rated capacity of 121 gallons or more **REGARDLESS OF FILL AMOUNT** must be fully buried in the ground.

Propane tanks with a rated capacity of 120 gallons or less may be installed above ground WITH AN **APPROVED PERMIT**. The permit application must show details as to the tank size and proposed location. Landscape screening is required for any propane tanks located above ground.

NOTE: Utility companies generally prohibit underground propane tanks from being located within fifteen feet (15') of underground electric lines or within ten feet (10') of the building structure.

6. Home Generators

ALL HOME GENERATORS REQUIRE A PERMIT AND MAY NOT BE LOCATED IN THE UTILITY EASEMENTS.

The permit application must show details as to the generator size, capacity, and proposed location. Landscape screening is required for any home generator.

7. HVAC Units and Pads

HVAC units shall be placed in an area having minimal negative impact (e.g., sound and visibility) on adjoining properties. **No HVAC unit or pad shall encroach into designated utility easements or setbacks.**

GEOTHERMAL SYSTEMS IN THE LAKE MUST BE ANCHORED WITHIN THE LAKEWARD EXTENSION LINES OF THE OWNER'S LOT. TVA will determine the location of such Geothermal Systems.

Section 5: Construction Design Standards

A. Exterior Aesthetics

The permit applicant shall submit 2-Dimensional Design Drawings which show all elevations of the proposed home. The 2-Dimensional Design Drawings shall accurately depict the appearance and scale of all exterior materials, architectural details, windows and exterior openings, and roof pitches. Further, the ACC may, in its sole discretion, request 3-Dimensional views of any elevations of the proposed home, including but not limited to, elevations facing the street, lake or golf course.

Property owners are encouraged to consider adding details to their proposed home that will enhance its character (i.e. gables, dormers, bay windows, columns, shutters, decorative vents, brick detailing, etc). Submittals for construction and improvements are to be in harmony and compatibility in scale, materials, colors, fenestration (the design and disposition of windows and other exterior openings) and location in relation with surrounding structures and topography and broader community standards as provided in the following subsection entitled "Design Elements."

All buildings and structures shall meet the minimum requirements for aesthetics as provided in this handbook, including, but not limited to, the following:

Scale (Size, Height, Footprint and Massing):

All houses shall have a minimum square footage of 1,200 heated and finished square feet and an attached garage with a minimum size of 440 square feet. The footprint of the garage shall not exceed one half of the "total footprint" of the house. For purposes of this provision, "total footprint" is defined as "the area within the outside dimension of all exterior walls on the main level of the house including covered porches and covered decks, but excluding garages, porta cocheres, open decks and patios."

The presentation of the home's façade (elevations) to principal public views (such as streets, lake and/or golf course) is important to maintaining the harmony of external design within the neighborhood area and Tellico Village. The façades exposed to view from streets, lake or golf course should exhibit design features that add character, such as gable end projections, porch or portico, wide steps, planters, bay or specially designed windows, entrance door with sidelights, shutters, decorative vents, dormers and brick or stone detail. Street façades are specifically encouraged to include variation in materials and architectural details.

B. Exterior Elevation Requirements

All exterior elevations shall contain a graphic scale of ¼ inch = 1 foot (unless an alternative scale has received prior approval from the ACC Office). All exterior elevations shall accurately depict the appearance, design, dimensions, architectural details, roof lines, and topography of the proposed home.

1. Front Elevation

The front (street facing) elevation shall be reasonably articulated with a minimum of three planes (offsets in the exterior wall). If brick or stone is used on the front elevation, it must wrap a minimum of two (2) feet around the corners and extending into the side elevations. Front elevation drawings shall also accurately depict all exterior materials and accent features.

2. Side Elevations

Every twenty-four (24) linear feet of any above ground side elevation level shall contain at least one (1) significant architectural detail, which shall include a door, window, exterior wall offset, exterior material change, or other similar architectural enhancement. Each above ground side elevation level that is twenty-four (24) linear feet or more shall include at least one (1) window that is at least 2x3 feet in size. Side elevation drawings may refer to exterior materials with appropriately labeled callouts. No more than two (2) step downs of exterior materials will be permitted on side elevations. The ACC may, in its sole discretion, require an additional architectural feature or material change in gables.

3. Rear Elevations

For rear foundation walls of 8 feet or higher, every 24 linear feet of any rear foundation wall shall contain at least one significant architectural detail, which shall include a door, window, exterior wall offset, exterior material change, or other similar architectural enhancement. Rear elevation drawings may refer to exterior materials with appropriately labeled callouts.

C. Exterior Finishes and Materials

Exterior materials should be selected for permanence, maintenance capability, and consideration for unique climatic conditions of the area and compatibility to the neighborhood area. The use of materials widely perceived as representing quality such as stone or brick masonry, stucco or combinations thereof are encouraged for principal public views from street(s), lake or golf course.

1. Exterior Walls

The following exterior wall materials are permitted:

- Brick
- Natural Stone
- Stucco
- Cast Stone
- Wood and Fiber Cement Siding and Trim
- Vinyl Siding and Trim

None of the following exterior wall materials shall be allowed:

- Exposed concrete block (CMU)
- Asphalt siding
- Insulation board.

2. Foundation Walls

The following foundation wall materials are permitted:

- Brick
- Natural Stone
- Stucco
- Cast Stone
- Wood and Fiber Cement Siding and Trim
- Vinyl Siding and Trim
- Split-faced block (only with appearance texture approved by the ACC)
- Poured in place precast concrete (only with appearance texture approved by the ACC)

Block foundations that are covered with stucco must be done in a manner so that the mortar joints are not detectable.

To prevent staining of foundation walls, immediately upon installation of foundation wall finishes (i.e. brick, stone, stucco and paint) the contractor/property owner should spread straw over the disturbed soil in a minimum area of 3' wide and 6" deep.

D. Roofs and Dormers

The roof pitch shall be a minimum of 4:12 and shall contain a minimum of six prominent roof planes. However, roof pitches on accent features only may be less than 4:12.

No bright, shiny or reflective roofs are permitted. Metal roofing systems are prohibited, except as specifically provided in below. However, metal roofing materials may be considered for use only on accent features such as eyebrows over bay windows or garage doors, as well as on cupolas and dormers, so long as the total area of such accents does not exceed five (5) percent of the entire roof area for a given home.

The ACC recognizes that the use of certain stone coated steel roofing systems at a residence can potentially conserve energy resources and exhibit greater strength and durability than traditional asphalt shingles. However, while the ACC recognizes the merits of certain stone coated steel roofing systems, the ACC desires to ensure that all stone coated steel roofing systems installed within Tellico Village have minimal visual impact and generally comport with the established aesthetics of the community. Consideration will be given to granting a permit for installation of a stone coated steel roofing system on a property owner's residence, if in the sole discretion of the ACC, the stone coated steel roofing system will fit neatly, unobtrusively, and inconspicuously on the residence.

The following rules will apply in consideration of a permit application for a stone coated steel roofing system:

- The roofing system must contain steel with a gauge of at least 29.

- The roofing system must contain a ceramic stone coating that fully conceals the steel surface.
- The roofing system must be sealed with a polymer coating.
- The roofing system must exhibit the appearance of traditional asphalt, tile, or shake shingles.
- Standing seam metal roofing systems and corrugated metal roofing systems are expressly prohibited.
- The roofing system must not contain any bright, shiny or reflective materials.
- The installation of the roofing system shall comply with all applicable laws, regulations, and building codes.
- The installer of the roofing system shall be licensed in accordance with all applicable laws, regulations, and building codes.
- Periodic maintenance of the roofing system is required to maintain a suitable appearance.

E. Exterior Colors

Colors of primary exterior materials (including but not limited to siding, brick, stone, or stucco) should be muted and of soft and neutral tones that are compatible with existing homes in the neighborhood. Primary exterior materials in extremely bright or dark colors and metallic colors may be rejected in the sole discretion of the ACC. Exterior components such as front door and shutters may be a brighter or darker color if such color(s) complement the primary exterior colors. No bright, shiny or reflective roofs (whether metallic or other material) are permitted on houses, outbuildings, docks or any other structures requiring a permit. Wood decks, stairs, boathouses and docks shall be either sealed or finished with paint or stain.

F. Garage Doors

All houses shall have an attached garage with a minimum size of 440 square feet that is designed for parking at least two vehicles. Garage doors shall not exceed ten (10) feet in height. For larger garage doors greater than eight (8) and up to ten (10) feet in height, the ACC encourages the use of architectural and design details that are intended to minimize the visual appearance of such garage doors. The ACC, in its sole discretion, may refuse to permit any large garage doors greater than eight (8) and up to ten (10) feet in height that are not aesthetically compatible with the remainder of the proposed residence or general community wide standards. The ACC recommends that the distance between the top of the garage door opening to the bottom of the eave or eave line ("headroom") should generally not exceed three (3) feet. The ACC, in its sole discretion, may require additional architectural detail to minimize the visual impact of any headroom exceeding three (3) feet.

G. Driveways and Parking Space

The following standards shall apply to each dwelling unit:

- There shall be a minimum of two (2), 200-square-foot paved vehicle parking spaces in addition to the garage.
- Each parking area shall be served by adequate driveway space for access to the street.
- Driveways shall be a minimum of ten (10) feet in width and should allow for a turning radius of not less than 15 feet.
- Materials shall be: hot-mix asphalt concrete, Portland cement concrete, pavers, brick, or other durable material so as to provide a dust-free, all-weather surface. Loose surface materials are not permitted (e.g., gravel, sand, etc.).

H. Street Right-Of-Way

The right-of-way of any street or roadway under the jurisdiction of the Public Works Department of the POA shall not be encroached upon or altered in any way without the written permission of the Public Works Director.

Each drive must be extended and maintained by the property owner to the edge of the street pavement. Street shoulders shall be properly restored to their original condition if damaged during the construction process.

Driveway drainage tiles, if required, are to be installed at an elevation that meets the ditch grade and flow line. **The Public Works Department must be notified at least 24 hours in advance of pouring the driveway in order to complete an inspection on the installation and size of the tile and grate.** A swale or grate in the finished drive may be necessary to divert water into the ditch. If this is necessary, some adjustment of the ditch grade may be required.

The street right-of-way generally extends 25 feet each way from the middle of the road. Irrigation equipment shall not be installed in the street right-of-way. The Public Works Department shall have the right to alter the right-of-way and shall not be responsible for replacing or maintaining anything, including but not limited to, rock, sod, shrubs, mulch, irrigation materials, etc. placed within the right-of-way with or without a permit, excluding driveways.

Once installed by the Public Works Department, removal of rock or gravel from the roadway, shoulder, ditch way or anywhere within the right-of-way is strictly prohibited without the written permission of the Public Works Department. Should the homeowner wish to add rock or some other material to the ditch way, they may do so ONLY with the written permission of the Public Works Department. The Public Works Department will restore any unauthorized changes and materials within the street right-of-way and recover the costs from the responsible party.

NOTE: Written permit approval must be granted by the Public Works Department Director to install any drain tile on any lot in Tellico Village

(except for driveway tiles, which will be reviewed as part of the permit application process).

I. Swimming Pools (Including Lap Pools and Swim Spas)

The following standards shall apply to all swimming pools:

- A permit is required for all in-ground pools; above-ground pools are not permitted.
- Swimming pools, fences and gates must meet the adopted county and building code requirements.
- No swimming pool or part thereof, including aprons and walks, shall protrude into any front yard, construction setback line, or easement.
- Discharging of backwash water shall not be permitted into the holding tank or any other part of the sewer system and shall be controlled so that it will not wash across an adjoining lot.
- All mechanical pool equipment must be screened.
- The applicants must provide adequate details on screening, landscaping and fencing of any permitted pool.

NOTE: Pools utilizing the public water supply system of Tellico Village must have a properly installed RP backflow preventer!

J. Hot Tubs and Spas

The following standards shall apply to all hot tubs and spas:

- A permit is required for all hot tubs and spas.
- The maximum size for any hot tub or spa is 10ft. x 10ft.
- The top portion of any hot tub or spa shall be no higher than 4 ft. above the adjacent ground level.
- Hot tubs and spas must meet all building code requirements.
- No hot tub or spa or part thereof, including aprons and walks, shall protrude into any front yard, construction setback line, or easement.
- Discharging of backwash water shall not be permitted into the holding tank or any other part of the sewer system and shall be controlled so that it will not wash across an adjoining lot.
- All hot tubs and spas must be screened and not visible from the street, lake, or golf course. (In ground hot tubs may be exempted from these screening requirements in the sole discretion of the ACC).

- The applicants must provide adequate details on screening and landscaping for any permitted hot tub or spa.
- All hot tubs and spas shall be located adjacent to the rear plane of the home and sited on a patio, porch, deck, hardscape or other foundation which is acceptable to the ACC in its sole discretion.
- A permit request for any hot tub or spa may be rejected based upon the proposed size of the hot tub or spa or location on the Lot in the sole discretion of the ACC.

K. Fences

All fences (except invisible fences and temporary garden trellises) shall meet the following requirements:

- No fences or structures may be built on golf course/recreational area lots within the twenty (20) foot golf course setback.
- No fences shall be located within the utility easements.
- Fences shall be located at least six (6) feet away from the lid of the effluent pump tank.
- Any fence which encloses the effluent pump tank shall contain a gate of at least eight (8) feet in length for access by the Public Works Department.
- Fences shall be located only behind the front plane of the house.
- The ACC shall have additional discretion to limit the permitted location of fences based upon the parameters of the lot.
- Fences above ground shall not be electrified.
- Fence material must be vinyl, coated aluminum, wrought iron, or wood. All fences must be maintained in good condition, and periodic maintenance of fences is required.
- Finish colors for fences shall complement the exterior walls of the house. No bright, shiny, reflective or fluorescent colors are permitted.
- The height of all fences shall be a maximum of four (4) feet. Notwithstanding the foregoing, the ACC may allow certain coated aluminum or wrought iron fences of up to five (5) feet on particular lots in its sole discretion. The preferred spacing between pickets for board-type fences is no larger than one-half the width of the vertical boards, for example, a 3½" picket should have no more than 1¾" between pickets.
- Temporary fencing is prohibited.
- Fencing shall not be illuminated.

- The ACC shall have additional discretion to permit privacy screening fences up to a maximum of six (6) feet in height under certain limited circumstances, based upon the parameters of the lot, as set forth below:
 - The privacy screening is attached to the house.
 - The privacy screening is only located directly adjacent to a hardscape or patio.
 - The privacy screening is properly maintained.
 - All parts of the privacy screening are located behind the front plane of the house.
- No fence shall be located on any Lot that does not contain a house (or some portion of a house in the case of a house located across more than one (1) Lot).

L. Decks

All decks approved by the ACC must also be approved by the applicable building code department. Building permits for code inspections must be obtained from the jurisdiction having authority in addition to the required ACC review permits. The property owner must submit proof of an approved building code inspection to the ACC Office. **Periodic maintenance of decks is required, i.e., staining, painting, pressure washing, etc.**

M. Outbuildings, Detached Garages, and Guest/Pool Houses

1. Outbuildings

Any detached and enclosed structure or outbuilding which is not otherwise expressly permitted in this Section is prohibited.

2. Detached Garages

Garages should generally be included in or attached to the principal structure. However, consideration may be given to granting a permit for a detached garage, if in the sole discretion of the ACC, the conditions of the Lot appropriately allow for such consideration. The ACC may reject any permit request for a detached garage based upon the proposed design, size, or location on the Lot of the garage in its sole discretion. The following criteria will apply in consideration of a permit application:

- The garage shall not exceed one half of the total footprint of the house. (See Section 5 A for specific requirements)
- The garage must be site built and attached to a permanent foundation.
- Exterior design, materials and colors of the garage must match the principal residence.

- The roof pitch of the garage should match the principal structure.
- A permanent driveway must be connected to the street or existing driveway.
- Shielding of the garage by an initial planting of suitable shrubbery (or other means) may be specified by the ACC in the permit.
- The garage must have permanent utility service as appropriate to the proposed use of the structure.

3. Guest and Pool Houses

Guest houses and pool houses will be reviewed as a miscellaneous permit request, subject to the additional conditions below. Guest houses and pool houses should generally be attached to the principal structure. However, consideration may be given to granting a permit for a detached guest or pool house, if in the sole discretion of the ACC, the conditions of the Lot appropriately allow for such consideration. The ACC may reject any permit request for a detached guest or pool house based upon the proposed design, size, or location on the Lot of the guest or pool house in its sole discretion. The following criteria will apply in consideration of a permit application:

- The guest or pool house shall not exceed one half of the total footprint of the house. (See Section 5 A for specific requirements)
- The guest or pool house must be site built and attached to a permanent foundation.
- Exterior design, materials, and colors of the guest or pool house must match the principal residence.
- The roof pitch of the guest or pool house should match the principal structure.
- Shielding of the guest or pool house by an initial planting of suitable shrubbery (or other means) may be specified by the ACC in the permit.
- The guest or pool house must have permanent utility service as appropriate to the proposed use of the structure.

N. Mailboxes

Residential mailboxes and mounting posts will be of uniform type and design. The box and post will be supplied and installed by the POA, unless the ACC grants express written permission for a particular neighborhood or development to implement a different mailbox and mounting post style. **The installation will take place after the ACC final compliance review has been completed on the home and permission to occupy has been granted by the ACC and the applicable building code department.**

The cost of a standard size mailbox and installation is included in the initial fees submitted with the home permit application. If other than the original color of

black, the mailbox is to match the primary color or trim color on the front façade of the home most directly behind the mailbox. The following mailbox sizes are available: standard, large, and extra-large. An additional cost will be charged for large and extra-large mailboxes.

The mailbox post and paper box are to be the same color. If other than the original color of Navajo red, the mailbox post and paper box are to match the primary color or trim color on the front façade of the home most directly behind the mailbox. Mailboxes are the property of the property owner, and it is the responsibility of the property owner to repair, maintain and replace the box and support post in a safe, operable and neat condition.

O. Landscape and Irrigation Design

1. Minimum Landscape Requirements

To preserve the rural, woodland character of Tellico Village, a basic landscape plan shall be submitted to the ACC for review and approval in conjunction with any application for a new home construction permit. All landscape plans shall include a sketch of proposed landscape elements on a plot plan to a scale of 1" = 30' (unless an alternative scale has received prior approval from the ACC Office) which accurately depicts the following: the size, location, species and/or type of all trees, shrubs, and ground cover to be planted or placed upon the lot; property lines; set-backs and easements; the footprint of the building structure, including attached decks and porches; all patios, walkways, and concrete pads; the effluent pump tank, and driveways. No landscaping other than approved ground cover is permitted within six (6) feet of the effluent pump tank. Further, when planting trees in the vicinity of the effluent pump tank, future root growth should be considered in order to avoid damaging or otherwise interfering with the operation of the tank or any subsurface lines. On any lot where trees are clear cut or where trees are not otherwise present, the ACC requires that a minimum of one shade tree (with a minimum 1 ½" caliper measured 48" above the ground) and one ornamental tree (with a minimum 1" caliper measured 48" above the ground) be planted in the front yard and one shade tree (with a minimum 1 ½" caliper measured 48" above the ground) be planted in the rear yard, as appropriate in the reasonable discretion of the ACC based upon site conditions. The ACC further recommends appropriate use of shrubs along the building foundation to soften building lines and around landscaped beds and other areas to enhance the overall appearance of the building and the lot.

The installation of all landscape plan elements must be completed before final inspection. The Performance Bond/Letter of Credit required pursuant to Section 3 herein will not be released until the landscape plan is completed along with all other requirements set forth under Section 3 of the Blue Book. Once the landscape plan installation is completed, the ACC will inspect the lot to assure that trees, shrubs, and established ground cover were planted or placed upon the lot in accordance with the landscape plan and that all required drainage swales

remain in place. Any required drainage swales that were disturbed by landscaping activities shall be repaired or replaced. **Any alteration to the approved engineered drainage plan must be submitted to and approved by the civil engineer that prepared such plan prior to commencing work.**

2. Irrigation Design

A PERMIT IS REQUIRED FOR A LAWN SPRINKLER SYSTEM INSTALLED AT ANY TIME EITHER BEFORE OR SUBSEQUENT TO HOUSE CONSTRUCTION.

The location of the piping and sprinkler heads must be drawn on the Plot Plan, which shall be kept in the permit file. Lawn sprinkler systems require the installation of a reduced pressure backflow preventer when connected to a potable water system. Annual inspections as required by law will be coordinated by the Public Works Dept. and charged to the homeowner.

Property owners may use the utility easement or building setback areas to place sprinkler systems, but ***NOT the street right of way***. Property owners are cautioned, however, that any damage done to or caused by the sprinkler system being placed in these areas (as the result of utility work, mowing, repair vehicle traffic, or for any other reason or use), is ***strictly the responsibility of the property owner***. The property owner who owns the sprinkler system agrees to indemnify and hold harmless the POA from any liability and damages arising from or on account of the sprinkler system's location in such restricted areas and agrees to remove any portion of the sprinkler system at the property owner's expense if the POA requests that the system be relocated.

The sprinkler system must be installed and maintained in such a manner as to prevent water being sprayed on the traveled portion of the street right-of-way. In the event POA requires that the sprinkler system be removed from the street right-of-way for any reason, the property owner shall promptly comply and remove the system at the property owner's expense.

Owners of lake lots may wish to use the lake water for irrigation purposes. ACC, TVA and Corps of Engineers permits are required -- contact the ACC office for details. **A permit is required to dig irrigation wells.**

P. Landscape Alteration Permit

1. Landscape Drainage Modifications

Any landscape drainage modifications which alter the conveyance of surface water on any lot (including but not limited to installation or alteration of swales, berms, or rock features) require a Landscape Alteration Permit. The following

additional specifications will apply in consideration of a permit application for any applicable landscape drainage modifications:

- Any swales implementing rock shall utilize a minimum size of rock to withstand maximum surface water flow. _____
- Swale channels implementing rock shall be excavated sufficiently to allow placement of rock in a manner such that the finished inside dimensions permit adequate surface water carrying capacity.
- Rock located within swales shall be placed so it is flush with the surrounding ground and will not interfere with the surface water carrying capacity.
- Use of synthetic filter fabric (as opposed to common landscape fabric or weed barrier) is acceptable if installed in accordance with the specifications below.
- Synthetic filter fabric located within swales shall be buried below ground at the upstream end of the swale; fabric shall overlap the edges of the swale by at least twelve (12) inches on both sides; and anchor pins shall be spaced at least every three (3) feet along the fabric overlap.
- Any sediment accumulations or other materials blocking the swale channel shall be removed to maintain the intended surface water carrying capacity.
(For further reference to the foregoing standards, see Tennessee Department of Environment and Conservation Erosion & Sediment Control Handbook, Fourth Edition, Chapter 7, pages 203-204).

For any proposed landscape drainage alteration, the ACC may, in its sole discretion, require a licensed civil engineer to evaluate and inspect the proposed alteration and all costs associated with the evaluation and inspection of the proposed alteration shall be borne by the Applicants.

2. Landscape Alterations Affecting Effluent Pump Tank

Any landscape modifications which alter the grade or surface water drainage within six (6) feet of the effluent pump tank require a Landscape Alteration Permit. The following additional specifications will apply in consideration of a permit application for any applicable landscape modifications:

- A negative grade away from the effluent pump tank must be maintained.
- Surface water must be diverted away from the effluent pump tank.
- The elevation of the effluent pump tank lid may not be altered.
- Landscape alterations shall not cover or otherwise restrict the effluent pump tank lid.
- Swales, gutter drains, and other surface water drainage facilities must be diverted away from the effluent pump tank.

For any proposed landscape alteration affecting the effluent pump tank, the ACC may, in its sole discretion, require a licensed civil engineer to evaluate and inspect the proposed alteration and all costs associated with the evaluation and inspection of the proposed alteration shall be borne by the Applicants.

Q. Demolition Permit

Any property owner, whose Living Unit is damaged or destroyed by wind, fire, flood or any other casualty or event, or if an existing house is being removed for any other reason, shall obtain a demolition permit.

The following additional specifications will apply in consideration of a demolition permit:

- Demolition must commence within forty-five (45) days of permit approval.
- Demolition shall be completed within fifteen (15) days of commencement of work.
- All demolition debris and materials must be either placed in an approved waste receptacle or removed from the lot on a daily basis.
- Waste removal trucks must be loaded on the lot and properly tarped or covered to securely contain all demolition debris and materials.
- Demolition debris and materials are not permitted to be stored on the lot.
- Blasting is prohibited.
- Propane tanks must be removed prior to commencement of demolition work.
- Proper ground cover must be restored within thirty (30) days following completion of demolition work.

Demolition will require the property owner to provide the POA with a Completion Assurance Agreement or performance bond/letter of credit (if selected by applicant as the required financial assurance mechanism) which will assure the project's completion and compliance with the requirements of the Permit.

CONTACT THE ACC OFFICE FOR CURRENT REQUIREMENTS.

The Completion Assurance Agreement and performance bond/letter of credit (as applicable) will not be released until all requirements of the ACC's Rules, Regulations and Standards have been met.

R. Exterior Lighting

To prevent objectionable levels of light from disturbing nearby neighbors and other adversely affected residents, the location, direction and intensity of all exterior, landscape and security lighting should be carefully planned, installed and maintained.

Exterior, landscape and security lighting, shall be installed and maintained in a manner that does not shine directly into the doors, windows or porch or deck areas of adjoining lots or lots located across the street, common area or cove from the light source.

S. Landscaping Structures, Improvements, and Decorations

Landscaping Structures and Improvements, including but not limited to, fire pits, outdoor fireplaces, outdoor ovens, gazebos, pavilions, statues, canopies, free-standing garden boxes, arbors and pergolas require a Miscellaneous Permit.

Permits for Landscaping Structures and Improvements shall be subject to the following requirements:

- Location of the structure(s) and improvement(s) shall be in the rear (yard) of the house with appropriate setbacks from the property lines (outside of the side utility easement and 7½ feet from the rear property line). Properties that adjoin the street, golf course, or lake are likely to be more restrictive on placement and require additional landscaping or screening.
- Objects that require the purchase of materials and that are built on-site are preferred.
- Structure(s) and improvement(s) should be a *visual asset* to the property and *not bring undue attention* as seen by neighboring properties or from the street, golf course or lake.
- The ACC recommends that any structure or improvement be located adjacent to the rear plane of the primary residence and on a permanent foundation.
- A permit request for any structure or improvement may be rejected based upon the proposed design or size of the structure or improvement or its proposed location on the Lot in the sole discretion of the ACC.
- Structures and improvements are not permitted in the rear setback area.
- Colors and materials shall be muted, natural, not bright, nor reflective or metallic.
- All such structures and improvements must be maintained in good repair.
- Structures and improvements shall be constructed of materials and colors that fit with the main house and decking.
- Structures and improvements shall not be installed or constructed with fabric roofing material.
- Exterior construction using any wood materials shall be sealed or stained in muted, natural colors or earth tones.
- Free-standing garden boxes shall also be appropriately screened so they are not visible from the street, golf course, or lake.

Artificial decorations (not including natural plantings or trees) may be located in the front or rear (yard) of the house with appropriate setbacks from the property lines (outside of the side utility easement and 7½ feet from the rear property line). Artificial decorations shall be subject to the following requirements:

- Decorations shall not exceed a volume of 2 feet in height, 2 feet in width, and 2 feet in depth.
- Decorations shall not exceed 4 feet in height under any circumstances.
- Decorations should be a *visual asset* to the property and *not bring undue attention* as seen by neighboring properties or from the street, golf course or lake based upon their number, location, or appearance.

- Decorations must be maintained in good repair.
- Decorations shall be muted, natural, not bright, nor reflective or metallic.
- Decorations shall not be artificially illuminated.

Holiday/seasonal decorations and lighting shall be temporarily installed no earlier than 45 days prior to the holiday/seasonal event and shall be removed no later than 30 days after the holiday/seasonal event.

T. Children's Play and Recreational Equipment

A permit is required for play and recreational equipment that requires or covers a foundation or base area in excess of 30 square feet or exceeds six feet in height. Portable basketball backboards, volleyball nets, soccer goals and similar portable play and recreational equipment are exempt from this permit requirement. All play and recreational equipment, whether permitted or not, shall not be used in a manner that creates excessive noise or other nuisance to neighbors. Portable play and recreational equipment, whether permitted or not, shall be stored when not in use.

Play and recreational equipment that requires a permit shall be located in the side rear or back of the lot outside of the minimum setbacks (7½ feet from side lines and 20 feet from rear property line). Preference is a location that cannot be easily seen from the street (in other words, the house should be used as a screen). Additional landscaping to screen the equipment may be required as a condition for the issuance of any permit for such equipment on lots located on street corners, bordering golf courses or adjacent to the lakeside.

Basketball backboards may be located in front using the driveway as the court surface. Clear basketball backboards are preferred. Their location shall be to the side of the drive and all such equipment shall be installed outside the minimum setbacks and easements for the property.

Brightly colored, shiny or reflective equipment that is large enough to require a permit is prohibited unless it is properly screened. Equipment made with natural wood colors or surfaces painted in earth tones (brown or green) are preferred, however, gray or galvanized surfaces are acceptable.

U. Solar Panels

While the ACC recognizes the merits of solar panel installation, the ACC desires to ensure that all solar panel installation within Tellico Village has minimal visual impact and generally comports with the established aesthetics of the community. Consideration will be given to granting a permit for installation of solar panels on a property owner's residence, if in the judgment of the ACC, the solar panel installation will fit neatly, unobtrusively, and inconspicuously on the property. The following rules will apply in consideration of a permit application for solar installation:

- Solar panel installation shall be limited to the roof of the primary residence.

- Ground mounted solar panel installation is prohibited.
- Solar panel installation on outbuildings is prohibited.
- The required location for installation of solar panels is behind the front roof peak of the residence.
- The color of solar panels, framing, hardware, and all supportive structures shall be uniform and blend with the color of the roof upon which they are installed.
- Solar panels shall be permanently installed in a level manner running parallel to the roof plane upon which they are located and may not be raised or tilted.
- The top of solar panels and framing shall not extend more than 10 inches above the roof upon which they are located.
- All supportive components for solar panels, including, but not limited to, piping, meters, and other fixtures and equipment shall be located behind the front roof peak of the residence.
- All supportive components for solar panels, including, but not limited to, piping, meters, and other fixtures and equipment that are not concealed within the residence shall be screened by landscaping within three (3) months following installation.
- The installation of solar panels and all supportive components shall comply with all applicable laws, regulations, and building codes.
- The installer of solar panels shall be licensed in accordance with all applicable laws, regulations, and building codes.
- Periodic maintenance of all solar panels and supportive components is required to maintain a suitable exterior appearance.
- Solar panel fields should be uniform in size and shape to the greatest extent possible.
- All solar panels shall be located at least 24 inches away from the exterior edge, interior edge, and ridge of the roof area upon which they are installed.

Section 6: Construction Site and Performance Standards

A. Construction Site Standards

1. Trash Containers

During all construction activities, the lot shall be kept neat and free of excess trash and building materials. TRASH MUST BE CONTAINED to prevent cans

and bottles, paper, and any other materials from being blown from the site. Building debris shall be kept condensed and removed from the site on a timely basis. Trash containers, such as dumpsters, need to be emptied when the trash approaches 6 inches from the top of the container. Workers shall be cautioned about any intentional or unintentional littering while on the job or while traveling within Tellico Village. Documented litter violators will be subject to a fine of up to \$500.00 by the State of Tennessee.

2. Lot Line Markings

After a permit for any work has been issued, the side lot lines must be defined and maintained throughout the construction process with string, surveyor's tape, or other means. Further, all building activities and materials shall be restricted to the lot for which the permit was issued. Use of adjacent lots or common property for access to the building site is also prohibited. In rare instances in which it might be essential to use adjacent properties for access, prior permission from the property owner is required AND written proof of this permission must be submitted to the ACC Office. On waterfront lots the ACC requires iron pins set at the 820 MSL elevation property corners and additional iron pins set where the projected shoreline strip property lines, as shown on the recorded plats, cross the 813 MSL elevation.

3. Care of Streets

The streets and street right-of-way (including the ditch) must be kept clean and free from mud, rocks, concrete equipment washout and debris from the building site on a daily basis. To help keep streets clean, the contractor must cover the proposed driveway with crushed stone before construction commences and maintain it during the construction process. Excess concrete must be dumped on the job site and not on adjacent properties or in the street right-of-way. Any damage to the street or within the street right of way must be promptly repaired. If necessary, the Public Works Director will take corrective action and will bill the contractor and/or property owner for all expenses involved in the clean up or repair. If there is an unpaid balance at the time final inspection is requested, final inspection will be withheld until the balance is paid. Failure to comply with this requirement can result in the suspension of the permit.

4. Toilet Facilities

Toilet facilities must be made available to the personnel on the building site and must be in place before the start of construction.

5. Parking at Construction Sites

Parking is limited to *one* side of the road to allow room for regular traffic, school buses and emergency vehicles to pass. Parking **MUST NOT** impede mail delivery.

6. Site Clean-Up

A final cleanup is required, including the removal of all building materials, building debris, stumps, portable toilets, etc., before the final inspection will be completed.

7. Noise

Excessive noise on a construction site may be considered a nuisance. Loud music or broadcasts from radios, televisions, or other similar devices and loud, offensive or abusive language or behavior is strictly prohibited.

Construction noise outside of reasonable hours that causes a nuisance or an unreasonable disturbance to neighbors is prohibited except for unusual circumstances specifically authorized by the ACC. This requirement is not intended to prohibit work, but rather to limit noise.

Exterior construction activities and site work shall only take place between the hours of 7:00am and 7:00pm on Monday through Saturday and shall not take place on Sunday or on any of the following holidays: New Years Day; Memorial Day; Independence Day; Labor Day; Thanksgiving; and Christmas. Exceptions to the foregoing restriction may be considered for a limited period of time for special situations with ACC approval and contractor notice to neighbors within 500 feet of the site. Examples of permissible exceptions are to allow completion of a concrete pour for a foundation, basement slab or driveway, or a 2-3 day exemption to install a shingle roof during hours of daylight.

8. Liquid Containment

Construction liquids and all other construction materials shall be contained within the property. No runoff is permitted. Spills shall be contained and disposed of in a manner prescribed by local, state and federal laws.

B. Site Inspections and Surveys

1. Site Inspections

Geotechnical foundation investigations by the property owner are encouraged. In the absence of geotechnical studies, great care should be taken in the design of the foundation to insure the adequacy and structural integrity of the building.

- All residential structures must have a continuous permanent foundation.

2. Surveys

a. Footing Survey Confirmation

A surveyor's footing survey including the elevation of the footers must be updated and submitted to the ACC Office **within 5 business days** after the completion of the footings to verify conformity with the site location as originally submitted in the permit application. At this time the surveyor shall

set nails in the footers to accurately locate foundation walls. ***The POA Office (458-4522) shall be notified the day the footings are poured.***

b. Final As-Built Survey

This survey shall show all construction and improvements on the lot including (but not limited to) the following: house (with final floor elevations), driveway, sidewalk, steps, stoops, patios, fences, swimming pools and aprons, retaining walls, air conditioner/heat pump pads and equipment, sewage and propane tanks. The survey shall also show the distance from the closest points of the house on the front elevation, rear elevation, and four corners to the nearest property lines. This survey shall also attach the final drainage plan inspection report from the third-party engineer. **This document MUST be submitted when the final compliance review is requested.**

- If there has been a permit issued for shoreline improvement and it has been completed, the as-built survey must show the dock, walkway, water and electric lines, and geothermal coils to be within the lakeward extension lines.
- If the shoreline improvement is completed at a later date, a final as-built survey must be submitted to the ACC office at the completion of the project.

C. Time for Completion

1. Single Family Dwellings

Construction must commence in accordance with all permit requirements no later than forty-five (45) days from the date of issuance of the ACC building permit. Failure to meet this requirement will void the ACC approval, and the building permit fee will be forfeited. In that event, a new and complete application must be submitted for reconsideration.

Beginning with the date of issuance of the permit, the exterior of the home should be substantially complete within six (6) months. The interior and exterior of the structure shall be completely finished, final grading, drainage, and basic ground cover completed, within twelve (12) months of the issuance of the permit. Basic landscaping, including seeding and/or mulching shall be completed within ninety (90) days after final inspection is completed. If any of the foregoing construction completion deadlines are not met by the property owner, the ACC may immediately revoke the building permit for the home and all construction activities shall cease. In the event that the ACC revokes the building permit, the property owner shall be required to apply for a new permit and pay all applicable fees associated with applying for a new permit before any further construction activities can commence.

THE ACC FINAL COMPLIANCE REVIEW WILL NOT BE SCHEDULED UNTIL FINAL GRADE IS COMPLETED, ALL ELEMENTS OF THE ENGINEERED DRAINAGE PLAN ARE INSTALLED, APPROVED GROUND

COVER IS IN PLACE, AND THE ACC OFFICE HAS RECEIVED THE FOLLOWING ORIGINAL DOCUMENTS (the county building code department may have additional requirements):

- **Final As-Built Survey**
- **Termite Letter (copy acceptable)**
- **Civil engineer’s inspection letter verifying that all required elements of approved engineered drainage plan were installed correctly**
- **Engineer’s Letters for retaining walls, as required**

Property owners should check with the applicable building code department to determine if any problem was noted on the building code final inspection.

IF FINAL GRADE AND ALL ELEMENTS OF THE ENGINEERED DRAINAGE PLAN ARE NOT COMPLETED AT THE TIME THAT FINAL INSPECTION IS SCHEDULED, THE ACC WILL CHARGE THE OWNER COST RECOVERY FOR ALL ADDITIONAL TRIPS TO INSPECT THE PROPERTY.

NO HOUSE IS TO BE OCCUPIED UNTIL THE JURISDICTION HAVING AUTHORITY FOR BUILDING CODE INSPECTIONS HAS COMPLETED THE FINAL INSPECTION AND ISSUED A CERTIFICATE OF OCCUPANCY.

2. **Miscellaneous Permits**

Miscellaneous permit projects must be completed within six (6) months of the permit approval date or an ACC approved extension must be obtained.

Section 7: Property Standards and Maintenance

A. **Lot and Landscape Maintenance**

1. **Property Maintenance Rules**

Each property owner shall properly provide for the exterior maintenance of the property owner's property as required by Article XII of the Declaration and in accordance with the following additional rules.

The property owner shall properly maintain all exterior features of the lot, home and dock, including outbuildings, mailboxes and mailbox posts. These rules are intended to provide minimum home maintenance requirements and to establish standards for the ACC to evaluate a property owner's complaint against another property owner for failing to properly maintain the property owner's home.

The ACC may use the following checklist when investigating complaints related to the maintenance of a property owner's home, each item of which constitutes a violation of these rules:

- a. Widespread exterior paint deterioration that shows signs of blistering, peeling and severe fading.
- b. Loose and/or hanging trim, guttering or downspouts.
- c. Exterior finish that shows clear and widespread signs of accumulated dirt, soil or mildew.
- d. Missing brick or siding, flaking or deteriorating stucco or rotting wood.
- e. Loose, dangling or damaged roof shingles on the house or dock; loose or damaged chimney.
- f. Excessive structural deterioration of wooden deck or dock, such that the deck has pulled away from the house; either the deck or dock has missing railings or planks; deck stairs that have deteriorated to the point of being unsafe.
- g. Excessive cracking and uplifting of driveway or patio.
- h. Broken or missing windowpanes. Boxes and other material stacked inside against an exterior window(s) that is visible from the street or neighboring homes; window covering material other than a customary blind or curtain.
- i. A satellite dish that is loose from its mounting and dangling.
- j. Excessive untidiness around house and/or porch, deck, patio or dock including (but not limited to) home, lawn and garden equipment, implements or supplies or marine equipment or supplies.
- k. Deteriorating wood surfaces on decks, fences and docks. All wood surfaces must be maintained in good condition. Periodic maintenance of wood surfaces is required, i.e., staining, painting, pressure washing, etc.
- l. Unsightly roofs because of deterioration or mildew.

2. Lot Maintenance Rules

Each property owner shall properly provide for exterior maintenance of the property owner's grounds as required by Article XII of the Declaration and in accordance with the following additional rules.

Property owners shall keep their property and all improvements thereon in good order and repair, including but not limited to the seeding, watering and mowing of all lawns, the pruning and cutting of trees and shrubbery in a manner and with such frequency as to maintain the lawn and landscaping in a neat and orderly condition. Whatever method(s) of landscaping a homeowner chooses, homeowners have an obligation to neighbors and the entire Village to keep the lot and the improvements upon it properly maintained and in harmony with the neighborhood.

a. Initial Landscaping: In completing a new home, and as part of the final ACC inspection, action must have been taken to establish ground cover on the lot area outside the house footprint that was disturbed during construction. Seed and straw, sod, or mulch must be placed on the cleared area around the new house. Limestone is prohibited as ground cover. For the undisturbed portion of the lot, the property owner may clear it and cultivate it as long as the basic ground cover requirements noted in this section are met. Alternatively, the property owner may allow undisturbed areas to be left in a natural state as provided in this section. Ground coverage must be established and maintained within ninety (90) days after final inspection is completed. Brightly colored mulch that is not in a neutral tone is prohibited. (Note: on TVA property where permission has been given to disturb the soil, ground cover must be established within thirty (30) days)

Artificial turf is prohibited as ground cover. Notwithstanding the foregoing, the ACC may allow artificial turf on particular lots in its sole discretion. Consideration will be given to granting a permit for artificial turf installation only under certain limited circumstances as set forth below:

- The artificial turf must be located only in the rear yard.
- The artificial turf must only be located within an enclosed fenced area.
- The artificial turf must not be visible from the street, golf course or lake.
- The artificial turf must be located outside of all utility easements.
- The artificial turf must be of an appropriate color and texture to resemble natural grass.
- The artificial turf must be properly maintained to avoid visible signs of wear or deterioration.

b. Mowing and trimming: Turf areas and lawns shall be mowed at regular intervals, maintaining a maximum height of six inches. Property owners are expected to pick up and properly dispose of visible accumulations of grass

clippings. Any visible accumulation of grass clippings shall be bagged and placed for proper disposal.

- c. **Lawn and garden care:** Shrubbery and planted beds must be maintained in a neat and orderly manner.
- d. **Natural areas:**
 - i. The use of existing natural, or rustic growth areas, as part of the landscape design of an improved lot may be acceptable. When used, these areas should be selectively pruned and weeded so as not to encroach upon landscaped or planted areas. These natural areas should be maintained by selective cleaning, removing of dead growth, weeds and unsightly vegetation so as to produce an appearance of modest cultivation that blurs the line between man-made elements and the natural environment.
 - ii. Natural or rustic growth areas on improved lots that are overgrown, encroach into landscaped or planted areas or that are determined by the ACC to be visibly unsightly are prohibited. Fallen trees as well as branches must be removed.
- e. **Trees:** Trees shall be maintained, including removing dead limbs that could pose a danger to neighbors or structures on adjoining lots.
- f. **Landscaped Areas:** All landscaped areas shall be maintained in a weed-free, neat and orderly condition and shall be kept clear of undergrowth.

The following circumstances constitute a violation of ACC grounds maintenance rules:

- a. Trash and litter in yard.
- b. A grass yard that has gone to seedlings and/or weeds, and/or shows excessive areas of exposed dirt. Mulch areas that have deteriorated; weeds have taken over; small trees and/or plants that have grown wild and/or are in a neglected state. Brightly colored mulch that is not in a neutral tone is prohibited. Limestone is prohibited as ground cover.

Artificial turf is prohibited as ground cover. Notwithstanding the foregoing, the ACC may allow artificial turf on particular lots in its sole discretion. Consideration will be given to granting a permit for artificial turf installation only under the limited circumstances set forth in Section 7(A)(2)(a) above.

- c. Fallen or dead tree(s); excessive buildup of leaves and tree branches.
- d. Broken and neglected landscaping structures and improvements.
- e. Deteriorating or inoperable vehicle left in driveway.
- f. Visible clotheslines, poles or other devices for exterior clothes drying are prohibited.

B. Waste Containment and Collection

The waste contractor selected by the POA provides residential service for collection and recycling of household solid waste.

1. Containers shall not be placed for pickup prior to the day before the scheduled pickup and must be stored no later than the day after collection.
2. Trash containers must be stored to minimize visual impact to neighbors and must be kept inside garages, basements, or screened or fenced areas except as specified above.
3. Containers must be maintained in good condition and replaced if damaged.

C. Brush and Leaf Removal

The Public Works Department provides brush removal service for Village residents. On undeveloped lots, a permit fee is required for minor lot clearing and removal of the debris is the responsibility of the property owner.

Brush should be at least three feet long, no more than six inches in diameter, and free from any metal objects. Piles should be placed along the street right-of-way in front of your home. No household trash, building materials, or metal items will be picked up. Leaves for pickup must be in piles without other debris.

The Public Works Department does not pick up grass clippings placed in the street right-of-way. Grass clippings must be bagged and put out for regular trash pickup no more than one day prior to the scheduled pickup.

For any questions regarding this policy please contact the Public Works office at (865) 458-4522. Questions regarding tree or brush removal below the 820' elevation must be directed to TVA.

D. Vehicle Parking and Outside Storage

For purposes of these rules, the term “**VEHICLE**”, without limitation, means any car, truck, recreational vehicle, motor home, van, motorcycle, boat, personal water craft, truck camper, fifth wheel or any other vehicle or vessel of any kind, whether personal, commercial, recreational or for some other use, as well as any equipment trailer, sports trailer or any other kind of trailer that is designed to carry or be pulled or towed by such a vehicle or vessel described above. The following rules shall apply to the parking and/or outside storage of vehicles and property by property owners and their guests, renters and other invitees:

The outside storage and/or “long-term” parking of Vehicles SHALL NOT BE PERMITTED within Tellico Village, except in approved storage areas. The use of covers on vehicles outside the confines of an enclosed garage is prohibited. Any such vehicle that is unmoved and not used for its manufactured purpose for a period of thirty (30) consecutive days shall be considered parked on a long-term basis and in violation of this subsection.

Except as provided below in this subsection, no Vehicle shall be temporarily stored or parked on a driveway or paved parking area of a private residence for a period of more than seven (7) consecutive days within any thirty (30) consecutive day period, which seven (7) consecutive day limit may be extended for unusual circumstances upon written approval of the ACC Administrator. The preceding prohibition against “temporary” storage or parking shall not apply, however, to standard cars, SUV’s, non-commercial vans, pickup trucks and motorcycles that are used on a regular basis for personal or family transportation. Such Vehicles may be parked in a property owner’s driveway for a period not to exceed thirty (30) consecutive days.

Vehicles displaying any commercial signage or used specifically for commercial purposes, including, but not limited to construction equipment, shall not be parked in a residential area other than for the purpose of accommodating current daytime work on a premise located in the residential area. Overnight parking of such vehicles is prohibited.

No overnight parking of any Vehicle shall be allowed on the street right-of-way or other common property unless prior approval is obtained from the Public Works Director.

Parking of all Vehicles shall be on hard surface driveway areas.

Failure to comply with these rules may result in the removal (towing) of the offending Vehicle at the property owner’s expense, and/or the imposition of a cost recovery charge (based upon the POA’s cost associated with enforcing these rules) to be assessed against the owner of the lot upon which the rule violation occurs. Any cost recovery charge imposed against a property owner for a violation of these rules shall be a lien upon the property owner’s lot or unit and enforceable in the same manner as provided for by the Declaration and other governing documents of the POA for delinquent assessments.

E. Street Right-of-Way

Property owners shall maintain the street right-of-way (including the ditch) in a neat and orderly condition, including but not limited to weeding and removal of debris. Any alteration to the street right-of-way shall require approval of the Public Works Department. Any damage to or obstruction of the street or street right-of-way must be promptly repaired. If necessary, the Public Works Department will take corrective action and will bill the property owner for all expenses associated with any necessary clean up or repair.

F. Rules Regarding Signs

Only the following signs are permitted in areas zoned Residential (as indicated upon the applicable recorded subdivision plat):

- a. Developer Sales Signs: Signs erected by the Developer in conjunction with its sales program.

- b. Political Signs: All political signs displayed on private property shall comply with the requirements the Tennessee Freedom of Speech Act, codified at Tenn. Code Ann. § 2-7-143. The POA has established a compliant policy which may be found on the POA website.
- c. Miscellaneous Signs: Except for signs installed by the Developer, only standardized yard, garage and moving sales, auction, and similar signs may be used.
 - Signs are limited to one (1) per residence yard and must not exceed one (1) square foot in area, with the exception that lake front or golf course lots may have one (1) sign in both the front and rear yards.
 - Signs may be in place 24 hours prior to the start of the sale and must be removed at the end of the sale.
- d. Open House Signs: Signs may be displayed only while the home is staffed by agents and is limited to one (1) sign per resident's yard.
 - A reasonable number of directional signs may be used to provide directions to the open house, but shall not interfere with traffic safety, be hazardous to people on foot, or encroach upon neighboring or common property.
 - Such signs shall not exceed one (1) square foot in area.
- e. POA signs: Signs erected by the POA for the identification of streets, neighborhoods, recreation amenities, traffic control, directional purposes, safety, security, and building permits.
- f. Signs of a temporary nature advertising property for sale:
 - Signs shall not exceed one (1) square foot in area.
 - A "Sale Pending" banner may be placed on the For Sale sign providing the overall size of the sign is not increased.
 - Shall be limited to one (1) sign per lot or living unit. Signs shall be removed at the time of closing.
 - Signs shall be self-supporting.
- g. Contractor Signs
 - Shall not exceed one (1) square foot in area.
 - Shall be limited to one (1) sign per lot or living unit. Signs shall be removed when the final ACC compliance review is completed.
- h. Signs on Common Property: Such signs generally shall not be permitted except as provided in this rule above; however, an application may be considered by the ACC on its individual merit, and if approved, shall not be considered as a precedent. Approval shall be based on purpose, content, color, design, size and location.

The following signs are specifically prohibited: ***SOLD, FOR RENT, AND ANY OTHER SIGN NOT SPECIFICALLY PERMITTED ABOVE.***

Section 8: Other Permits

A. Home Occupation Permit

A business can operate in a residential area only under limited circumstances. The Declaration empowers the ACC to permit some home occupations. All home occupation permit requests are to be submitted to the ACC Permit Office. The nature of the home occupation must be described on the permit application in sufficient detail for the ACC to review the permit. The intent of this permitting process is to allow home businesses in Tellico Village that are invisible to neighbors and which do not create any extraordinary traffic within Tellico Village. Among the rules pertaining to Home Occupations are the following:

- a. No signs advertising the occupation that are visible to the public are allowed.
- b. No vehicles or equipment shall be conspicuously parked or placed on property as a means to advertise the occupation.
- c. All vehicles on the property for business purposes shall be parked in the garage or on the driveway.
- d. The home occupation shall not create any excessive traffic or noise. No equipment peculiar to the occupation will be either visible or audible to other property owners.
- e. No excessive deliveries or shipments by package services are allowed.
- f. Such home occupations shall comply with all applicable federal, state, and local laws and regulations.
- g. Any change in the nature of the occupation requires a new permit.
- h. Existing permits for home occupation will be reviewed by the ACC every year.

A permit for a home occupation is subject to review and revocation by the ACC any time a rule violation is cited. As stated in the Protective Covenants, the Developer, in furtherance of its sales program, is exempt from this rule. The ACC may establish additional rules, regulations, and standards for home occupations, with Board approval, which may be amended from time to time.

B. Rental Permit

A permit must be obtained from the ACC prior to engaging in the rental of any Living Unit, where the term of the rental, lease, license and/or occupancy is either less than six (6) consecutive months (a "Short-Term Rental") or six (6) consecutive months or greater (a "Long-Term Rental"). All rental permit requests are to be submitted to the ACC Permit Office. All rentals of any Living Units shall be subject to the following restrictions:

- a. A rental may only include a primary Living Unit and cannot include any accessory dwelling units or uninhabitable structures such as garages or sheds.
- b. No sign or writing visible from the exterior of the Living Unit indicating that the Living Unit, or any portion thereof, is available for rent may be posted on the exterior of the Living Unit or anywhere on the Lot.

- c. No vehicles or equipment shall be conspicuously parked or placed on the Lot where the Living Unit is located as a means to advertise the rental.
- d. The obstruction of any street, private road, or driveway is prohibited.
- e. Occupants and guests of a rental unit shall only park their vehicles in the garage or driveway for the Living Unit.
- f. Excessive noise that impairs the quiet enjoyment of neighboring properties is prohibited.
- g. No events, including conferences, weddings, fundraisers, commercial events, or similar gatherings may be held at a rental.
- h. Trash and refuse shall not be left or stored in public view, except in proper solid waste containers on the day specified for solid waste collection.
- i. Owners, occupants, and guests shall comply with all applicable codes, ordinances, and laws regarding the use, operation, and maintenance of any rental unit.
- j. The Owner or designated operator of the rental shall provide the ACC staff with a readily accessible phone number and email address to direct any complaints regarding rental conduct or maintenance of the Living Unit.
- k. Upon notification of a complaint from the ACC staff, the Owner or designated operator of the rental shall be available to respond to and seek to resolve the problem giving rise to the complaint within one (1) hour.
- l. Existing rental permits will be reviewed by the ACC every year.

A rental permit is subject to review and revocation by the ACC any time a rule violation is noticed. The ACC may establish additional rules, regulations, and standards for rentals, with Board approval, which may be amended from time to time.

C. Garage and Estate Sales

All garage and estate sales or auctions of personal property upon any lot shall be subject to the following restrictions:

- a. Garage and estate sales may only be conducted on Friday and Saturday between the hours of 7am and 5pm.
- b. Garage and estate sales shall be conducted for no more than two consecutive days.
- c. Garage and estate sales may only be conducted two times per calendar year per lot.
- d. Cars parked for garage and estate sales shall not block or otherwise restrict access to streets and driveways or impair sight distances for drivers and pedestrians in the vicinity of the sales.
- e. Personal property sold at garage and estate sales may not be placed or displayed on streets or common property.
- f. All garage and estate sale signs must comply with the requirements set forth in Section 7 E herein and shall be promptly removed on the last day of any

sale. A reasonable number of directional signs may be used to provide directions to the sale, but shall not interfere with traffic safety, be hazardous to people on foot, or encroach upon neighboring or common property. Such signs shall not exceed one (1) square foot in area.

Section 9: Enforcement and Appeals

A. General Standards

The Rules, Regulations and Standards contained in this handbook have been adopted by both the ACC and the POA. To the extent any rule, regulation or standard in this handbook is outside the authority of the ACC, the POA has expressly adopted that requirement as a general rule of the POA and delegated initial enforcement of the rule to the ACC and the POA's Public Works Department in accordance with the requirements of this section. The Rules, Regulations and Standards contained in this handbook do not include all of the POA's rules and regulations related to the governance of Tellico Village, and the POA and ACC reserve the right to promulgate additional rules, regulations and standards to properly regulate, control and restrict activity or conduct not covered by the Rules, Regulations and Standards contained in this handbook. The POA and ACC also reserve the right to amend, rescind or waive the Rules, Regulations and Standards in the future when doing so is in the best interest of Tellico Village. The delay or failure by the POA or ACC to enforce in any one or more instances any Rule, Regulation or Standard contained in this handbook shall not be construed as a waiver of the POA's or ACC's future ability or right to enforce the same. If any Rule, Regulation or Standard contained in this handbook, or any part of any provision thereof, shall be invalid or unenforceable under applicable law, said Rule, Regulation or Standard or the applicable part thereof shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining Rules, Regulations or Standards or parts thereof.

B. Enforcement

All Rules, Regulations, and Standards contained in this handbook (the "Rules") may be enforced by the POA and ACC in the same manner as any violation of the Declaration, including, but not limited to, the lien rights of the POA for any costs or charges incurred in connection therewith.

With the steadily increasing number of building permits issued, enforcement of the Rules becomes of greater importance to property owners because of safety issues as well as aesthetic concerns for Tellico Village. The POA recognizes the need for enhanced enforcement during the construction period. Therefore, it has instituted a three (3) part program further described below to minimize, and ultimately eliminate, ongoing construction period violations that consists of regular site compliance checks, notification and sanctions for continued violations. Violations of the Rules after the construction process will also be handled in a similar manner.

1. Site Compliance Checks

An authorized representative of the POA will make regular, but randomly, scheduled compliance checks of permitted construction sites. The representative will look for any violations of the Permit or the Handbook including, but not limited to: fires, mud on roads, trash collection, toilet facilities, silt fences, encroachment on adjacent lots and/or common property,

final clean-up, etc. These compliance checks are NOT conducted to check compliance with building codes and standards. Site Compliance checks may also be conducted by POA representatives after the construction process is complete to assure that the property owner continues to comply with the Rules. Such compliance checks may be initiated by the POA as part of its regular compliance program or as a result of a property owner complaint.

2. Notifications

Notice of any violations will be provided by the POA representative, who will notify the general contractor and/or property owner by phone, if possible, of the allowable period of time to correct or cure the violation (as determined in accordance with the guidelines specified in the Table of Violations). This notification may be followed up with a letter from the POA to the contractor and/or property owner. Should the contractor or property owner fail to promptly correct the violation after receiving a verbal or written notification, the POA may by written notice assess a non-compliance charge as provided below.

3. Penalties

Where applicable, non-compliance charges(s) will be based upon the cost incurred by the POA in its efforts to investigate and bring about a cure for the violation. This recovery of cost charge will normally range from a minimum of \$50.00 to a maximum amount equal to the total costs to the POA, including attorney fees. **All non-compliance charges must be paid before the ACC will issue its final written compliance review, which is required before a house may be occupied. Failure to pay a non-compliance charge that is assessed after the final compliance review is complete may result in the suspension of membership privileges in the POA for the property owner or other legal action.**

Upon failure to correct the violation(s) the construction permit may be revoked and physically removed from the site by order of the POA. In the event the permit is revoked, all construction at the site shall cease. Continuation of construction after the revocation of the construction permit may result in additional legal action against the contractor and/or property owner.

C. Reinstatement of a Revoked Construction Permit

Reinstatement of a revoked construction permit requires:

- Correction of the violation(s) cited.
- Re-inspection.
- Paying a reinstatement fee of the cost of a new Construction Permit to the POA.

Further violations may result in additional legal action as provided under law and the loss of membership privileges in the POA for the property owner.

Contractors who prove to be habitual violators will be subject to additional review and may also be subject to additional performance security requirements on future permit applications.

D. Appeal of Enforcement Actions

Any action by a POA representative under the provisions of this section may be formally appealed by the affected contractor or property owner as provided herein. The affected contractor or property owner shall first appeal the decision of the POA staff member to that staff member's supervisor, which in most cases will either be the ACC Administrator for ACC staff members or the Public Works Director for staff members of the Public Works Department. Such appeal must be made in writing (via letter, fax, or electronic mail) within five (5) business days of the staff member's action giving rise to the contractor's or property owner's appeal. The POA supervisor will promptly review the matter, and if possible, attempt to resolve the issue at that level.

In the event the action of the POA staff member is affirmed by the POA supervisor, a written notice to that effect will be issued by the POA to the affected contractor or property owner stating the basis for the supervisor's decision. Upon receipt of such notice, the affected contractor or property owner shall have ten (10) business days to appeal that decision in writing to the ACC, which shall schedule the matter for review at one of its regular meetings within thirty (30) days after its receipt of the written appeal notice. At such review the affected contractor and/or property owner, as well as the POA supervisor or his or her designee, shall be given an opportunity to present their respective positions on the appeal. After hearing from the affected parties on the appeal and concluding its deliberations on the matter, the ACC may affirm the initial action giving rise to the appeal, modify it or overturn it based on its determination of the facts giving rise to the appeal and its interpretation of the Rules. Any final decision of the ACC may then be appealed to the POA Board of Directors by the affected contractor or property owner in accordance with **Section E** hereof, but only after the ACC has first considered the matter.

During the course of any appeal under this section, the POA may, in its sole discretion, temporarily suspend the imposition of any non-compliance charge or other enforcement action until the appeal process is complete, but such suspension shall not be required. The POA may also grant extensions of time for any filing deadlines required hereunder for good cause, as determined by the POA in its sole discretion.

E. Appeals to the POA Board

The Declaration provides property owners with an appeal to the POA Board of Directors for actions taken by the ACC. The following rule has been adopted by the POA Board of Directors to govern such appeals:

1. Right of Appeal

Any final action of the Architectural Control Committee (“ACC”) may be appealed to the Board of Directors (“Board”) of the Tellico Village Property Owners Association, Inc. (“POA”) by any member of the POA by filing an appeal as provided below.

2. Appeal to the Board of Directors

An appeal shall be in writing, signed by the member and set forth the following:

- The specific action complained of and the date of the meeting when such action was taken.
- The reasons for the appeal of such action.
- The specific action requested to be taken by the Board of Directors.

3. Time of Filing of Board Appeal

An appeal shall be filed in the principal office of the POA within five (5) business days following the date of the meeting when such action was taken.

4. Processing a Board Appeal

Upon receipt of an appeal, the Chief Executive Officer shall determine if the appeal was properly filed and notify the appealing member of any deficiency. If the appeal is properly filed, the Chief Executive Officer shall, within three (3) days following the determination that the appeal was properly filed, furnish a copy of the appeal to the ACC, any contractor and property owner designated on any ACC permit being appealed, and any POA member specifically and individually affected by the appeal as determined by the Chief Executive Officer. Provided, however, in the event more than three (3) additional property owners are affected, the Chief Executive Officer may choose not to furnish a copy of the appeal but instead issue a general notice regarding the appeal and informing those interested in the appeal that they may obtain a copy of the appeal by requesting it in person at the POA office.

The Chief Executive Officer shall promptly collect and review all pertinent information and prepare a report to the Board regarding the appeal. The Board will then make a decision on the merit of the appeal and inform the appellant of its decision. Any Board member that participated as liaison in the ACC meeting subject of the appeal shall recuse him or herself from participation in any hearing, deliberation, or decision regarding the appeal. Any Board member that so recuses him or herself may subsequently be a witness in any appeal hearing.

5. Board’s Decision on Appeal Extensions

The decision of the Board regarding an appeal under this rule shall generally be made within fourteen (14) days after the Chief Executive Officer determines that the appeal was properly filed, unless special circumstances require an

extension of time for processing, in which case a decision shall be rendered as soon as practically possible. If special circumstances require that the decision will be made beyond the initial time for furnishing the decision, written notice of the extension shall be furnished to the appealing party prior to the commencement of the extension. Any appeal that is extended twice at the request of the appealing party shall be scheduled for final hearing on the third date and without allowance for additional extensions except at the request of the Chief Executive Officer. The Board's decision on the appeal shall be in writing and shall be furnished to the appealing party and the ACC.

6. Final Decision

Decisions made by the ACC on matters where no appeal to the Board is requested and decisions by the Board on matters where appeal is requested shall be final, binding and conclusive on all interested parties.

7. Amendments; Waiver

The Rules prescribed in this Enforcement and Appeals section may be revised, amended, supplemented or otherwise changed from time to time by action of the Board should the Board determine that such action is in the best interests of the members of the POA. The Board specifically reserves the right to waive informalities or non-conformities to the requirements of this appeals process when the Board determines that such waiver did not or will not result in unfair or biased treatment of any matter under review by the Board.

Table of Violations and Fines

Sect	Para	Blue Book Regulation	Cure Period	Fine
3	A	Permits: Construction start or lot clearing without permit in place	Stop work, 5 days to apply for permit. Restoration cure period as required by ACC Administrator	\$2,500.00
		Deliberate avoidance of permit or failure to cease work	Legal action to prohibit construction	\$100.00 per day
5	A	Aesthetic Design: All buildings and structures shall meet the minimum requirements for aesthetics as established by the ACC, including, but not limited to, the following:		
	B	Materials	30 days	\$100.00 per day
	D	Colors	30 days	\$100.00 per day
6	C	Time for Completion: Failure to start w/in 45 days (one 15-day extension with ACC Administrator's approval)	7 days	\$100.00 per day
		Structure not completed within 12 months (reasonable extension may be obtained for cause)	30 days	\$100.00 per day
		Basic Landscaping not completed within 90 days of final inspection)	30 days	\$100.00 per day
4	B	Plot Plan Requirements:		
		Failure to stake house corners & defining Lot Lines prior to pouring footings	7 days	\$100.00 per day
		Failure to submit surveyor's as-built footing confirmation within 5 working days	7 days	\$100.00 per day
		Failure to submit final as-built survey with Final Inspection [see also C(3) Time for Completion]	14 days	\$100.00 per day
	H	Swimming Pools:		
		Construction w/o permit	[see 3 A above]	\$2,500.00
		Failure to comply with ACC approval	60 days	\$100.00 per day
5	I	Fences		
		Construction w/o permit	Stop work if not complete. 5 days to apply for permit.	Greater of \$50.00 or 5x cost of permit
		Failure to comply with ACC approval	30 days	\$100.00 per day

	K	Propane Tank:		
		No permit obtained – above-ground or buried tank	5 days to apply for permit	Greater of \$50.00 or 5x cost of permit
		Failure to comply with ACC approval	30 days	\$50.00 per day
		Screening incomplete (above-ground tank)	30 days	\$50.00 per day
	K	Radio & TV Antenna:		
		No permit obtained	30 days	Greater of \$50.00 or 5x cost of permit
		Failure to comply with ACC Approval	30 days	\$100.00 per day
5	L	Irrigation Systems:		
		No permit obtained	15 days	\$100.00 per day
		Failure to comply with ACC approval	15 days	\$100.00 per day
4	F	Erosion Controls: Failure to have controls in place prior to start of construction	3 days (restoration cure separate)	\$100.00 per day
5	N	Landscaping Structures and Improvements:		
		No permit obtained	30 days	Greater of \$50.00 or 5x cost of permit
		Failure to comply with ACC permit requirements	30 days	\$50.00 per day
5		Landscape Alteration Permit:		
		No permit obtained	30 days	Greater of \$50.00 or 5x cost of permit
		Failure to comply with ACC permit requirements	30 days	\$50 per day
6		Other Site Requirements:		
	1	No trash containers or daily cleanup procedures in force	5 days	\$100.00 per day
	2	Failure to mark lot lines		
	C	Trespassing on adjacent property for construction activities	As quickly as possible, otherwise pull permit (restoration separate)	\$100.00 per day
	3	Lack of gravel on-site and streets covered w/ mud, debris, etc.	1 day, otherwise stop work order	\$100.00 per day
	4	Lack of toilet facilities	3 days, otherwise stop work order	\$100.00 per day
	5	Improper parking		
	6	Failure to complete final site cleanup	30 days	\$100.00 per day
	7	Unnecessary and excessive noises, foul or abusive language	Immediate, otherwise pull permit	
	8	Proper Containment of liquids and materials	Immediate, otherwise pull permit	

7	E	Violation of Sign rules	Immediate removal	\$50.00 per day
5	K	Violation of Mailbox rules	10 days	\$50.00 per day
7	D	Violation of Vehicle & Other Property Parking & Storage rules:		
		Overnight parking on street right-of-way or common property	Immediate removal	\$50.00 per day
		Overnight parking of commercial vehicles	Immediate removal	\$50.00 per day
		Other parking or storage violations	1 day	\$50.00 per day
7	B	Violation of Trash and Garbage rules	Immediate removal	\$50.00 per day
7	A	Violation of Ground Maintenance rules:		
		Mowing	7 days	\$50.00 per day
		Major Maintenance	30 days	\$50.00 per day
		Unightly trash or liter in yard	7 days	\$50.00 per day
		Widespread deterioration of grass, yard, mulch beds, plantings	30 days	\$50.00 per day
		Fallen or dead trees, excessive accumulation of leaves, branches	30 days	\$50.00 per day
		Broken/neglected landscaping structures and improvements	7 days	\$50.00 per day
		Major landscape structures (e.g., rock or wooden tie wall, etc.)	30 days	\$50.00 per day
		Deteriorating vehicle in driveway or boat in slip	7 days	\$50.00 per day
		Visible clothesline	7 days	\$50.00 per day
		Holiday decorations	7 days	\$50.00 per day
7	A	Violation of Home Maintenance rules:		
		Widespread paint deterioration	30 days	\$50.00 per day
		Loose/hanging trim, guttering, downspouts	30 days	\$50.00 per day
		Widespread signs of accumulated mold, dirt, soil on exterior surfaces (including roof)	30 days	\$50.00 per day
		Missing brick, siding or deteriorating stucco, rotting wood	30 days	\$50.00 per day
		Loose or damaged roof shingles, house vents or chimney	30 days	\$50.00 per day
		Termite Infestation	Start within 7 days, comply in 30	\$50.00 per day
		Widespread deterioration of wooden deck or dock	90 days	\$50.00 per day
		Widespread cracking, uplifting of driveway	90 days	\$50.00 per day
		Broken or missing windowpanes	30 days	\$50.00 per day
		Visible materials stacked inside windows/doors	7 days	\$50.00 per day
		Dangling satellite dish	30 days	\$50.00 per day
		Excessive untidiness around house or dock	7 days	\$50.00 per day
		Deteriorating surfaces on decks, fences and docks	30 days	\$50.00 per day

		Deteriorating roofs	90 days	\$50.00 per day
8	A	Violation of Home Occupation Rules	7 days	\$100.00 per day
		No permit obtained	7 days	\$200.00 plus obtain permit at regular fee
9	A	Violation of Rental Rules	7 days	\$100.00 per day
		No permit obtained	7 days	\$500.00 plus obtain permit at regular fee
Other Permits:				
		No permit obtained	30 days	Greater of \$50.00 or 5x cost of permit
		Failure to comply with ACC permit requirements	30 days	\$50.00 per day

* All references to any number of days in this table are relative to calendar days.
(Reasonable requests for extensions may be granted for cause)