

ARCHITECTURAL GUIDELINES AND REVIEW PROCEDURES

Crystal Cove Property Owners' Association

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PHILOSOPHY

Crystal Cove is fortunate to be located in an area of great natural beauty. The terrain, water features, and beautiful trees combine to create an aura of tranquility. The Crystal Cove Architectural Control Committee (ACC) and these guidelines, enforced by the Crystal Cove Property Owners Association (POA), have been created to implement the Protective Covenants for Crystal Cove ("Protective Covenants"), enhance the appearance of Crystal Cove, protect property values, and increase the enjoyment of living in your community.

The overall philosophy is to protect this unique setting; and, to assure that the homes built in Crystal Cove add to the beauty and quality of the community rather than detract from it. With that philosophy in mind, Crystal Cove's ACC will be guided by these general concepts:

Encourage a variety of architectural styles and designs appropriate for a wooded, lakeside community.

Evaluate the existing building styles and techniques at Crystal Cove to determine those that have fulfilled development objectives and Protective Covenants. As the ACC undertakes this evaluation, features or entire homes that are identified as not fulfilling the objectives or covenants will not be construed as precedents for repetition.

Discourage repetition of designs within a neighborhood.

CRYSTAL COVE PROTECTIVE COVENANTS

The Protective Covenants provide for the establishment of an ACC and sets forth the Committee's responsibilities and authority:

No buildings or other structures shall be erected, placed, altered or permitted to remain on a building lot in the subdivision until the building plans and specifications and the lot plans showing the location of such buildings have been approved in writing;

The building plans and specifications for any residence, building, fence, wall(s), swimming pool or other structure or improvement shall cover the nature, kind, shape, height, size, materials, floor plans, exterior color schemes and such additional information as may be requested by the ACC;

A site plan, drawn to scale, showing the location of all structures including house, garages, driveway, retaining walls and/or any other structure must be included; and,

Plans for drainage and grading of the building lot must be submitted, including details indicating conformity with TVA and Tennessee Department of Environment and Conservation requirements, for erosion control and landscape preservation.

COMPOSITION OF THE COMMITTEE

“A committee shall be created known as “The Architectural Control Committee”, said committee composed of the OWNER [Bluegreen], and at least two other individuals appointed by the OWNER.” (Protective Covenants, Section 26). The Owner shall, to the extent possible, participate in the affairs of the ACC until the first Annual Meeting of the Property Owners Association (POA) and election of POA officers. At that time, the Owner’s participation in the ACC shall cease.” The committee shall then consist of at least three representatives selected and approved by the Property Owners Association Board of Directors, in accordance with the Crystal Cove By-Laws (Section 4.2).

PLANNING YOUR HOUSE

A home is a significant investment, and construction practices may vary in different parts of the country. It is highly recommend that the architect and builder you select be familiar with Crystal Cove and the unique terrain of the community. Each house should be designed for a specific site and for the particular needs of the owner. A competent licensed architect or designer will help you achieve this objective. It may also be helpful to consult an engineer to evaluate the suitability of your designated building site. Roane County does require that a state licensed builder oversee construction; however, **beware of unlicensed / unbonded individuals**, as the State of Tennessee does not require licensing for subcontractors or other business purposes. All construction must meet the Southern Building Code and be approved by the Roane County Building Inspector.

GENERAL CRITERIA

Following are some specific matters to be considered in planning your new house:

A. **Required Flood Plain Elevation**: As is common to Watts Bar Lake homes, TVA requires that the elevation of your home be above the 750' flood level. You should confirm the flood plain elevation for your home site, and have a clearly visible elevation mark set by the surveyor.

B. **Exterior Design**: In evaluating the exterior appearance of a home, the ACC will take into consideration all elements contributing to a successful design resolution. These include, but are not limited to:

1. **Site Utilization** - Relationship of proposed construction to existing natural and man-made features; views to and from the home and adjacent structures; and, effect upon the streetscape, common open space, neighbors, drives, parking and landscape treatment. The ACC will review these features to protect the natural environment and/or ensure site and landscaping compatibility with adjacent property.
2. **Scale** - Relationship of proposed structure to surrounding structures and site size in terms of lot coverage, height, width and overall visual impact.
3. **Massing** - Relationship of the elements of the structure to one another.
4. **Fenestration** - Relationship of exterior openings (doors, windows, etc.) to the solid portions of the design and to one another, compatibility with the design of the home, materials used, and the manner in which fenestration is detailed.
5. **Roofscape** - Relationship of roof shapes and treatment to the overall design concept of the home to ensure that the design will represent a comprehensive design resolution.

C. **Building Development Standards**: Development standards relating to land use, building type, building height, building quality, minimum living area, and location of dwellings and structures on lots are contained in the Protective Covenants. All design efforts should be preceded by careful investigation of the restrictions pertaining to the specific lot on which construction is planned. **Minimal building standards will be regulated by the Southern Building Code and overseen by the Roane County Building Inspector.** Where any of these standards conflict with the Protective Covenants, the latter will govern.

1. **Minimum Square Footages** - (Heated and Air Conditioned Space) “Each lot shall be used only for residential purposes and no residence shall be erected, constructed, maintained, used or permitted to remain on any lot other than one (1) single family dwelling not to exceed two and one-half (2 ½) stories in height. Dwellings on one story above ground level shall contain, in the heated living area thereof (exclusive of basement, porches or garage) not less than fifteen hundred (1,500) square feet. Dwellings of two stories above ground level shall contain in the heated living area thereof (exclusive of basement, porches or garage) not less than fifteen hundred (1,500) total square feet, inclusive of both stories, with the main floor to contain not less than one thousand (1,000) square feet.” (Protective Covenants, Section 1). **NOTE: For ACC purposes, any level of a building totally or partially below ground is considered a basement.)**
2. **Setbacks** - The following setbacks for all man-made structures (including decks, patios, porches,

etc.) have been established by the Protective Covenants, Section 3. Unless the Committee concludes, at its discretion, and with the approval of the Roane County Zoning Commission, that the lesser setbacks are justified by circumstances unique to a specific lot configuration or house design, the following shall apply:

a. Front setback shall be at least 35 feet from the front property boundary. This is a Roane County Subdivision regulation, and any variation must be approved by both Roane County and the ACC.

b. Interior tract line is at least 10 feet.

c. Rear tract line shall be at least 20 feet, which may include a 10 feet utility easement. If the rear tract line is the 745' elevation contour line, then the rear setback line of 20 feet from the 750' elevation contour line is not required. On lots that are contiguous to the lake, no building or other improvement may be constructed below the 750' elevation contour line unless otherwise permitted by the TVA.

3. **Materials and Colors** - The materials and colors selected for the exterior of your house are very important to its appearance and are expected to be in harmony with the character and natural surroundings of the community. The exterior walls of any structure or dwelling on any lot shall be of new materials consisting of wood, log, stone, stucco, brick or vinyl and must be of natural colors. White vinyl is prohibited as well as any type of aluminum siding (Protective Covenants, Section 9). Roofing materials should be complimentary to the exterior finish, and comply with color requirements. No exposed concrete block shall remain on any exterior wall above ground (Protective Covenants, Section 10). Finished, decorative and/or colored block is permitted upon approval of the ACC.

4. **Driveways** - All driveways must be paved with concrete or asphalt or other materials approved by the ACC (Protective Covenants, Section 21). Construction of a driveway may require a permit from the Building Inspector.

5. **Culverts** - Driveway crossings may require a culvert of not less than fifteen inches, or a culvert approved by the government agency responsible for the maintenance of the adjacent road, so that the driveway does not restrict the flow of water for drainage or storm relief purposes (Protective Covenants, Section 8).

6. **Garages** - Garages shall be designed to be compatible with the architecture of the home. A private garage may be built separately or attached to and made part of the dwelling, but must be constructed of the same materials. Garages must be built at the same time or after construction of the dwelling (Protective Covenants, Section 4).

7. **Outbuildings** - Outbuildings, excluding boat docks which are regulated by TVA and the Corp of Engineers, are allowed provided the architectural style, quality of construction and building material are consistent with the caliber and appearance of the main residence structure. Outbuildings may only be constructed at the same time or after construction of the main residence, and shall not be used for

residence. All outbuildings must be approved by the ACC prior to construction (Protective Covenants, Section 5).

8. **Fences and Screens** - All fencing and walls must be attractive and consistent with color and materials used on the main dwelling. No unpainted/unfinished exposed concrete block shall remain on any exterior wall above ground. Chain link fences are not permitted, except as pet enclosure on the back of the lot or to surround swimming pools or tennis courts. If a fence or screen is desired, its plan must be submitted to the ACC for approval prior to construction (Protective Covenants, Section 20).

9. **House Numbers and Nameplates** - Each house should display the number assigned as a street address on the front of the house, or along the front tract line where it is visible from the street. Remember, the primary purpose of house numbers is to assist emergency personnel when answering calls; therefore, house number locations should facilitate rapid identification.

10. **Exterior Lighting** - The design and location of all exterior lighting is subject to the approval of the ACC. Lights shall not be of such intensity, location or direction as to adversely affect adjoining property owners.

D. **Repetitive Designs**: Some house designs may be unacceptable for a particular lot because of similarity to homes in the immediate neighborhood. If, in the judgment of the ACC, the massing, basic style, rooflines, exterior materials, colors or other features of a home are too similar to those of its neighbors, the design may not be approved (Protective Covenants, Section 26).

E. **Landscaping**: Landscaping plans will be reviewed with the following in mind:

1. Landscaping must be adequate to properly complement the house and site.
2. Landscaping must be harmonious with the natural environment of Crystal Cove. Proposed plant materials and their configuration must be suitable to local climate and wildlife conditions. While it is difficult to recreate the natural landscape, new plantings should appear compatible with the old.
3. Landscaping must provide for adequate water drainage and erosion control.
4. Invasive plants (such as kudzu) should be avoided.
5. Plantings around a Rockwood Electric Utility (REU) box should conform to the requirements specified on the REU decal attached to the box.

In addition to the above, the following proposals may be denied:

- a. Clear cutting (stripping) of property, unless necessary for the siting of a house.
- b. Removal of trees or any vegetation which threatens the environment, or which may contribute to violation of TVA or TDEC (TN Dept. of Environment and Conservation) regulations.
- c. Earth fill, which threatens existing trees on stated or adjacent properties.
- d. Earth removal, which creates unprotected soil/rock/shale slopes.

F. **Landscaping Review Process:** Your landscape plans are a basic part of your architectural submission and are subject to the review and approval process of the ACC.

1. One set of landscape plans must be submitted. Plans may be drawn on the house plan, or on a separate sketch.
2. Plans for retaining walls, water drainage and erosion control should be included.

ARCHITECTURAL REVIEW PROCESS

Plans for all new construction, subsequent alterations, additions or color changes must be approved by the ACC. Applicants should adhere to the following procedures:

A. **Building Application Form:** Building Applications should be submitted to the ACC with all information requested for home construction on the application form. A blank form is attached to these guidelines. Applications are complete only when all documents are submitted. **Incomplete applications will be reviewed; however, additional information will be requested and the approval process may be delayed.**

B. **Meetings:** The ACC meets on an "as needed" basis when plans are submitted for review. Your application will be considered by the ACC within **30 days** of receipt of the complete application file. The committee will conduct the necessary review and provide you with a written response. If, for some reason, the committee does not approve your plan, you will receive a letter stating their concerns and recommendations. Should you have any questions regarding the ACC's decision, they will be happy to meet with you for further discussion. Applicants do not need to attend the meeting unless requested by the Committee. **No lot clearing or construction shall begin before final approval is issued by the ACC.**

C. **ACC Response**: The Committee may offer specific suggestions to resolve design problems they find. The ACC shall have the absolute and exclusive right to refuse or approve any such building plans and specifications and lot grading and landscaping plans which are not suitable or desirable in its opinion for any reason, including purely aesthetic reasons and reason connected with future development plans for the owners of said land or contiguous land. “The ACC may take into consideration the suitability and desirability of the proposed construction, the harmony of external design with the surrounding neighborhood and existing structures.” (Protective Covenants, Section 26)

D. **Variances**: “The ACC shall have the sole right to grant variances of these restrictions, but all variances shall conform to the general purposes and standards of the covenants and restrictions of Crystal Cove,” (Protective Covenants, Section 26). Such variances must also comply with the requirements of Roane County and any other authoritative bodies.

E. **Application**: One complete set of documents shall accompany the application. Each sheet of drawings and the first page of other documents shall include the lot number, street name, applicants name, architect or designer, and date of drawings. Documents to be submitted include the following:

1. **House Plan** - Drawings must identify all exterior views of the house, be properly dimensioned, and show the roof plan (unless shown on a separate drawing). Indicate the types of materials to be used. To provide a detailed picture of your house, blueprints are recommended. This will improve communication between you and your builder, providing a more successful outcome. Designate other natural or man-made features which could affect the design. Please submit a non-reversed copy of blueprints. The name, address and phone number of your builder/contractor is required.

2. **Site Plan** - Needs to be drawn to scale on a diagram of your lot. Include outline of house, garage, sidewalks, decks or patios, driveway, and any other permanent structure. The site plan may be incorporated into the lot survey. Indicate proposed final grading and direction of drainage. (You are responsible for avoiding any unfavorable drainage impact on neighboring property.) Distances should be shown from each structure to the nearest property lines.

3. **Lot Survey** - The survey should be completed by a licensed surveyor in the State of Tennessee, and be less than one year old. The survey must have the official seal of the surveyor.

4. **Landscaping Plan** - While it is often difficult to anticipate what the finished house will look like, it is important to consider proper tree removal, water drainage and erosion control and re-vegetation of the land before plans are finalized. A brief explanation of these issues is required.

5. **Copy of the Roane County Building Permit** - A copy must be submitted prior to commencement of construction. Permits may be obtained at the Roane County Court House in Kingston. Call the office of the Building Inspector at (865) 717-4230 for information.

6. **Additional Materials** - Please feel free to submit any additional information which you feel will aid

the Committee in evaluation of the proposed design.

F. **Approval and Appeals:** “No building shall be erected, placed, altered or permitted to remain on a building lot in the subdivision until the building plans and specification and the lot plans showing the location of such building or alteration have been approved in writing as to the conformity and harmony with the existing structures in the subdivision. In the event said committee fails to approve or disapprove such design and location within the thirty (30) days after said plans and specification have been submitted to it, said plans shall be deemed approved. In the event the ACC rejects plans submitted for approval under this paragraph, upon written request or application (to the ACC) of $\frac{3}{4}$ of the parties owning lots within a 400 ft. radius of the lot in question desire the approval be given, the same shall be deemed approved by the ACC. A complete set of plans shall be left with said ACC during the time of construction” (Protective Covenants, Section 26).

G. **Final Approval:** When all documents have been reviewed and accepted by the ACC, a letter (or email, at the request of the applicant) of approval will be sent to the applicant. A copy of this letter will also be sent to the builder. Both lot owner and builder must sign this, agreeing to all regulations outlined in this document. When the ACC receives all required signatures, lot clearing and building may begin.

Please note that the approval will only be valid for one year from the date of issue. If construction is not commenced within the year the approval will expire and a new application will be required.

LOT CLEARING

“Each lot owner shall keep their lot or lots properly maintained and groomed in a neat and sanitary condition” (Protective Covenants, Section 16). A Crystal Cove permit is required for any lot clearing or live tree removal, except for minor underbrush clearing, in order to ensure that the natural environment of Crystal Cove will be maintained, and that water run-off and/or erosion problems will not arise.

1. Before a permit will be issued, all lot boundaries must be clearly marked in order that adjacent properties are not disturbed.
2. Silt fences must also be in place along any lakeside or creek boundary, or wherever indicated, and care must be taken to maintain the integrity of such silt fences throughout the clearing and building process in order to prevent silting of streams and the reservoir.
3. Care must be observed that water run-off not be diverted onto adjacent property.
4. Any trees that are felled must be removed from general sight of the public.

5. You are encouraged to remove any dead trees from your property that may fall onto the roadway, onto adjacent lots, or that create a fire danger. If trees are an imminent hazard, you may be notified that the trees need to be removed.

BURNING

Burning of trees, brush, wood debris, etc. must be supervised at all times. It is illegal in Tennessee to leave an open fire unattended, and it is a Class B misdemeanor, punishable by up to 6 months in jail and/or a \$500.00 fine. Outdoor burning permits are required from October 15 through May 15, and at other specified times as determined by the Tennessee Department of Agriculture. **Burning without a permit during this time period is a Class C misdemeanor punishable by up to 30 days in jail and/or a \$50.00 fine. Burn regulations will be strictly enforced, and violations will be reported to the appropriate regulatory agency.** It is strongly recommended that a pit area on the property be designated, and whenever possible, that burning be in a burn container approved by the ACC. No burning is permitted in the construction dumpster. Adjacent homeowners may ask that burning be halted if excessive smoke is blowing into their home, or danger of the fire spreading out of control due to windy conditions. All Roane County and State of Tennessee fire regulations must be followed. Permits can be obtained by calling the local Forestry Service Office at (865) 354-1054 between 8am - 4:30pm Mon-Fri.

CONSTRUCTION

The purpose of this section is to inform both the owner and the builder of policies and procedures required or suggested by the ACC, which will eliminate potential problems and further insure a quality house and neighborhood.

A. Pre-construction activities:

1. Except for clearing of under brush, removal of dead trees, or new plantings, no work may be done on a lot prior to receiving approval of the ACC. **In no event may live trees in excess of 4 inches in diameter be removed, or earth moved, prior to ACC approval.** Pine trees of any size may be removed without approval.
2. Flag all trees to be removed or retained per agreement between lot owner and excavator.
3. Stake and string the lot lines and an outline of the proposed building
4. Consultation with the Roane County Building Inspector is recommended prior to and during the building process. Periodic inspections by the Building Inspector will be required.
5. **Per TVA requirements, a silt fence (or additional measures if necessary) must be in place prior to the commencement of lot clearing / construction.**
6. **If any construction is to occur on TVA property (i.e., boat dock or shoreline modification) a TVA and/or Corp of Engineers Permit must be procured prior to the commencement of said construction.**

B. During Construction:

1. No construction shall begin until a portable toilet is delivered to the construction site. No other temporary structures may be placed on a lot without the written permission of the ACC. If allowed, such structures may never be used as residences and may not remain on the lot after construction has been completed.
2. All construction materials must be placed on the building lot. No materials are to remain in the roadway or cul-de-sac areas overnight. Materials may not be placed on adjoining properties without written permission of the property owner.

3. Construction must equal or exceed the requirements that are in effect at the time construction is started according to the provisions of the Southern Building Code or its successor.
4. All utility connections / hookups that are located on the opposite side of the road from the building site shall be run **under the road**. It is not permissible to cut the pavement to obtain access to utility hookups. Any damage to the pavement will be the responsibility of the owner.
5. Erosion and sediment control measures must be maintained during and after construction. Measures must be taken to insure that excessive run-off, silt and sediment are contained and not allowed to contaminate adjacent properties, common areas, Watts Bar Lake, etc. Except in extreme cases, a silt fence is usually adequate, but must be properly installed and maintained to trap silt and not allow it to be washed over, under or around the fence. **Per TVA requirements, the silt fence must be replaced if it is rendered inoperable.**
6. Water drainage must also be controlled during and after construction, and provisions should be planned at the time the house is being oriented. Water must not be allowed to run into or across the street, onto other properties, or be unnecessarily or unreasonably diverted to adjacent properties.
7. **Burning of trees, brush, wood debris, etc. must be supervised at all times.** It is strongly recommended that a pit area on the property be designated, and whenever possible, that burning be in a burn container. Adjacent homeowners may ask that burning be halted if excessive smoke is blowing into their home, or danger of the fire spreading out of control due to windy conditions. All Roane County and State of Tennessee fire regulations must be followed. **No fires may be left unattended at the end of the workday.** Please refer to Lot Clearing procedures for burning regulations.
8. Track equipment necessary for construction must be delivered to the construction site on a trailer. **Any damage to existing roads, shoulders or Crystal Cove property by construction equipment or crews is the responsibility of the lot owner.**
9. All exterior construction upon all lots must be either completed or enclosed to include windows, doors, siding and roof within one (1) year of commencement of construction (Protective Covenants, Section 6 and Roane County Building Requirements). If a new Roane County Building Permit is required for any reason, a new Crystal Cove Building Permit will also be required.
10. Compliance with the Southern Building Code will be required for all construction. Enforcement of the Code is the responsibility of your contractor, and will be monitored by the Roane County Building Inspector. **Failure to follow Code may result in stoppage of construction, and in rare instances, may result in removal of the constructed premises at owner's expense.**

C. **After Construction:**

1. All trash and debris must be removed from building site within 21 days of completion.
2. Trash dumpster, portable toilet and any signs shall be removed within 30 days of completion

D. **Violations:**

It is the responsibility of the lot owner to uphold the Crystal Cove Protective Covenants and the ACC Guidelines, and to assure that all builders, contractors and their employees adhere to these standards. In the event that a substantial and/or ongoing violation occurs, the CCPOA may seek judicial remedy.