



EAGLE BLUFF HOMEOWNERS ASSOCIATION
P.O. Box 16187
Chattanooga, TN 37416-0187

Eagle Bluff Architectural Review Committee Duties:

The EB ARC is charged with insuring that all new building in this community (new homes or expansions of existing homes) meet all requirements of our covenants and the ARC guidelines as documented with the EBHA Board. ARC is appointed by the board, reports to the board, and makes recommendations to the board. The EBHA Board makes all decisions.

Covenant excerpt:

Section III: Architectural and Design Review

(a) In order to preserve the natural beauty of the Property and to protect and promote the value of Property, Eagle Bluff Homeowners Association (EBHA) Board shall create a body of rules and regulations covering details of easement, architectural details and the like which shall be incorporated to the Declaration by reference. No building, fence (including but not limited to chain-link fences), paving, lighting, wall, sign, swimming pool, tennis court, roof, or other structure shall be erected, placed, added to, or altered and no trees or shrubs shall be cut or removed and no grading shall be commenced until the building plans, specifications (including height, and roof composition, siding, or other exterior materials and finish, plot plan showing the proposed location of such building or structure, drives and parking areas), drainage plan, and construction schedule shall have been approved in writing by EBHA Board.

(b) EBHA Board may at its option and sole discretion establish an Architectural Review Board (ARC) which shall consist of EBHA Board members. EBHA Board reserves the right to assign to ARC its rights reserved in these Covenants to approve (or disapprove) improvements proposed in Eagle Bluff and nearby areas, including, but not limited to, the right to approve (or disapprove) architectural or other plans or drawings, specifications, finish, plat or site plan and construction schedules, and any other rights or prerogatives reserved unto the EBHA Board.

The ARC is concerned with only those items pertaining directly to the covenants with respect to sizing, location and appearance, for the sole purpose of protecting and promoting the value of properties.

It is not charged with approving or disapproving HVAC, mechanical, plumbing, septic, electrical or structural engineering or County permits and compliance. The ARC is not responsible for how the Real Estate Community may list a property. If issues arise regarding these items the EBHA Board, at its discretion, may choose to address with the County or take other legal proceedings as provisioned for in the covenants.

The ARC's jurisdiction with a property(s) is terminated when the final inspection has been satisfactorily completed and the request for deposit return to the treasurer has been made.



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Following is the EB ARC approval process:

ARC chairperson (CP) receives request for building approvals.

ARC CP sends (mails or emails) the standard Approval Application form plus Pocket Guide to requester stating covenant requirements.

ARC CP receives returned application with deposits, professional building plans, plot plans, and landscaping plans. If any of the above are not submitted, CP reminds the requester that ARC will not meet to consider approval until all requirements are submitted (although landscaping plan can be submitted later).

When all requirements are submitted, CP calls meeting of ARC members to determine that plans meet all covenant requirements (minimum square footage, building materials, setbacks from property lines, etc.). If plans meet all requirements, ARC stamps "Approved" with 3 ARC member signatures. If plans do not meet requirements, CP requests additional information or informs requester what must be done to get ARC approval.

As construction starts, ARC observes foundations to insure they match building plan layout and plot plan set back dimensions. If building plans indicate that house barely meets minimum square footage requirements (per ANSI standard Z765-2003), foundations must be measured early to insure that house outside dimensions are accurate according to approved drawings. If measurements are less than approved, CP to issue standard Violation Letter stating that construction must stop immediately until issue is resolved. ARC to monitor progress throughout construction to insure all covenant requirements are being met. If other violations are observed, ARC to send standard violation letter stating problems that must be corrected and a period of time allowed for corrections. If correction requests are not met, ARC (with board permission) is to send standard Fine Letter stating the violation, how long it has been in violation, and the dollar amount of the per day fine until corrected and inform builder that a lien can be placed on the property if violation is not corrected.

When builder informs ARC that construction is finished and request a return of deposit, ARC must conduct an inspection of property to observe that all outside requirements have been met (building materials, landscaping, etcetera). No inside inspection is required other than looking inside windows just to confirm that construction inside appears to be complete (no materials, tools, etc. are present indicating construction inside is still underway). If problems are found, ARC to inform builder what must be corrected. When construction appears to be complete and all requirements met, ARC CP to inform builder and EBHA treasurer that deposit can be returned. Building plans may be returned to builder, if requested. If not requested, drawings can be discarded 30 days after return of deposit.

Please be aware that no trees, shrubs, or other vegetation of any type may be cut or removed from the proposed site and no construction is to start before obtaining EBHA Board's approval in writing.

Approval of your request is subject to the following:

1. Receipt of your \$6000.00 per lot "Builders Security Deposit" made out to "Eagle Bluff Homeowners Association". Approved March 6, 2007, Amendment registered March 20, 2008
2. Submittal of house plans, plot plan (showing set back dimensions), drainage, and landscaping plan. All setbacks outlined in the subdivision covenants and by-laws must be met. Single Family homes are: front or side to street **property line** - 30 ft., side lot **property line** - 10 ft., rear property line - 25 ft. Any changes to the above plans or plot must be approved by the committee prior to implementing the change. Approved November 19, 2007. Revised October 20, 2008
3. All dwellings must meet the minimum square footage requirements as stated in the attached Covenant Pocket Guide and shall be calculated per ANSI standard Z765-2003. In summary this is inside heated and cooled square footage.
4. Front and sides of house must be of brick, stone or stucco or other natural or artificial masonry materials that have the appearance of brick, stone or stucco. Siding may be used on rear of house and in limited use on dormers only; this must be declared on plan submission and is subject to the approval or disapproval for the ARC. No exposed concrete, cinderblock or any other form of foundations is allowed. Approved March 6, 2007, Amendment registered March 20, 2008.
5. Mailbox and foundations must match the exterior of house. Approved July 16, 2007.
6. Retaining walls must be of brick, stone, or dry seam architectural stacking blocks.
7. Each residence must be served by a driveway constructed of hard surface materials such as concrete, brick, exposed aggregate or pre-cast pavers. All other hard surface materials must be approved by the Board (or Board appointed Architectural Review Committee).
8. Front and side yards must be sodded and have automated in ground irrigation. Approved July 16, 2007.
9. All construction must be completed within 12 months from the date of poured footings. Approved March 6, 2007, Amendment registered March 20, 2008.
10. Contractors who are licensed in TN must perform all construction work.

During construction you must provide:

11. Gravel in the area of the driveway must be laid early in the construction to prevent mud from being tracked on the main streets. Any mud or debris must be removed from the subdivision street(s) immediately.
12. A construction dumpster is required to be on site until construction is complete. The building site must be keep clean of debris. Debris blown into street or neighbor's yards must be removed immediately without neighbors having to complain. Any damage to roads, Common Properties, or property owned by others caused by the owner or owner's contractor or other parties proving labor or services to the owner shall be repaired by the Owner or in default of the Owner's performance, at the Owners expense. Approved March 6, 2007, Amendment registered March 20, 2008
13. Silt fencing or hay bales, where needed, must be installed adjacent to street and/or run around the perimeter of the lot.
14. Concrete deliveries are to be ordered one yard short of truck capacity to minimize spilling when entering the steep hills in Eagle Bluff sub-division. Any wash down from concrete trucks shall not be left on roads nor deposited on any other property in the subdivision.
15. Restroom facilities (portable toilet) must be made available on your building lot during the entire period of construction and must be located a minimum of 10 feet off the road.

16. If the violation is not expeditiously terminated, the Association may fine the violators up to \$25.00 per day for each violation and may engage legal counsel to bring an appropriate action, including any appeals, to enforce these covenants and regulations. Violators shall be obligated to reimburse the Association in full for all its direct and indirect costs. Approved March 6, 2007, Amendment registered March 20, 2008.

Additional Special Provisions:

The following provisions are applicable to all Lots in the Declaration except the Townhouse Properties.

1. All the dwellings on any lot shall be limited to single family residential use.
2. No unit shall be located on any lot nearer that thirty (30) feet to its front property line (ROW, not street curb) or any side street nor ten (10) feet to any side lot or property line nor nearer than twenty-five (25) feet to the rear property line.
3. The improvement erected on each lot shall be one of the following:
 - (A) A two-story residence with a attached double-automobile garage with a least one thousand five hundred (1,500) square feet on the first floor and a minimum total of three thousand (3,000) square feet for the entire house;
 - (B) A one-story residence with double-automobile garage in the basement and at least two thousand six hundred (2,600) square feet on the main floor;
 - (C) A one-story residence with an attached double-automobile garage and at least two thousand four hundred (2,400) square feet;
 - (D) A one and one-half story residence with an attached double-automobile garage and at least on thousand eight hundred (1,800) square feet on the first floor and a minimum total of two thousand six hundred (2,600) square feet for the entire house; or
 - (E) A one and one-half story residence with a two (2) automobile garage in the basement and at least two thousand thee hundred (2,300) square feet on the first floor or a minimum total of three thousand two hundred (3,200) square feet for the entire house.

The measurement of square footage in each of the above-described improvements shall be calculated per ANSI standard Z765-2003 and is to be exclusive of porches, basements, or unfinished rooms, breezeways, garages and similar areas. All square footage shall be considered to mean enclosed heated living area. In the event of any question as to the amount of square footage of enclosed living area, the decision of the Board (or Architectural Review Committee designated by the Board) shall be final.

4. Any building or structure of any kind constructed on any Lot shall have full masonry foundations and no exposed block, concrete or plastered foundation shall be exposed to the exterior above grade level. All exposed concrete foundations or retaining walls must be covered with stone, brick stucco or other natural or artificial masonry materials that have the appearance of brick, stone or stucco. Approved July 16, 2007.
5. An eighteen (18) inch satellite dish may be approved by the Board (or Architectural Review Committee) subject to requirements regarding location and screening which it may impose
6. ***Only Fences of the "Wrought Iron Style" shall be approved. No vinyl or wood fences shall be approved. Approved October 20, 2008.***

[Part III, Article II, Section III: Landscape Requirements

That portion of any Golf Fairway Residential Area and/or Lot or tract within twenty (20) feet of the property line bordering the golf course shall be in general conformity with the overall landscaping pattern for the Golf Course Fairway established by EBHA Board including landscaping plans for which

EBHA Board Approval must be obtained. No fences shall be allowed on lots sharing a property line with the golf course.

The following requirements are in addition to phase one and two and are applicable to the Townhouse Property of Eagle Bluff designated in the Declaration as Phase Three (3). Approved July 16, 2007.

1. All dwellings on any lot shall be limited to townhouses and used for residential purposes.
2. No townhouse shall be located on any lot nearer than twenty-five (25) feet to its front property line nor ten (10) feet to any side lot or property line nor nearer than twenty-five (25) feet to the rear property line.
3. All front yards and side yards, if fronting a street shall be sodded with Bermuda grass rather than seeded and there shall be additional ornamental shrubs and trees plants to coordinate with existing townhouses.
4. The coloring and composition of the roof and exterior paint shall be uniform. Siding, windows, mountain stone trim, mailbox posts and garage doors must coordinate with existing Townhouses. Driveways and walks shall be concrete with exposed aggregate surface using pea gravel as the aggregate. There shall be no carports. Each unit shall have a two (2)-car garage.
5. Once a townhouse is approved by the Board (or any Architectural Review Committee designated by the Board) and completed, no further external expansion shall be allowed without the written approval of the Board or the Architectural Review Committee as appropriate which shall consider the effects of the external expansion on adjoining units.
6. The minimum square footage for each townhouse shall be one thousand six hundred fifty (1,650) square feet for a two (2) bedroom, one (1) level townhouse or one thousand six hundred fifty (1,650) square feet on the main entrance level of a two (2) level townhouse, exclusive of patios, porches, decks, breezeways and garages.

No flat roofs shall be allowed except as a floor for a functional second story porch or balcony.

The following requirements are in addition to phase one, two and three and are applicable to the Property of Eagle Bluff designated in the Declaration as Hickory Tract.

1. The coloring and the composition of the roof and exterior need not be uniform with existing townhomes but is subject to the prior written review and approval of the ARC.
2. Driveways, walks and mailboxes must be constructed in accordance with phase 1 and 2 requirements.
3. The minimum square footage for each one (1) level townhouse shall be one thousand six hundred fifty (1,650) square feet for a two (2) bedroom, exclusive of patios, porches, decks, breezeways and garages.
4. The minimum square footage for each townhouse shall be one thousand six hundred fifty (1,650) square feet with a minimum of one thousand five hundred (1,500) square feet on the main entrance level of a multi level townhouse, exclusive of patios, porches, decks, breezeways and garages.
5. The Hickory Tract shall be considered four (4) lots for the purposes of assessments and voting until such time as the Board approves the plat division.