# The Willows at Twin Cove Marina Condominium and Homeowner's Association, Inc

#### Welcome to



### **HOMEOWNER HANDBOOK**

Revised Apil, 2013

# **CURRENT MANAGEMENT COMPANY**

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# THE WILLOWS AT TWIN COVE HOMEOWNER'S ASSOCIATION HOMEOWNER HANDBOODK

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#### Introduction

Welcome to The Willows at Twin Cove Marina! We would not only like to welcome you as residents of our community, but we would also like to extend our welcome to you as members of The Willows at Twin Cove Marina Condominium and Homeowner's Association. We hope as members of the Association you will take as much pride in our community as we do and will take advantage of and enjoy all of the facilities that our community has to offer.

To assist you in our membership of the Association, The Board of Directors has put together this Homeowner Handbook that contains vital information about our community resources and general policy, review procedures and design guidelines for those of you intending to construct a new residence or make changes to the exterior of your home.

We hope that you will find it useful and will keep it in a place where you can find it easily should you have any questions or need any information regarding our Community.

#### About the Association and Your Association Membership

The Willows at Twin Cove Marina Condominium and Homeowners Association is a non –profit corporation, incorporated in the State of Tennessee whose members are owners of properties contained at The Willows of Twin Cove Marina. The properties contained within The Willows include residential condominiums, town homes and various "stand alone" homes including, but not limited to cottages, log/wood homes and cabins. In addition to the residential properties includes a swimming pool, changing facility/bathrooms, one basketball court and a beach area.

The Association consists of all property owners (the "members"). The Board of Directors governs the Association. The Board consists of five (5) members elected to staggered two (2) year terms. Board members are elected at the Annual Meeting as terms expire or positions become vacant. The Board of Directors is responsible for the affairs of the Association and has all of the powers and duties necessary for the administration of the Association's affairs and as provided by law, may do all acts and things as are not by the Declaration, Articles or Bylaws as directed to be done and exercised exclusively by the membership. Members of the Board of Directors serve without compensation. Specific responsibilities of the Board can be found in the By Laws (Exhibit E of the Master Deed), the Declaration of Protective Covenants and any resolutions adopted by the Board of Directors.

The Association is responsible for providing a variety of services to the Members. Among these services are the maintenance of the common area grounds and improvements, the payment of expenses for common area water, sewer and electricity, hazard and liability insurance for the common area(s) and the Board of Directors, the management and maintenance of the pool and recreational facilities and the establishment of reserve funds for the repair and replacement of capital improvements. The Association also plays the very important role of design review and enforcement of the covenants of the community via the Design Review Committee. Each year the Board of Directors adopts an annual budget to cover expenses of the Association. The budget serves as the basis for determining the annual general assessment to the Members for the cost of annual services to the community and maintaining capital reserves for improvements and maintenance of the common areas

#### Committees

Committees are also a crucial part of the administration of the activities of the Association. The current active Committee of the Association is the Design Review Board. Additional Committees may be formed. We encourage all Members to play an active role in community life by volunteering to be a committee. Please contact the property management company for contact information for the Design Review Board.

<u>Design Review Board</u>: The DRB provides and ensures that the covenants that govern The Willow at Twin Cove are adhered to by reviewing new construction and proposed changes to existing property within the bounds of the Association Declaration, Bylaws and Rules and Regulations. The DRB also monitors and coordinates with the property management company deed restriction violations and fines. The DRB is appointed by the Board of Directors of the Association and shall consist of three (3) members, one of which may also be on the Board of Directors.

#### **Community Resources**

#### **Utilities and Entertainment Services**

Many of the residential areas have underground utilities. Because of this we ask that before you commence construction and/or have services added to your home that require new wires or cables to be run that you follow-up with the utility provider to ensure that those wires/cables/piping to be buried are correctly placed not to disturb existing services. Call before you dig!

#### Please call for required information/documents required to establish these servides!

**Power** LaFollette Utilities

302 N. Tennessee Ave.

P.O. box 14111 Lafollette, TN 37766 423-562-3316

800-352-1340

Gas Powell Clinch Utility District

203 First Street P.O. Box 428 Lake City, TN 37769

865-426-2822/855-426-2811 (Toll Free)

or

1005 Jacksboro Pike LaFollette, TN 423-562-2795/

Water/ Caryville-Jacksboro Utilities

Waste Water 585 Main Street

P.O. Box 12

Jacksboro, TN 37757

423-562-9776/855-525-2822 (Toll Free)

To report water or sewer leaks call 423-562-9776

#### **Waste Collection**

Waste collection is the responsibility of each owner. Trash receptacles (dumpsters) are placed in the parking area next to the basketball court. During the summer rental season each rental unit must make arrangements with their rental manager for waste collection.

#### Cable/Dish

Satellite dishes are only permitted in residential areas where cable is not available. Location of a Satellite dish must be approved by the DRB.

Comcast 139 Indian Mound Circle

Jacksboro, TN 37757

423-566-0824

Direct TV <u>www.directv.com</u>

888-777-2454

Dish Network www.dishtv.com

855-891-1215

#### Postal Service

The Willows at Twin Cove is serviced by the Caryville, TN postal routing. Mailbox delivery service is available for The Woods, The Neighborhood, The Reserve, The Point and Hideaway Cove. P.O. Boxes are available for mail pick-up at the Caryville Post Office located at 107 Hill Lane. Phone is 423-562-3243. Hours are 8AM to 4PM Monday through Friday (closed Noon to 1PM), Saturday 8AM to Noon. Lobby is open 24/7 for P.O. Boxes.

#### **Property Management**

The Association has contracted with HOA Management Company (see cover page) to assist with the management and maintenance of the common areas and financial responsibilities. For all matters regarding HOA activities and services call the HOA Management Company (see cover page). For dues payment records and discussion of your individual account contact HOA Management Company (see cover page) and they can assist you with any issues you may have.

#### **Police and Fire**

The Willows at Twin Cove Marina is under the watchful eye of the Caryville Fire Department and the Campbell County Sherriff. To report a Police or fire emergency or to report and accident or crime dial 911

General Information (Caryville)

423-562-9478

Please keep in mind that many of our streets are not private, but are public Campbell County roads. Because of this, speed limit violations, parking violations and road obstructions that impede access by emergency vehicles can be reported to Campbell County. Please review the Declaration and the Rules and Regulations regarding all types of vehicle parking restrictions

#### **Animal Control**

Campbell County's Animal Control maintains a leash policy for pets and so does The Willows. Please insure that your pet is current with all of its vaccinations. Also insure that your pet is on a leach at all times when not inside your residence. Please take time to review the Declarations and the Rules and Regulations regarding violations concerning pets and please be courteous to other residents by cleaning up after your pet! If you have any questions regarding Campbell County policy on animal control, please call 423-566-1892. The Campbell County Shelter is located at 749 Towe String Road, Jacksboro, 37757.

#### Government

#### **Campbell County**

The Willows at Twin Cove Marina is governed by Campbell County code. The County Courthouse and Administrative facilities are located in Jacksboro, Tennessee. The following is a list of contacts and resource information for the County. You can also access their website at <a href="https://www.campbell.tn.us">www.campbell.tn.us</a>.

Community Serv	rices	423-562-7789
Corrections		423-562-7446
	r Registrationf Courts at Campbell County Courthouse, Jacksboro)	423-562-9777
Tax Assessor		423-562-3201 423-562-4201
Motor Vehicle R	egistration	423-562-4985
(For road mainted from the roady shoulders need	y Highway Departmentenance problems such as pot hole repair, sight distance iss vay (roadway hazard), removal of debris from roadway repair; and for traffic problems such as street name sign nest for signs (children at play, speed limit, no parking, etc.)	ues, removal of dead animals (roadway hazard), roadway
Register of Deed	ls	423-562-3864
Department of F	inance	423-562-6201
Health Departme	ent	423-562-8351
Libraries:	Caryville, 4389 Old Hwy 63, Suite 2, Caryville	
Cove Lake State	Park	423-566-9701
Hunting/Fishing	License	888-814-8972 or Wal-Mart
TWRA (Tennesse	ee Wildlife Resource Agency)	800-332-0900

**State Government** 

Tennessee State Senate: District 12

Tennessee House of Representatives: District 36 Rep. Dennis Powers

rep.dennis.powers@captol.TN.gov

615-741-3335 Sen. Ken Yager

sen.ken.yager@capitol.tn.gov

615-741-1449

#### **Federal Government**

U.S. House of Representatives Charles J. "Chuck" Fleischmann

www.fleischmann.gov

202-225-3494

U.S. Senate Bob Corker

www.corker.senate.gov

202-224-3344

U.S. Senate Lamar Alexander

www.alexander.senate.gove

202-224-4944

#### **Schools**

The Campbell County Board of Education can answer any questions regarding where your student attends depending upon your street address.

Campbell County Board of Education 172 Valley Street

Jacksboro, TN 37757

423-566-1433

Campbell County High School 150 Cougar Lane

Jacksboro, TN 37757 423-566-2019 cchs@k12tn.net

Jacksboro Middle School 150 Eagle Circle

Jacksboro, TN 37757 423-562-3773

Caryville Elementary School 120 Cardinal Circle

Caryville, TN 37714 423-562-2687

#### **Common Areas and Amenities**

The Association, with Association funding, maintains the common areas and the community facilities. These amenities are here for the enjoyment of all Willows residents, their accompanied guests and legal rental guests. Although the Association does maintain liability insurance for it common areas, please be mindful that you as Association members, guests and renters are utilizing the amenities at your own risk. An Association Member should accompany guests at all times. An Adult should always accompany children under the age of 14. Any unaccompanied child under the age of 14 will be asked to leave the facility. All facilities other than the pool are available for resident use between the hours of 9:00AM to 9:00PM. Please be considerate of the surrounding residential lots when using these facilities.

#### Pool

The pool is generally open from Memorial Day thru Labor Weekend. Pool hours are from 9:00AM to 9:00PM. All persons using the pool do so at their own risk and responsibility as there is NO

LIFEGUARD ON DUTY! Please note the following rules in regard to using the pool:

The Willows at Twin Cove Marina Pool is for the exclusive use by the members of the Homeowners Association (who are in good standing), their families, accompanied guests and legal renters during posted pool hours. Members, their families and legal renters with **delinquent accounts will have their amenity privileges suspended immediately until their accounts are paid in full.** 

- All security gates <u>must</u> remain closed at all times. Residents are asked not to open the pool gate for anyone who is not a legal renter or an unaccompanied guest.
- Infants and children who have not reached their fourth birthday, and/or not potty trained <a href="must">must</a> wear pool diapers <a href="must">and</a> rubber pants. Changing of pool diapers on a regular basis is recommended as this will decrease contamination of pool water (contamination requires that the pool facility be shut down). Swim Pants are <a href="must">MANDATORY</a> for all children who are not potty trained and violators will not be tolerated. If an accident does occur, and the child is not wearing swim pants, the parents will be responsible for all charges incurred by the Association for cleaning and decontamination of the affected area. (If fecal contamination does occur, immediate call the HOA Management company and follow instructions posted at the pool) by Law, the pool must close for use and re-open once the pool company has decontaminated the pool. This could last up to 1 week depending on the circumstances.
- Persons with open sores or rashes are not allowed in the pool for health reasons.
- Food and all tobacco products are prohibited in the pool area and are allowed only in designated areas outside the gated pool area. NO GUM, GLASS OR BREAKABLE OBJECTS ARE ALLOWED IN THE POOL AREAS AT ANY TIME.
- No bicycles, skateboards, inline or roller skates are permitted in the pool areas.
- No pets are permitted in the pool areas.
- No sexually implicit or explicit acts or gestures are permitted. Profanity, improper behavior and vulgarity are prohibited. The pools are designed to be a family oriented area.
- Members are responsible for the actions of their children, guests and legal renters.
- Children under the age of 14 must be accompanied by an individual 18 years of age or older. If an individual under the age of 14 attends without being accompanied by an individual 18 years of age or older, they will be required to leave the area immediately.
- Running, splashing, shoving, dunking, spitting, spouting water, throwing objects or climbing on rock waterfall is prohibited in the pool areas. No diving is allowed
- Upper arm floats are <u>NOT</u> considered lifesaving devices and children wearing them require strict adult supervision.
- Emergency equipment is to be used for emergencies only, including First Aid Kit and equipment.
- Swimmers may never swim alone
- Entry after normal hours via going over the fence will be subject to Criminal Trespassing and to include but not limited to temporary or permanent suspension of the pool during closed hours are prohibited. A complete listing of the pool hours are provided to each homeowner and are posted at the pool hours are provided to each homeowner and are posted at the pool entrance gate.
- If a guest or legal renter damages any part of the facility, the cost to repair those damages will become the responsibility of the homeowner to whom the guest/renter belongs.

#### Infraction of any pool rule could result in suspension of pool privileges.

The Homeowner Association has the authority to restrict pool usage by any individual whose behavior endangers the safety and well being of the others utilizing the pool facilities.

The pool rules are provided to ensure that all members are able to enjoy the pool facilities. Violations of any of the above rules, health regulations or county ordinances will result in the expulsion from the pool areas, suspension of amenity privileges, criminal charges and/or imposition

of fines by the Homeowners Associations Board of Directors.

#### **Swim Beach**

The Swim Beach is located on the lake side of Spruce Condominium and is "active" when water level and temperatures reach acceptable levels. An adult must accompany children under the age of 14. The use of this beach is at your own risk. No glass or food is allowed in the beach area.

#### **Design Review & Screening Process**

ALL new construction, modifications, alterations, additions or deletions require submittal to the Design Review Board. The process will be the same for all submittals with the required details varying depending on the housing area and type of new construction and/or change.

#### Reminders

- No construction shall begin without DRB approval of the submittal
- Application for permits through Campbell County or utilities, if required, is the responsibility of the homeowner. A copy of the permit(s) should be forwarded to the committee.
- Allow enough time for processing and approval in planning for construction
- The Committee has up to thirty (30) days in which to respond

#### **Planning and Preparation of Submittal**

- Complete the application for New Construction or Alteration of Existing Construction form(s) attached hereto as "Exhibits A and B" (Additional copies are available from the DRB Chairperson or the property manager) and attach any drawings, sketches and supplemental documents as required for the committee's review. A complete submittal should fully describe/depict the construction and stand on its own without need for further explanation.
- 2. Sign the form
- 3. Only after completing steps 1-2 (above), make a copy and mail originals to The Willows at Twin Cove Marina Homeowners Association, Inc., Attn: Design Review Board c/o Current Management Company (see cover page) or submit to the chairperson of the Committee. The Chairperson will perform an initial review of the submittal for completeness and legibility. Incomplete or illegible submittals will be returned to the homeowner.

#### **DRB Review Process**

- 1. A minimum of two (2) members of the DRB will make a site visit with the homeowner prior to their meeting, if deemed necessary
- 2. The DRB will review the submittal including any observations from the site visit.
- 3. The DRB will vote on the submittal and record it on file.
- 4. A response letter indicating the DRB decision will be mailed/emailed within five (5) working days after the approval or disapproval is made.
- 5. Approval of any submittal or portion thereof does not ensure approval of similar submittals, as each submittal will be considered on its own merits.
- 6. A proper submittal approved by the DRB is like a contract to comply with the specific details. Alteration or deviations of a significant nature will require resubmittal.

#### **Appeals/Resubmittals**

- To appeal a disapproved submittal, the homeowner should submit a written response including specific detailed information that clarifies why the submittal should be reconsidered. The homeowner may also request a meeting with the DRB to further discuss the submittal.
- 2. Should the submittal have been disapproved on a technicality, (i.e., the location or height of a fence), and the homeowner is willing to comply with the remedy proposed in the committee's response letter, the homeowner need only to stop by the Chairperson's house, pencil in the change(s) and initial and date the change(s). The DRB via a telephone/email vote will then reconsider the revised submittal. The homeowner will be emailed the decision and/or receive a written approval letter of the change(s).

#### **Time Frame for Construction**

- 1. Construction must be completed within 6 months for alterations and 12 months for new construction, unless an extension is requested and granted.
- 2. If a project has not begun within the time frame specified above, the project will have lapsed and the applicant must resubmit the proposal or a written request for extension to the DRB.

#### **Details for Submittals**

In some cases, many attributes or details of new construction, alterations, additions, changes or deletions are required for the DRB to make sound responsible decisions. The following items should be used as a method of describing or visually depicting the details of a DRB Application.

- 1. Pictures, magazine cutouts, etc (if applicable)
- 2. Color chips
- 3. Plot Plans-top down drawing showing location of proposed new construction/existing structures, property boundaries in relation to adjoining property(s), and location of the proposed new construction/alteration
- 4. Elevation Drawings-an all side view that will show height, topography of land, and visual image of the new structure or alteration to existing structure.
- 5. Written description of the types of material to be used or a contractor's bill of materials
- 6. Written and/or visual depiction of construction details
- 7. Location for building material storage during construction, soil disposal plan, drainage plan and landscaping plan (as applicable).
- 8. Any other aids that will assist the DRB in their review

Drawings need to show relationship to location, height, etc. with the dimensions clearly marked on all drawings.

#### **Violations**

The DRB shall be entitled to stop any construction in violation of the approved submittal. Any member of the Board of Directors or the DRB shall have the right, during reasonable hours and after reasonable notices, to enter upon any property to inspect for the purpose of ascertaining whether or not the covenants of the Declaration, Bylaws or Rles and Regulations have been or are being complied with. After all attempts to resolve a violation have been exhausted by the DRB, the DRB action in the name and at the expense of the Association, shall be entitled to enjoin further construction and to require the removal or correction of any work, improvement or structure in place which does not comply with the

approved plans and specifications.

#### Indemnities

Plans and specifications are not approved for engineering or structural design or quality of materials, and by approving such plans and specifications neither the DRB, members thereof, or the Association assumes liability or responsibility therefore, nor for any defect in any structure constructed from such plans and specifications. Neither the Association, or the DRB, the Board of Directors, nor the officers, directors, members, employees, and agents of any of them shall be liable to damages to anyone submitting plans and specifications to any of them for approval, or to any owner of property affected by these restrictions by reason of mistake in judgment, negligence or nonfeasance arising out of or in connection with the approval or disapproval or failure to approve or disapprove any such plans or specifications. Every person who submits plans or specifications and every owner agrees that such person or owner will not bring any action or suit against the Association, the DRB, the Board of Directors, or the officers, directors, members, employees, and agents of any of them to recover any damages and hereby releases, remises, quitclaims and covenants not to sue of any judgment, negligence or nonfeasance and here by waives the provisions of any law which provides that a general release does not extend to claims, demands, and causes of action not known at the time the release is given.

#### **Property Review**

On occasion, the DRB will drive the community to make note of covenant violations. Within 24 hours of the review, the members will provide a list of covenant violations to the Chairperson. The list will include the date of the violation, the violating homeowner's address, and the covenant that has been violated. The Chairperson will confirm by site visit, if necessary, that the violations being reported are valid. If determined to be valid, the Chairperson will provide the violation list to the property manager.

#### **Member Notification of Violation**

Upon submittal of the list by the Chairperson to the property manager, the homeowner will receive a notice of covenant violation via regular or certified mail to the last known address of record in the Association. The letter will include the date of the review (violation), and the violation (citing the Declaration or bylaw covenant violated, or rules and Regulations violated). The homeowner will have 15 days to "cure" the violation.

#### **Follow-up Property Review**

Prior to the expiration of the 15 –day cure period, DRB members will drive the community and confirm visually that the reported violations have been corrected. In many cases, landscape violations such as weed control cannot be confirmed visually. In those cases, the homeowner has the responsibility to notifying the property manager or the Chairperson that the violation has been corrected within the 15 day cure period. The DRB Chairperson will confirm by site visit, if necessary, that the violations have not been corrected. The Chairperson will notify the property manager of the continued violation.

#### **Member Notification**

Upon submittal of the continued violation list by the chairperson to the property manager, the homeowner will receive a notice via regular or certified mail to the last known address of record in the Association. The letter will include the date of the review (violation) and the violation (citing the Declaration or bylaw covenant violated, or Rules and Regulations violated). The letter will also include an explanation of the appeal process.

#### **Repeat Violations**

In the event a homeowner receives a covenant violation notice, even if the violation is corrected within the cure period, should the homeowner violate the same covenant again, the assumption is that the homeowner has already received a warning and a cure period. Repeat violations of the same type will not be tolerated.

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# "The Willows at Twin Cove"

Design Requirements
and
Design Review Application
for
Building Construction

As per Article 9, The Willows at Twin Cove Master Documents

#### **DESIGN REQUIREMENTS FOR RESIDENTIAL AREAS IN "THE WILLOWS AT TWIN COVE"**

**CONDOMI** Exterior elevations, materials and square footages for dondominiums and town homes will conform architecturally to the structures now constructed on property and further described in the Master Deed and Revisions to Master Deed.



SINGLE FAI Exterior elevations, materials and square footages for Single Family Units/Structures will conform to the current structures now constructed in each housing area. Further descriptions w/minimum square footage (not including unfinished/unheated areas) as described below:



The Cottages-South of Town Homes: 2200SF Minimum



Log/Wood Homes- Poplar Creek Ct/Ridge Rd.-1200 SF Minimum Lots 1-24



The Woods Cabins-Foxwood Dr. :1800SF Minimum Moss Creek Design Only



The Neighborhood-Foxwood Dr.: 1900SF Minimum Above Grade



The Bluffs-Hardwood Dr.: 2200SF Minimum



Hideaway Cove: 2200SF Minimum

The Reserve-3 acreage lots off Lakemont: 2200SF Minimum

The Point-unplatted acreage off Percey Smith Lane: 1800SF Minimum

APPLICATIONS/REVIEWS/APPROVALS ONLY ON PROPERTIES CURRENT WITH DUES!

# The Willows at Twin Cove Marina-Design Review Board

# **Design Review Application for Single Family Units**

(Two Copies of House Plans\*, Site Plan & Application Required)

Name:	
Lot Numb	er:
Willow's L	ocation/Lot Number
Date Subn	nitted:
Builder:	
	Name:
	Address:
	Phone:
	E-Mail:
<u>Approved</u>	<u> </u>
	Site Elements
	Main Building Location
	Driveway (Concrete or Blacktop)
	Floor Elevations
	Decks
	Patios
	Sidewalks
	Trellis
	Ancillary Buildings
	Fencing
	Pool
	Street Light
	Mail Box
	Culvert
	Retaining Walls
	Drainage
	Building Design (Attach Samples and/or Describe)
	Enclosed Heated/Cooled Finished Living Area
	Building Materials
	Shingles
	Roof Elements (Pitch/Vents/Skylights)
	Façade Materials
	Wood
	Brick
	Stone/Stone Facing
	Extended to Finish Grade

	DATE:
(	) Revise and Resubmit
-	) Approved as Noted
	) Approval
od/Seed Areas	
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_	, Color)
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<sup>\*</sup>DESIGN REVIEW REQUIREMENTS FOR BUILDING LOCATIONS WITHIN THE WILLOWS AT TWIN COVE ARE ATTACHED AS PAGE 1 OF THIS APPLICATION

# "The Willows at Twin Cove"

# Design Review Application for Alteration of Existing Structure

As per Article 9, The Willows at Twin Cove Master Documents

# The Willows at Twin Cove Marina-Design Review Board

# **Design Review Application for Alteration of Existing Structure**

(Architectural drawing and/or photo of proposed alteration to be attached)

Name:	
Lot Numbe	r:
Willow's Lo	ocation/Lot Number
Date Subm	itted:
<b>Builder:</b>	
	Name:
	Address:
	Phone:
	E-Mail:
Approved:	
	Alteration of Site Elements
	Main Building Location
	Driveway (Concrete or Blacktop)
	Floor Elevations
	Decks
	Patios
	Sidewalks
	Trellis
	Ancillary Buildings
	Fencing
	Pool
	Street Light
	Mail Box
	Culvert
	Retaining Walls
	Drainage
	Alteration of Building Design (Attach Samples and/or Describe)
	Enclosed Heated/Cooled Finished Living Area
	Building Materials
	Shingles
	Roof Elements (Pitch/Vents/Skylights)
	Façade Materials
	Wood
	Brick
	Stone/Stone Facing
	Extended to Finish Grade
	Other (please explain)

OTES:			
<b>Y</b> :		DATE:	
		( ) Revise and Resubmit	
ction by	Design Review Board:	( ) Approval ( ) Approved as Noted	
	Sod/Seed Areas		
	Dog House		
	Gazebo		
	Accessory Structures (Size,	Material, Color)	
	Irrigation Controller		
	Electric Meter		
	Heating/Air Conditionin	g Units	
	Service Court		
	Attached/Detached		
	Number of Car spaces		
	Garage		
	Storm/Screen		
	Garage		
	Front Entry Sidelights Utility/Service		
	Front Entry		
	Doors (Type/Finish/Color		
	Window Trim		
	Window Shutters		
	Chimneys		
	Gutters/Downspouts		
	Facias/Corner Boards		