

October 1, 2024

Subject: The Architectural Procedures, Policies and Requirements
To: Chickasaw Point Property Owner Association Members and Building Contractors
From: The Architectural Compliance Committee (“Committee”)

This document conveys the Committee’s "Procedures, Policies and Requirements" that supplement the Chickasaw Association, Inc Covenants and Restrictions. The contents provide the necessary detail and guidance material for owners and contractors planning to engage in building a residence within Chickasaw Point, initially, or to remodel or make other miscellaneous exterior changes to existing residences. Be certain to read both documents to gain a full understanding of requirements, before undertaking such activities. Either a New Home Construction Application or a Miscellaneous Exterior Changes or Additions Application must be submitted for review and approval by the Committee **before any work commences**. The Committee Plan Requirements/Review Checklist will also be helpful in identifying the primary submission requirements for timely completion of the Committee review process. All documents are available at the POA office or online at the Chickasaw Point website (<https://www.chickasawpoint.com/documents>).

The goal of the Committee is to be of service to our property/homeowners and to facilitate contractors working on new home construction or exterior changes in Chickasaw Point. At the same time, the Committee's primary responsibility is ensuring compliance with the Chickasaw Association, Inc. Covenants and Restrictions. This document, along with Chickasaw Point Architectural Design Guidelines, and the International Residential Code are essential in determining:

- a) the final location of the house on the Lot,
- b) the exterior colors, materials, roofing and miscellaneous accessories of the structure, and
- c) final landscape and drainage plan of the house and Lot, and collectively set out the requirements that must be met to gain Committee approval for the project.

As a Long-Range Planning activity, a committee was created to investigate the requirements to become designated a “Firewise Community”. That committee worked with the community to facilitate obtaining this impressive status and our official designation was obtained in August 2009. One critical goal was to educate property owners on ways to make their homes safer from the dangers of wildfires in our beautiful, wooded community. The Committee worked to incorporate Firewise recommendations into the building procedures, policies, and requirements to help homeowners and builders address the unique issues involved in building or remodeling a home in a wildland/urban environment. Detailed information is provided by the SC Forestry Commission and the United States Fish and Wildlife Service at the following website: www.Firewise.org/resources/homeowners.htm. A review of the documents “Guide to Firewise Landscaping and Construction” and “Is Your Home Protected from Wildfire Disaster” will provide valuable information in the planning phase.

If you have any questions, please contact the POA office at 864-614-1109 or email poa@chickasawpoint.com.

LEGAL CONSIDERATIONS

1. South Carolina laws require a South Carolina residential builder's license for the construction of any residential building, addition, or modification that exceeds \$5000.
2. When construction exceeds \$200, South Carolina laws require a South Carolina contractor's registration for the specialized construction tradesmen (carpenters, electricians, painters, plumbers, etc.), when the Builder is not a licensed residential builder.
3. None of the above prevents any person from working on his or her own residence; however, a building permit is still required. Oconee County requires that the owner/builder must be on the job site working/supervising during all phases of construction and must be present for inspections or a licensed contractor must be hired. It would be prudent for the owner who chooses to be the "Builder of Record" to be fully informed of the responsibilities and liabilities of that decision. The applicant for a building permit becomes the "builder of record," and may be held liable for worker's compensation for any injuries occurring on the job site. The Builder of Record is also responsible for all equity warranties, unless specifically provided for in contracts. It is strongly recommended that the owner avoid applying for the building permit unless he or she has the time and knowledge to **supervise** the building process. Otherwise, this task is best left to a South Carolina licensed residential builder.
4. If a contractor is used, demand proof of a residential builder's license or registration and adequate workers compensation and general liability insurance. You should request that an Acord certificate be issued by the contractor's insurance carrier and provided to you prior to commencement of any work. This document should show both Chickasaw Association, Inc. and the Lot owner as additional insureds. A legitimate contractor should have no problem in producing this information.

OTHER CONSIDERATIONS

You should initiate contact with the Committee 2-3 months prior to the planned beginning date for construction to allow plenty of time to get plans approved and other details settled. While the Committee will review plans in about 15 days after submission, corrections or additions may be necessary, and time may be required to get insurance, building permits, etc., if not obtained in advance.

Your contract with your builder is a most important document. You should be certain it details the work, materials, and quality expected; covers costs and allowances; specifies who is responsible for landscaping; and provides information on completion time (target twelve months.) Remember that changes to plans during construction or timeline extensions may require Committee approval.

Closing is a critical landmark in your becoming a homeowner. Assure yourself that construction work is completed satisfactorily. The Oconee County Code Department can help with a report of final inspection at your request. You are normally covered by a Homeowners Warranty for "punch list" items where minor corrections are necessary. Be sure you understand your rights under such a warranty. Most builders respond quickly in completing such matters.

WHERE TO GET HELP, ADVICE AND RECOMMENDATIONS

The Architectural Compliance Committee urges all Lot owners who intend to build residences in Chickasaw Point, and those homeowners who want to build additions or make changes to an existing home, to contact the Home Builders Association of Oconee County. They are the experts and can help you in meeting all legal, County, State and Chickasaw Point Building Regulations.

Home Builders Association of Oconee County (864) 882-1657
106 North 1st Street
Post Office Box 337
Seneca, SC 29679-0337

The Oconee County Building Code Department is responsible for inspection of construction for compliance with State and Local Building Codes in the county. They can provide procedural requirements and code interpretations that may be helpful to you.

Oconee County Building Code Department (864) 718-1005
415 South Pine Street
Walhalla SC 29691

Or call us, the Chickasaw Association, Inc. Architectural Compliance Committee, at (864) 614-1109.

CHICKASAW ASSOCIATION, INC.

ARCHITECTURAL COMPLIANCE COMMITTEE

PROCEDURES, POLICIES, AND REQUIREMENTS

Organization and Authority

Chickasaw Point derives its unique character from a mix of compatible architectural styles and from the cooperation of the property owners in upholding minimum design, landscaping, and aesthetic standards. To achieve and protect desired community appearance the Committee has responsibility and authority to ensure compliance with established standards, consistently applied, and maintained through a process requiring prior approval for construction on and exterior modifications and certain repairs to, improvements on Lots within the Subdivision. All site work, structures, improvements, and other items placed on a Lot are subject to standards for design, landscaping, and aesthetics set forth in the Chickasaw Association, Inc. Covenants & Restrictions, this Architectural Procedures, Policies, and Requirements document and the Chickasaw Point Architectural Design Guidelines.

A. The Committee.

1. The Architectural Compliance Committee (Committee) is created by the "Declaratory Statement of Covenants and Restrictions to Run with the Land" filed on June 29, 1990, as amended. The current amended Statement is filed in the County of Oconee, South Carolina, Book 3047, Pages 272-295, on March 1, 2024.
2. The Committee is chaired by a Property Owner Association (POA) elected Board Member selected each year by the POA Board Members following POA Board elections. It is co-chaired, in absentia, by the President of the POA.
3. The Committee is composed of a minimum of five (5) members (property owners) who are volunteers willing to meet periodically with the Committee Chairperson to review building/building modification requests from property owners. The Chairperson and the Committee members must become thoroughly familiar with the Chickasaw Association Covenants and Restrictions and the Architectural Procedures, Policy, and Requirements so they can properly evaluate all requests sent to the Committee.
4. The following requirements are applicable to the evaluation and review of all building/building modification requests to the Committee:
 - a. A minimum of three (3) Committee members, including the Chairperson, are required to review any request for new dwelling construction on a Chickasaw Point Lot. In the event the Chairperson is absent due to vacation or other reasons, a Committee member designated by the Chairperson will have primary responsibility for the review, along with at least two other Committee members.
 - b. Requests for miscellaneous dwelling/property exterior changes or additions may be approved by the Chairperson only, or a Committee member designated by the Chairperson to act for the Committee.
 - c. When the Chairperson is absent for any review, the POA President or acting Committee Chairperson will sign the application approval/disapproval letter.

5. The Committee will meet as required at a designated site as a normal practice but may be required to meet more often as dictated by requests for building approval.
6. The Committee will notify all local Builders/Construction Companies actively working on Chickasaw Point construction projects of specific changes (amendments to this document) as they occur. Copies of amendments will be made available at the office as adopted. An annual summary of all changes to construction requirements will be provided either at a briefing or by letter. Revisions of this document will be published as warranted.

B. Committee Purpose and Responsibility

1. "The purpose of the Committee is to (1) administer and enforce the building-related Covenants and Restrictions (2) assure that the installation, construction or alteration of any structure on any Lot is submitted to the Committee prior to starting any work for approval as to...conformity and harmony of external design and general quality with the existing standards ..." (Chickasaw Association, Inc. Covenants and Restrictions, Part IV.)
2. The established minimum Owner's Compliance Deposit (performance bond) is \$4,000 for new home construction. Any or all the deposit shall be used to correct any building or alteration that fails to meet Covenants or approved plans and specifications and pay any legal fees involved. A deposit larger than the established minimum deposit will only be required if the contractor has previously violated covenants and has been advised by the Committee of its intent to require such a bond in the future. If the owner chooses a builder that the Committee has found to perform unsatisfactorily, a deposit of up to \$10,000 may be required to ensure conformance with the Chickasaw Covenants and Restrictions. No plans shall be given final approval until the appropriate deposit has been given to the Committee.
3. No responsibility or liability is borne by the Committee or the Board of Directors for the contents of plans and specifications or for any defects in those plans or in the construction work even though the Committee reviews and approves such plans and specifications and monitors the work. (Part IV, Section 4 (A) of the Covenants)

C. Committee Authority and Review Requirement

1. All residences in Chickasaw Point must be connected to the water and sewer system operated by Chickasaw Utility Company. Chickasaw Utility Company must be contacted prior to any Lot or driveway clearing or excavation so that existing water and sewer lines can be marked. Chickasaw Utility Company will be responsible for providing water and sewer taps upon payment of the appropriate fee. The builder will then be responsible for making the connection from the residence to the appropriate tap. Grinder pumps shall be installed by the builder but must meet the minimum specifications established by Chickasaw Utility Company (see Attachment #1).
2. The Committee shall review all plans and has the authority to reject any plans that they find do not meet the architectural and/or aesthetic standards of the subdivision. The Committee's authority to act in this capacity is established in the Chickasaw Association, Inc. Covenants and Restrictions (Part IV, Section 3). Applicants are encouraged to consult with an architect, residential designer, or contractor to aid them in meeting the requirements for plans submitted.

3. "No building, fence, wall, road, driveway, parking area, tennis court, swimming pool, propane tank, solar panels, or other structure or improvement of any kind shall be erected, placed, altered, added to, modified, maintained or reconstructed on any Lot or unit until the plans and the proposed location upon the Lot have been approved in writing by the Committee." (Chickasaw Association, Inc. Covenants and Restrictions, Part IV, Section 4). In addition, approval is required for any deck, porch, patio, accessory building or equipment (including storage buildings, tree houses, playhouses, playground equipment such as swings, slides, etc.) and any exterior paint or material application. **Note that this requirement applies regardless of whether the planned color and/or material are identical to that which currently exists on the Lot.** Placement of TV Satellite Dishes with a diameter larger than 18 inches must be approved.
4. Any applicant may appeal a decision of the Committee by serving notice of such an appeal within ten (10) days of the date of mailing of the decision of the Committee. The Board of Directors of Chickasaw Association, Inc. shall hear the appeal within fifteen (15) days of receipt of the appeal.

D. Plan Approval-Access to Chickasaw Point

1. Committee approval is required before any exterior work may be performed on any Lot within Chickasaw Point. This requirement applies to both new home construction and/or any exterior change or modification to an existing structure or residential property.
2. Application for such approval is made by submitting the appropriate documents and plans as described in the BUILDING PLAN/EXTERIOR MODIFICATIONS REQUIREMENTS section of this document to the Committee. For new home construction only, the application must be accompanied by a \$200 administrative fee. Upon written approval of the construction plans and payment of all prescribed fees and deposits, the Lot will be listed as an approved project with Gate Attendant personnel at the entrance to Chickasaw Point thereby allowing contractors, their construction equipment, and materials accessibility. However, the property owner continues to have responsibility to update the Gate House entry system to add the contractor on their list of approved visitors with an estimated timeline that access should be provided. They are also responsible to cancel the access authorization upon completion of said project.
3. The Committee shall review the site and location of any house, dwelling, building, or other structure on the Lot. Such location shall be determined only after a walkthrough of the Lot by the Builder/Owner with a Committee member and Chickasaw Utility Company representative for driveway location and utility connections. This is necessary to determine trees to be removed, drainage problems possibly necessitating a culvert or rain garden, and final location of the dwelling, building or other structure. Except for specific cause, preference will be given to the owner's request for a specific site as shown on the site plan.
4. Access will be granted for a period of one (1) year for the named contractor for the new construction and be only for the purpose of work to be done on the specific Lot for which approval was granted. For exterior changes or additions, the property owner is required to establish the expected duration of the project, the names of the vendors involved, and update the Gate House accordingly. Personnel, construction equipment, and materials will be denied access if approval has not been granted and the Lot is not listed with Gate Attendant personnel.

5. The Committee will apply setback and easement restrictions as stated in the Point Place Association Covenants for Point Place properties that supersede the Chickasaw Association Covenants for those specific properties. All other covenants and restrictions of the Chickasaw Association are applicable to Point Place and construction approval for all structures within Chickasaw Point Subdivision, including Point Place property, is vested in the Chickasaw Association Architectural Compliance Committee.

6. The approval for construction of a building or any additions to an existing building is good for the period indicated on either the "Application for Exterior Changes and Modifications" or the "Application for New Home Construction Building Plan Approval" form, as appropriate and only for the purpose of work on the specific Lot for which approval is granted. The exterior must be substantially completed within twelve (12) months from date of approval plus any Committee approved extensions. If construction has not commenced within the timeframe specified on the form, a new application must be submitted, and an additional application fee paid.

NEW HOME CONSTRUCTION BUILDING PLAN/EXTERIOR CHANGE APPLICATION

A. Applications

An Application for New Home Construction Building Plan Approval form or an Application for Miscellaneous Exterior Changes or Additions form must be completed and signed by the property owner and the contractor/builder prior to being submitted with the plans. A review of the Committee Plan Requirements/Review Checklist for new home construction as well as the applicable document will help both the owner and builder understand the additional items to be included with the application to facilitate timely approval. All documents are available at the POA office or online at the Chickasaw Point website.

The RV Park at Chickasaw Point may offer an extended-stay option to lot owners during the active construction period of building a home or major addition within the community. For inquiries or to reserve a spot, please contact them at 864-614-1130 or email at rvpark@chickasawpoint.com. Also see information at (<https://www.chickasawpoint.com/documents>).

For all completed projects, the Committee must be notified of project completion so a final review can be conducted, and the GateHouse system updated to revoke contractor access privileges. For new construction, a copy of the Certificate of Occupancy must be provided to the POA office prior to occupancy. A final review will be conducted by the Committee to determine that the project has been completed as planned and that there are no violations of the Building Plan/Exterior Modifications Requirements. Property owners may be fined for repair costs for damage to Chickasaw Point property such as utility lines, excessive road damage, or to neighboring properties, caused by contractors or the property owner, during the new construction or exterior change project.

The Chickasaw Association, Inc. Covenants and Restrictions provide for the power to levy construction assessments/fees for maintenance of Association properties in Part VI Section 19 Assessments. Such fees are also provided for by the Bylaws in Article X. Section 1 General Assessments. The following fees and penalties fall under those provisions:

B. Fees

1. New Home Construction Fees

- a. \$200 New Home Application Fee
- b. \$4,000 Owner's Compliance Deposit to be submitted payable to Chickasaw Association, Inc. prior to final approval. If landscaping is not included in the contract for the construction of the home, up to \$2,000 of the deposit will be retained to ensure a timely completion of the landscaping. Should there be charges for cause against this deposit and it drops below \$4,000, it must be replenished before construction can continue.

NOTE: The Owner's Compliance Deposit for use of a Contractor with a previous history of unsatisfactory performance may be increased up to \$10,000 as outlined in Section B.2 of this document.

- c. \$5,000 Sewer and Water Tap Fee payable to Chickasaw Utility Company.

- d. \$6,000 Impact Fee payable to Chickasaw Association to cover anticipated wear and tear on community roads during construction.
- e. The Owner's Compliance Deposit may be refunded in full or in part upon satisfaction of the following:
 - i. The submittal of the Oconee County Occupancy Permit prior to occupancy (up to \$2,000),
 - ii. The landscaping is complete within four (4) months of occupancy (up to \$2,000),
 - iii. Final review by the Committee to determine that the project has been completed as planned and that there are no violations of the Building Plan/Exterior Change Requirements.
 - iv. Finally, the refund may be reduced by repair costs for damage to Chickasaw Point property such as utility lines, excessive road damage, or to neighboring properties.

2. Exterior Changes to Existing Structures or Landscaping Improvements Fee

GOT WORK? APPLY TO COMPLY

If an Owner plans to make exterior changes to their property, and/or any structure on that property, an Application for Miscellaneous Exterior Changes or Additions form must be submitted for Committee review and approval **before work commences**. The types of changes include, but are not limited to: repair or addition of a deck and/or slab, driveways, retaining walls, exterior painting or roofing, major landscaping projects, etc.

For projects that collectively exceed \$100,000.00 (one hundred thousand dollars) in total cost during any period of twelve consecutive months, regardless of the number of discreet projects encompassed, a non-refundable impact fee of two thousand dollars (\$2,000.00) shall apply.

3. Additions to Existing Structures

This provision does not include projects that consist solely of the addition of new decks or new slabs; those projects are covered above under Item 2 of this Section B ("Fees"). However, if an addition to an existing structure includes a new deck and/or new slab, those costs will be included in the calculation of the Impact Fee listed below.

For additions to any existing structure on a Lot, including garages, etc., a refundable \$2,000 Compliance Deposit is required. For additions costing \$100,000 or more, a non-refundable \$2,000 Impact Fee is required. If an additional water tap or sewer tap is required as part of the addition, an additional \$5,000 Sewer and Water Tap Fee will be required payable to Chickasaw Utility Company.

C. Non-Compliance Penalties

Penalties for violations of the Covenants, this document, and/or other requirements of the Committee, after proper notice of the violation, may consist of charges against the Owner's Compliance Deposit, fines, limitations on access to Chickasaw Point, or other penalties as determined by the Committee. Such violations include:

1. **Starting work before approval**, or continuing work, except to secure the work site, after being instructed to stop by the Committee Chairperson or Committee member, a member of the POA Board of Directors, or a manager of Chickasaw Association, Inc., shall result in a charge to the

Owner's Compliance Deposit of up to \$1,000 for new construction or a fine of up to \$250 for exterior modification and/or other action as the Committee may determine to be appropriate.

2. **Failure to complete new home construction** within twelve (12) months. Unless an extension is applied for, and approved by the Committee, the Compliance Deposit shall be charged \$100 for the first month, \$200 for the 2nd month, \$300 for the 3rd month, \$400 for the 4th month and \$500 for each additional month.
3. **If the landscaping is not completed** within four (4) months of completion of the home, up to \$2,000 of the Compliance Deposit may be forfeited.
4. **Erosion/drainage management is a critical Owner responsibility.** Soil erosion and resulting sedimentation are a leading cause of water quality problems and damage to neighboring properties and roadways. Every phase of a construction project has the potential of contributing significant quantities of sediment-laden run-off. Therefore, as a site is developed and throughout construction, the Lot Owner and Owner's Builder must share responsibility for erosion control.

The involved lot improvement operators, whether owning the property or acting as the agent of the property owner, shall be responsible for erosion and sediment control requirements associated with activities on individual lots. Same shall be responsible for installation and maintenance of a stable construction site access drive using #3 or surge stone, silt fences, cleanup of sediment that is either tracked or washed onto roads, and repair of adjacent lots or properties disturbed by construction. Cleaning of concrete trucks is forbidden on adjacent Lots or along road right-of-way, rather it must be contained on the construction site.

Failure to comply may result in appropriate actions to remediate the situation, however, compliance is a minimum requirement and does not in any event limit the contractor's liability for repair of damage. Examples of possible remedies include but are not limited to: construction shut-down, fines or penalties including forfeiture of the refundable owner compliance deposit, responsibility of repairs or cost of repairs to neighboring damaged property or community roads because of excessive construction damage. Charges to repair damaged community roads and/or neighboring properties will be based on actual current costs, without allowance for age or depreciation.

5. **Excessive damage to roads** resulting from use of heavy equipment or other causes by the contractor, employees or subcontractor shall result in additional charges for the cost of repairs. Road repair costs for excessive damage resulting from blatant abuse or disregard for the roadway are not covered by the Impact Fee and will be the financial responsibility of the Property Owner and will be charged first, against any deposit made, with any remaining balance levied against the Property Owner's account. (See Building Requirements: Section III. 27 Tracked Vehicles.)
6. **Failure to comply with any deficiency** regarding trash, port-a-johns, driveway gravel or any other matter, after warning by the Committee, shall result in fines and/or in the Chickasaw maintenance force correcting the deficiency, with the cost of such work deducted from the Compliance Deposit, and/or charged against the Owner's account.
7. **Failure to Comply with published Chickasaw Association, Inc. Covenants & Restrictions, ACC Procedures, Policies & Requirements, or published Architectural Design Guidelines.**
 - a. First Notice of Violation(s) – A warning letter with 30 days to submit in writing to the ACC proof of remediation or an action plan to remediate. An approved action plan will become

the new remediation calendar. Failure to comply will result in the implementation of the violation penalty process.

- b. Second Notice with a fine of \$200.
- c. Third Notice that a fine of \$500 per month will begin to apply until written proof of remediation is submitted and accepted by the ACC.

8. Continued Violation and/or Repeated Violations of The Covenants

- a. After failure on the part of the property owner to remediate deficiency warnings and violation notices and the monthly fines accrued reach \$6,000, the Committee may decide to recommend to the Board that the suspension of membership process cited in Article III. Section 5.B of the Bylaws be implemented.

D. Plan Submittal-Documents

(See BUILDING PLAN/EXTERIOR MODIFICATION REQUIREMENTS below for details.)

- 1. Two copies of the Site Plan. (See Attachment #2 - Special Conditions for P-1 Lots.)
- 2. Two complete sets of house plans and specifications.
- 3. One copy of the Survey Plat, signed by a registered South Carolina surveyor.
- 4. Two copies of Drainage Plan to be submitted with plans.
- 5. Two copies of a Landscaping Plan, if required by site or clearance plans.
- 6. The owner/contractor shall include a sample of the proposed colors of the exterior siding, trim, foundation, and roof with the plans and specifications. (Review Chickasaw Point Architectural Design Guidelines prior to selection of exterior colors and materials before submission to the Committee to help ensure timely review and approval.)
- 7. A copy of the Oconee County Building Permit shall be submitted to the Committee prior to final approval and start of construction of all new homes and any additions/exterior modifications that require a Building Permit.
- 8. Chickasaw Utility Company site approval for grinder pump location and utility connections.

NOTE: Electronic versions of above documents are acceptable as long as they are complete and in an easily readable format.

E. Contractor Information

- 1. A copy of the contractor's South Carolina Builder's License or Contractors Registration.
- 2. (Alternate to #1 above) Signed statement that the property owner will be the "Builder of Record and assume the legal responsibilities thereof."
- 3. Proof of minimum liability insurance coverage of \$300,000 per occurrence, \$600,000 aggregate, plus \$300,000 added aggregate for the second and each additional residence under construction at the same time.

BUILDING PLAN/EXTERIOR MODIFICATION REQUIREMENTS

(See Committee Plan Requirements/Review Checklist for additional details)

Section I: Drawing Requirements

(NOTE: To ensure that your plans are approved quickly, you are advised to follow the drawing requirements explicitly as defined in detail below. Submitting substandard drawings not consistent with these requirements will only delay the approval process until all drawings in the proper form are received. 1/4" = 1'00" is the desired scale, drawing to other scales may be accepted. Please contact the Committee PRIOR to drawing the construction plans to any other scale.)

A. Site Plan

(Plot Plan - min. scale: 1" = 20'0")

1. Lot line dimensions from survey plot
2. North arrow
3. Street name
4. Lot number and designation
5. Location of building on site: show side yard setback (R & L); rear yard setback; and front yard setback. Use perpendicular dimensions from the Lot lines to the nearest projection of the structure, including eaves and gutters.
6. Parking areas and drives - 2 parking spaces required; show the width and proposed driveway surface. A turnaround may be required for safety on some Lots.
7. Locate all easements and/or Right of Way (ROW). Be aware that Blue Ridge Electric/Up Country Fiber requires a 20-foot easement from any utility pole or guidewires. No part of any structure is allowed to encroach within that easement.
8. Show all features (garages, porches, decks, patios, walls, etc.)
9. Drainage plan, specifically including corrugated metal, concrete or approved double wall HDPE culverts - size to be determined by the Committee, but not less than 15" diameter. A drainage plan includes control of all run off from down spouts, drives, roadside culverts, and protection for adjacent property including placement of rain gardens if appropriate (see Section III.14). All materials such as mulch, river rocks, rip rap, etc. must be disclosed and approved by the Committee. It should be coordinated with the landscaping plan.
10. Landscaping plan – state whether builder or owner will complete landscaping. Provide a detailed plan if major clearing of the Lot beyond the building and drive/parking site is requested or if otherwise needed because of drainage or other features including rain gardens (see Section III.14).
11. Show location of Exterior Utilities (HVAC, grinder pump & electric shut off, propane tank, etc.).
12. The water and sewer tap location will be approved by Chickasaw Utility Company.

B. Elevations

(Front, rear, right and left side)

1. Floor and ceiling heights - roof pitches - windows - doors
2. Exterior finish materials (walls, roof, foundation). Review Architectural Design Guidelines
3. Exterior colors (walls, roof, foundation). Review Architectural Design Guidelines

C. Floor Plans

(For each floor as required)

1. Label all rooms
2. Exterior overall dimensions
3. Interior space dimensions
4. Indicate all doors, windows, and equipment

5. Indicate stairs
6. Show all features (garages, porches, decks, patios, walls, exterior steps, etc.)

D. Foundation Plan

(Basement)

1. Indicate all structures: size and direction
 - a. footings, b. piers, c. porches, d. decks
2. Windows
3. Dimensions

E. Cross Section

(Cross Section - Section should be taken through a main portion of the structure from out to out and footing to roof ridge, so that all important information is included.)

1. Floor heights
2. Footings
3. Foundation walls
4. Basement floor if applicable
5. Structure (joists, girders, columns, posts, piers, etc.)
6. Roofing (type)
7. Exterior wall construction
8. Roof Pitches

SECTION II: Landscaping Plan

A landscaping plan must be submitted to the Committee prior to completion of any new home or prior to the commencement of any exterior additions or exterior modification that affects the existing landscape. The Committee recommends that Firewise guidelines be utilized in landscape planning, including tree removal, under-brushing and limb trimming. The goal of the Firewise smart landscape plan is to develop a landscape that offers the best fire protection and enhances the beauty of the property. The Firewise website at www.Firewise.org may provide helpful information regarding plant choices, placement, and maintenance. The landscaping plan, at a minimum, should include:

1. Design diagram,
2. Plant list, and
3. List of any materials planned to be used to resolve drainage issues and aesthetic landscaping such as rain gardens (see Section III.14), river rock, riprap, and type of mulch to be used within the defensible space around the home, as defined by Firewise.
4. Consideration should be given as to the flammability of mulch material and plant choices.
5. See Section III.10 for requirements and recommendations regarding tree removal.
6. Project start & end date. Per Covenants Part IV Section 7.D. landscaping is to be completed within one hundred twenty (120) days following completion of the construction or exterior modifications.

SECTION III: Additional Requirements and Restrictions

1. All **construction** shall meet the **requirements** of “The International Residential Code” and any requirements of the Oconee County Code Department as the minimum standard of construction accepted at Chickasaw Point.
2. All **drawings submitted for plan approval** shall be prepared in an acceptable architectural manner and comply with Section I - Drawing Requirements. Section I - Drawing Requirements is a guide

and/or checklist for the plan preparer and is not intended to be all-inclusive of the provisions contained in the Covenants or this document. The Builder is responsible for complying with all requirements in the Covenants and these Committee Procedures, Policies, and Requirements.

3. The Plan Requirement/ Review Checklist for New Home Construction Building Plan Approval shall include the **expected start and finish dates**. The start date must be within 90 days of the application date. The exterior of all residences and other structures must be substantially completed within nine (9) months after commencement of construction unless there are Committee approved extensions.
4. **Chickasaw Utility Company** should be contacted as early as possible to review the planned project and provide advice and recommendations for placement of grinder pump and utility service taps. **Water service** must be established with a faucet and hose available before delivery of flammable material, including lumber.
5. All **modifications** to an approved plan or project shall be submitted to the Committee for approval.
6. Removal of any tree whose diameter measures more than 6” in diameter, as measured 12 inches above ground, shall require approval of the Committee. Trees that are dead, trees that are diseased and cannot be treated, (as determined in writing by a licensed tree professional) and/or trees that pose a clear and imminent threat of death or damage to persons, pets, and/or existing permanent structures on the Lot will not be subject to any fees imposed by Chickasaw. If tree removal for any other cause is being performed as part of new home construction, or an addition to an existing structure, the cost of tree removal shall be included in the calculation of any applicable impact fees. To the extent possible, the plan should consider creating a Firewise defensible space in the area immediately adjacent to the home. Guidelines may be found at www.Firewise.org. The use of local indigenous plants is recommended. Within an area extending at least 30 feet from the house, vegetation should be kept: Lean – small amounts of flammable vegetation; Clean – no accumulations of dead vegetation or other flammable debris; Green – plants are healthy and green during the fire season.
7. Each Dwelling shall have a **minimum of one thousand four hundred (1400) square feet** of heated living space. Any space constructed below grade on all elevations cannot be counted as heated living space regardless of its use or being heated. Single-story Dwellings must have a minimum of 1400 square feet on the main floor, all of which must be above grade. Multi-story Dwellings must have a minimum of 1000 square feet on the main level, all of which must be above grade, and a minimum of 400 square feet on every other level. Note that despite meeting square footage requirements, each home design must be in conformity and harmony of external design and general quality with the existing standards of the subdivision and with the standards of the development of the subdivision, as determined solely by the Committee. In addition, a garage must be provided for a minimum of one vehicle. If the topographic conditions are such that providing a garage is prohibitive, a waiver may be granted by the Committee. No work may begin until the Committee provides full written approval of all aspects of the project.
8. The **minimum setback requirements** are as follows: “No porch or projection or any other part of the building or other improvement shall extend nearer than thirty (30) feet from any front property line; nor nearer than ten (10) feet from any side property line; nor sixty (60) feet from the water line; nor nearer than ten (10) feet from the rear line of any Lot, except that for Lots adjoining the Corps line the setback shall be no nearer than ten (10) feet to the Corps line.” (Part IV, Section 5). The

property owner may request in writing to the Committee a waiver of a setback requirement. The Committee may, under reasonable circumstances, grant such a request, except for the 10-foot sideline setbacks that must be complied with. Note that any property line that abuts a road shall be considered a front property line for the purposes of this paragraph. **Note: BREC requires a 20' setback from their power lines.**

9. **Stairs and landings/porches that rise from the ground** to the entry of the house and eaves and guttering are considered part of the building structure and must not encroach on the setbacks except where variances are approved by the Committee. Driveways and walks (following the contour of the ground) and retaining walls to the height of the retained soil may be within the setback area as shown on Committee-approved plans. The underside of balconies, stairs, landings, and decks/porches may be enclosed, and fire-resistant materials should be utilized. If using materials such as lattice, 1/8-inch screening should be installed on the inside to prevent combustible materials such as leaves, pine needles, etc. from collecting underneath the structure and to prevent firebrands and embers from collecting under the structure.
10. A **roof pitch** of 5/12, or more, has been established as the standard for all new homes. Any pitch less than the above will be considered as a variance and must have prior approval by the Committee. Roof and sub-roof materials shall be a material that meets a fire-resistant classification, such as metal, tile, or asphalt, and must comply with the Chickasaw Point Architectural Design Guidelines. Wooden shingles are not an approved roofing product. Consideration should be given to installation of a chimney cover of nonflammable screen of 1/4 inch or smaller wire mesh.
11. **The exterior colors of walls, trim, foundation, and roof are generally limited to our rustic elegance design theme.** The allowable **exterior colors** of walls, foundation, and roof may be found in the Chickasaw Point Architectural Design Guidelines located on the Chickasaw Point website. Consideration should be given to the selection of exterior building materials that are less combustible, i.e., concrete board, brick, rock, etc. Submit a sample of color and material proposed for the exterior walls, foundation, and roof with the required drawings. Eaves, facias, and soffits should be boxed or enclosed with non-combustible materials to reduce the size of the vents. Non-combustible screening should be used in the vents. Foundation vents should be screened to prevent firebrands or other objects larger than ¼ inch from entering your home. Both vents and screens should be constructed of materials that will not burn or melt.
12. The POA office shall be **notified 24 hours prior to the pouring of footings** so that the Committee can check setbacks. All Lot corner stakes shall be cleared and available, and all sidelines shall be “strung” to facilitate checking the setback distances. This check by the Committee does not relieve the Builder of responsibility for accuracy in placing the footings.
13. A **portable sanitary facility** must be placed on the job site of a new dwelling prior to beginning construction. No other temporary structures shall be permitted on the Lot without the written consent of the Committee. This will be granted for material storage only.
14. The Owner shall be responsible for any **drainage problems** existing on said property or resulting from the grading of property for the construction of approved building and driveway (See Section C,4). The Covenants provide for a 7.5 feet easement alongside Lot lines for drainage and other purposes. No right is granted to drain runoff onto adjacent property. (Part IV, Sections 5 and 7(H) of the Covenants and Restrictions.) **Note:** Due to the nature of the terrain within Chickasaw Point, particular attention must be paid to house location and foundation and elevation plans. Drainage has been and can continue to be a significant problem; do not neglect this consideration.

Consider Rain Gardens: There is a growing national trend by municipalities and homeowner associations to incorporate natural processes such as rain gardens to help relieve flooding and pollution. Rain gardens are shallow, constructed depressions that are planted with deep-rooted native plants and grasses. They are strategically located to capture runoff from hard surfaces such as a driveway, parking area, sidewalk or streets. Rain gardens fill with a few inches of water after a storm and then water filters into the surrounding soil, rather than running off to the street or storm culvert. Rain gardens also conserve water, reducing the need for irrigation. Rain gardens are a beautiful and colorful way for homeowners to help ease storm water problems and they are an inexpensive, simple to implement and environmentally sound solution to residential storm runoff.

Alternative Solution: The best solution to placing a big house on a small Lot may be the purchase of an adjoining Lot and straddling the common Lot line with the house. Two Lots combined in this way are considered as one developed Lot and one-half of an undeveloped Lot, for Association assessment purposes. See Part III Section 2 of the Covenants and Restrictions.

15. The **driveway entrance shall be graded** so as not to affect the existing slope of the shoulder of the road for a minimum distance of 6 ft. from the edge of the roadway and a suitable culvert in the right-of-way ditch is required to facilitate drainage on most Lots. The ends of the culvert shall be covered with approved materials to prevent erosion and unsightly appearance. A minimum 15" corrugated metal or concrete or approved HDPE driveway culvert shall be installed prior to beginning framing.
16. **Silt fences** must be installed, and driveways shall be covered at all times with a minimum of 1" of gravel (#3 or surge stone) during construction, **sufficient to prevent the tracking of mud** from the building site to the roadway. It shall be the owner/contractor's responsibility to maintain mud-free pavement adjacent to the building site for the duration of the construction.
17. **Mailboxes/911 signage and Lampposts** shall be installed in conformance with the following:
 - a. Upon completed construction of the home, or replacement due to disrepair or damage, please refer to the Chickasaw Point Architectural Design Guidelines as posted on the Chickasaw Point website for Committee-examples of the desired rustic elegance styles and colors for mailboxes and lampposts.
 - b. House numbers must meet Oconee county requirements and be visible from the road.
18. All **fuel storage tanks** shall be buried unless the Committee approves an exception. If not buried, it must be screened from view, as shown in detail on plans submitted. Consideration should be given to utilizing inflammable materials or plants that are more fire-resistant.
19. One roof-mounted standard **television antenna and/or a satellite dish** of 18", or smaller, will be allowed, whether or not it is shown in the drawings, and is considered approved if the house is approved. The placement site of any larger satellite dish antenna must be approved separately.
20. **Fencing** along property lines has been judged to be not in conformity and harmony with the existing standards of the subdivision and will not be approved. All requests for fencing approval are required to adhere to Chickasaw Association, Inc. Covenants & Requirements as defined in Part IV, Section 7.L. Fencing for animal/pet control that is located behind the structure or otherwise adequately hidden or screened from view will be considered on an individual basis. This does not exclude approval for limited use of decorative fence, as specifically limited and defined in the Covenants, or

plant supports at or near Lot corners and drive entryways. See Chickasaw Point Architectural Design Guidelines for allowable fence types and colors.

21. No **commercial signs** shall be placed on the Lot, except a sign furnished by the Chickasaw POA. This sign shall be placed on the Lot when plans are approved by the Committee for identification purposes during the time of construction and removed when work is completed. Building Permits and any other signs required by Oconee County, or the Committee may be displayed until the home is completed.
22. During construction every effort shall be made to keep the **job site clean and orderly**. Use of a dumpster or panel trailer is required. The contractor/owner shall be responsible for maintaining a trash-free site. Litter, particularly food and beverage containers and other "personal" trash, must be policed and containerized or removed daily.
23. The **cleaning of concrete trucks** must be done only on-site. The cleaning of trucks is forbidden on adjacent Lots or along road right-of-way. Any spills at other locations must be promptly cleaned up by the Builder or Subcontractor responsible.
24. **Hours of work** at construction sites for new construction or repairs, i.e. exterior changes, must be between 7:00 AM and 7:00 PM Monday through Saturday. Loud playing of radios/tapes/CDs at any time is prohibited. Sunday work is discouraged to respect the desire for a day of silence in our neighborhoods.
25. **Traffic Safety**
 - a. As a reminder for contractors and tradespeople working in Chickasaw, the roads in Chickasaw are private. **The speed limit is 25 mph**. Stop signs are to be obeyed and centerlines observed. It is our policy that anyone caught not obeying these rules will be given only one warning. The second complaint will result in your vehicle being denied access to Chickasaw Point. This includes your private vehicle as well as your work vehicle.
 - b. Contractors partially **blocking traffic lanes** with vehicles or equipment will place orange traffic cones or similar devices to alert other traffic using the road of the hazard. Such blockage must be removed as soon as possible to maintain emergency access. There will be no blockage of any traffic lane allowed after 7 PM or before 7 AM.
26. **The on-site burning** of trees, tree limbs, brush, and debris cleared from any property in Chickasaw Point is prohibited. The on-site burning of construction waste produced during a work project or home build is also prohibited.
27. **All Tracked Vehicles** must be transported to the building site to be offloaded. Metal-tracked vehicles may only be operated on plywood, when they are on paved surfaces, otherwise excessive damage to roadways will occur. Rubber-tracked vehicles do not require plywood provided all three of the following conditions are met:
 - a. Track must not be worn to the point of sprocket teeth protruding through rubber track.
 - b. Track idler adjustment may not be at maximum.
 - c. Track must not have significant portions of tread missing from side edges or track surface.

If the above criteria are not met, the vehicle may be allowed to operate, but plywood is required.

NOTE: The above guidelines notwithstanding, the contractor and the homeowner remain fully responsible for any damage to Chickasaw property, roads, or neighboring property, as determined solely by Chickasaw.

28. **Rough grading and back fill** shall be completed prior to occupancy.

29. **Parking areas and driveways** must be paved surface, i.e. asphalt, concrete, brick pavers, etc. (no gravel). The driveway should be at least 12 feet wide and 13 feet of vertical clearance to accommodate emergency vehicles such as fire trucks. Any added parking to comply with Part IV, Section 7 (C) DRIVEWAYS or Part V, Section 13 of the Covenants and Restrictions must be approved by the Committee and must be of the same material as the driveway. Standard parking restrictions on roadways are addressed in Part V. Section 13A of the Covenants. **The Committee has instituted additional restrictions that apply to any contractor vehicles during a new home construction or exterior change project. Parked vehicles on the roadsides or lawns for periods of longer than 12 hours or on a regular basis are subject to warnings or fines as determined by the Committee. Such vehicles must not block normal access to other properties nor compromise emergency vehicle access.**

30. **No residence may be occupied** until it is substantially complete. The Oconee County Code Department issues a report of final inspection, which may serve the purpose of a Certificate of Occupancy. The Committee must be notified of plans to occupy a residence prior to final completion by the builder or the property owner. A copy of the final inspection by the Building Code Department may be requested by the Committee in any questionable situation. Occupancy may not take place if there are any outstanding fines or penalties assessed against the property by the Committee.

Chickasaw Utility Company Requirements

All residences in Chickasaw Point must be connected to the water and sewer system operated by Chickasaw Utility Company.

The builder shall contact Chickasaw Utility Company at 864-614-1109 or 864-784-3817 prior to any Lot or driveway clearing or excavation so that existing water and sewer lines can be marked.

The builder will pay Chickasaw Utility Company a fee of \$5,000 for the water and sewer taps.

Chickasaw Utility Company will be responsible for installation of water and sewer service taps at the road. The builder is responsible for making the connection from the home to the appropriate tap.

The following items must be inspected at time of installation by a representative of Chickasaw Utility Company:

- Fiberglass grinder pump tank, minimum 30-inch diameter by 48-inch depth, with sealed lid will be installed a minimum of 4 inches above final grade.
- Grinder pump, minimum 2 HP, with high or low head based on residence location.
- Control panel and box with audio and visual high-level float alarms and electrical disconnect. Separate pump wires: #10-2 and #12-2 wire to separate alarm from grinder pump circuitry.
- An accessible shut-off valve should be installed at the grinder pump tank.
- Two METAL check valves should be installed: one inside the grinder pump tank and one at sewer tap.

Recommendation: Purchase a complete kit or system.

Special Conditions for P-1 Lots

1. All Lots that front onto Chickasaw Drive shall have a turnaround constructed on said Lot that will facilitate entry and exit of vehicles onto Chickasaw Drive without backing onto Chickasaw Drive.
2. The Lots on which the cart paths are constructed will have a 10' setback from the edge of the cart path to drip edge of home. Any appurtenance, i.e. A/C units, grinder pumps, shall be shielded from view.

Accessory Building Requirements

Property owners in Chickasaw from time-to-time request approval for the installation of an accessory building on their property such as a standalone garage, hobby or activity building, additional storage, workshop, etc. To the extent possible, accessory structure requests will be evaluated on their compliance with existing building standards, their conformity to and likeness to the architecture and color scheme of the existing home on the property, and their impact on other homes in the area. Placement of the building on the Lot could have a material effect on the approval process. Neither garages nor carports may be metal structures.

Without the prior approval of the Committee, no accessory structures shall be placed, erected or maintained upon any part of any Lot within the Chickasaw community. Approved structures may only be placed on Lots that have an existing home or on an adjoining Lot that has been properly merged per Part III, Section 2 of the Covenants.

The following guidelines are not meant to replace or compromise in any fashion the building requirements defined in the Covenants and the Architectural Procedures, Policies and Requirements, but rather provide a compendium of items associated with accessory buildings and how the Committee might evaluate them.

Property owners must complete an "APPLICATION FOR MISCELLANEOUS EXTERIOR CHANGES AND ADDITIONS" form to initiate the approval process.

Building Plans

Building plans must be provided with sufficient detail to provide the Committee with adequate information to approve the project. Drawings should include front, side and rear views, dimensional information, door and window details, foundation structure and color schemes. A site plan of the property must also be provided with the location of the proposed accessory building indicated on the site plan.

Placement on Property

Placement of an accessory building on the property is a critical element. Garages are normally placed near the home and near the access road. Other types of accessory buildings, such as storage facilities, would be expected to be further back on the Lot and out of sight as much as possible. Consideration will be given to the impact on neighbors, size of the Lot, use of the building and overall sightlines. In all cases required setbacks must be adhered to.

Foundation

All accessory buildings must be placed on a suitable foundation. Depending on the size and use of the building, foundations may be a building slab with footings, piers or standard footing and block/poured foundation walls. Buildings may not be placed on existing standard driveway slabs or unimproved land. A level and secure foundation structure is required. In all cases a floor must be included in the building if not placed on an acceptable slab.

Building Size and Use

Accessory buildings are normally not larger than a freestanding garage and are generally single-story. Typical storage sheds are generally much smaller. Use of these buildings is restricted to other than living quarters but may include plumbing and HVAC facilities. Buildings intended for commercial use are prohibited.

Architecture

To the extent possible the architecture of the proposed building should take on the style of the home on the property. Log cabin homes would have a log-style building while a vinyl-sided home would have a frame construction with vinyl siding. Two-story buildings are discouraged. Property owners with brick homes may use a wood frame construction with siding similar to the trim on their home but a brick front is encouraged.

Roofing

Roofing is expected to be the same material and color as the home on the property. Deviations from this will require a variance from the Committee.

Facade

The facade of the accessory building is expected to be the same as the home on the property. Material and color should be the same. Deviations will require a Committee variance. Notable exceptions include brick facades, where a brick front to the building is encouraged.

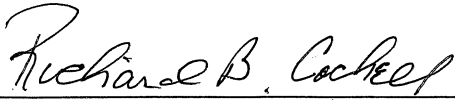
Windows and Doors

To the extent possible, the style of doors and windows should follow the style of the home on the property. Shutters and awnings should also be the same.

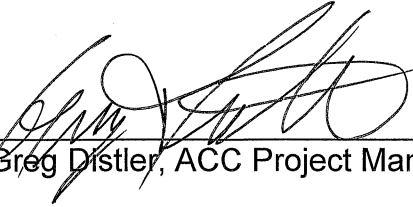
Prohibited Structures

In no event will prefabricated metal buildings or storage sheds be allowed in the community. A request for a carport will be evaluated on a case-by-case basis by the Committee, using a uniform set of criteria. The criteria include, but are not limited to: size, layout and topography of the individual Lot in question; existing building standards; conformity to, and likeness to, the architecture and color scheme of the existing Dwelling; impact on other homes in the immediate area, etc.

Approved October 1, 2024:



Richard Cochell, ACC Director



Greg Distler, ACC Project Manager