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

This document conveys the ACC "Procedures, Policies and Requirements" that supplement the Chickasaw Point 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. You are encouraged 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 ACC **before any work commences**. The ACC Plan Requirements/Review Checklist will also be helpful in identifying the primary submission requirements for timely completion of the ACC review process. (All documents are available at the POA office or online at the Chickasaw Point website (<https://www.chickasaw-point.com/documents>)).

The goal of the ACC 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 ACC's primary responsibility is ensuring compliance with the Chickasaw Point Covenants and Restrictions. This document, along with the Covenants and Restrictions, and the International Residential Code relative to a) the final location of the house on the lot, b) the exterior color of the structure, and c) final drainage of the house and lot, sets out the requirements that must be met to gain ACC approval for the project.

As a Long-Range Planning activity, a committee was created to investigate the requirements to become designated a "Firewise Community". The 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 ACC and Firewise 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 chickasawpoa@gmail.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. If a contractor is used, demand proof of a residential builder's license or registration and adequate insurance. A legitimate contractor should have no problem in producing this information.

OTHER CONSIDERATIONS

You should initiate contact with the ACC 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 ACC 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 nine months.) Remember that changes to plans during construction or timeline extensions may require ACC 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

And call us, the Chickasaw Point ACC, at (864) 614-1109.

**CHICKASAW ASSOCIATION, INC.
ARCHITECTURAL COMPLIANCE COMMITTEE**

PROCEDURES, POLICIES, AND REQUIREMENTS

Organization and Authority

A. The Committee.

1. The Architectural Compliance Committee (ACC) 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 2100, Page 237, on January 1, 2015.
2. The ACC is chaired by a Property Owner Association (POA) elected Board Member selected each year by the POA Board Members following POA Board elections.
3. The ACC is composed of a minimum of five (5) members (property owners) who are volunteers willing to meet periodically with the ACC Chairperson to review building/building modification requests from property owners. The Chairperson and the Committee members must become thoroughly familiar with the Chickasaw Point Covenants and Restrictions and ACC Procedures, Policy and Requirements so they can properly evaluate all requests sent to the ACC.
4. The following requirements are applicable to the evaluation and review of all building/building modification requests to the ACC:
 - 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 ACC.
 - 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 ACC 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 ACC 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 by 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 for approval as to...conformity and harmony of external design and general quality with the existing standards ..." (Covenants and Restrictions, Part IV.)
2. The established minimum Owner's Compliance Deposit (performance bond) is \$2,000 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 ACC of its intent to require such a bond in the future. If the owner chooses a builder that the ACC has found to perform unsatisfactorily, a deposit up to \$10,000 may be required to insure conformance with Chickasaw covenants and restrictions. No plans shall be given final approval until the appropriate deposit has been given to the ACC.
3. No responsibility or liability is borne by the ACC 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 Architectural Compliance Committee shall review all plans and has the authority to reject any plans that they find do not meet the established standards of the development of the subdivision (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 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 Architectural Compliance Committee." (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 color change. Placement of TV Satellite Dishes larger than 18 inches diameter 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 the receipt of the appeal.

D. Plan Approval-Access to Chickasaw Point

1. Architectural Compliance Committee approval is required before any work may be performed on any lot within Chickasaw Point. This requirement applies to both new home construction and 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 \$100 administrative fee. Upon written approval of the construction plans and payment of all prescribed fees and deposits, the lot will be listed with Gate Attendant personnel at the entrance to Chickasaw Point thereby allowing contractors, their construction equipment, and materials accessibility.
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, 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 and be only for the purpose of work to be done on the specific lot for which approval was granted. 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 one (1) year from date of approval and only for the purpose of work on the specific lot for which approval is granted. The exterior must be substantially completed within nine (9) months from date of approval plus any ACC approved extensions. If construction has not commenced within twelve (12) months of the ACC's approval, a new application must be made, 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 prior to being submitted with the plans. A review of the ACC Plan Requirements/Review Checklist for new home construction as well as this document will help both the owner and builder understand the additional items to be included with the application to facilitate timely approval. These forms and documents are available at the POA Office or at the Chickasaw Point website: <https://www.chickasaw-point.com/documents>.

B. Fees/Penalties

The Chickasaw Association Covenants & 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. All Impact Fees will be earmarked for road maintenance expenses.

The following fees fall under those provisions:

1. New Home Construction

- a. \$100 New Home Application Fee
- b. \$2,000 Owner's Compliance Deposit to be submitted payable to Chickasaw Association prior to final approval. If landscaping is not included in the contract for the construction of the home, \$500 of the deposit will be retained to insure a timely completion of the landscaping. Should there be charges for cause against this deposit and it drops below \$2,000, it must be replenished before construction can continue.
- c. \$3,000 Sewer and Water Tap Fee payable to Chickasaw Utility Company.
- d. \$4,000 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 (up to \$1,500),
 - ii. The landscaping is complete within four (4) months of occupancy (up to \$500),
 - iii. Final review by the ACC 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 damages to Chickasaw Point property such as utility lines, excessive road damage, or to neighboring properties.

2. Exterior Changes to Existing Structures

A final review will be conducted by the ACC 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 exterior change project.

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. 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 and/or sewer tap is required as part of the addition, an additional \$3,000 Sewer and Water Tap Fee will be required payable to Chickasaw Utility Company.

Non-Compliance Penalties

Penalties for violations of the Covenants, this document, and/or other requirements of the ACC, 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 ACC. Such violations include:

1. **Starting work before approval**, or continuing work, except to secure the work site, after being instructed to stop by the ACC Chairperson or Deputy, 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 \$1000 for new construction or a fine of up to \$250 for exterior modification and/or other action as the ACC may determine to be appropriate.
2. **Failure to complete new home construction** within nine (9) months shall result in the compliance deposit being 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. (The ACC can extend the project timeline for reasons cited in the Covenants and Restrictions and for other good cause at their discretion.)
3. **If the landscaping is not completed** within four (4) months of completion of the home, the \$500 compliance deposit reserved for this purpose will be forfeited.
4. **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. (For an example, see Building Requirements: Section III. 27 Tracked Vehicles.)

5. **Failure to comply with any deficiency** regarding trash, port-a-johns, driveway gravel or any other matter, after warning by the ACC, 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.

C. 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.
7. A copy of the Oconee County Building Permit shall be submitted to the ACC 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.

D. 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 ACC 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 ACC 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).
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 ACC, 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. 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.
11. Show location of Heat, Ventilation and Air Conditioner (HVAC).
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)
3. Exterior colors (walls, roof, foundation) (preferred: grays, browns and tans)

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 ACC prior to completion of any new home, addition, or an exterior modification that affects 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. 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.

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 ACC 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 ACC 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 ACC 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 ACC. Trees that are dead, trees that are diseased and cannot be treated, (as determined in writing by a licensed tree professional) and 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 give consideration for 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. Every residence shall contain a **minimum of 1400 square feet** of heated living space and not less than 1000 square feet of which shall be on the main floor. The main floor must be entirely above grade on all elevations. Fully below grade space (basement) will not be considered as heated living space (even if heated) and may not be included to meet the minimum 1400 square foot requirement. In addition, a garage must be provided for a minimum of one vehicle. If the topographic conditions are such that the providing of a garage is prohibitive a waiver may be granted by the ACC.
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 road right-of-way; nor nearer than ten (10) feet from any side property line; or 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) 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.
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 ACC. 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 ACC 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 Architectural Compliance Committee. Roof and sub-roof materials shall be a material that meets a fire-resistant classification, such as metal, tile and asphalt. 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, foundation, and roof are generally limited to earth tones (Preferred: grays, browns, and tans.) 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, fascias 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 ACC 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 ACC 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 ACC. 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. The Covenants provide for a 7.5 feet easement alongside lot lines for drainage and other purposes. No right is granted to drain run off 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 be a significant problem; do not neglect this consideration. 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. Lots combined in this way are considered as one 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 blacktop 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. Driveways shall be covered with a minimum of 1” of **gravel** at all times 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** shall be installed in conformance with the following:
 - a. Upon replacement or installation of a mailbox, ACC recommends the standard rustic elegance look that was approved by the POA Board. The preferred mailbox can be ordered from the POA or on the website. As an alternative, a standard wood post, stained dark brown with a bronze metal mailbox that can be obtained thru a Home Depot or Lowe’s store.
 - b. The bottom of the mailbox shall be 42” above the pavement surface.
 - c. The face of the mailbox shall be 6” behind the pavement edge.
 - d. House numbers should meet county requirements, be dark brown, and visible from the road.
18. All **fuel storage tanks** shall be buried unless the ACC 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 assumed whether or not it is shown on the drawings and are 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. 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 or plant supports at or near lot corners and drive entryways. See Covenants for type of approved fencing (Part IV, Section 7, Item L).
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 Architectural Compliance 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 ACC 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 Sub-Contractor 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. Loud playing of radios/tapes/CDs at any time is prohibited.
25. **Traffic Safety**
- As a reminder for contractors and trades people 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.
 - 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. **Tracked vehicles** will not be run on paved roads. They will be transported to the building site to be off loaded. Heavy track machines should be operated on plywood when they are on paved surfaces. Without the plywood you get "excessive damage". Approval must be sought from the ACC 24 hours in advance of any potential deviation from this requirement.
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 ACC and must also be paved surface. Standard parking restrictions on roadways is addressed in Part V. Section 13A of the Covenants. **The ACC has added 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 susceptible to warnings and or fines as determined by the ACC. Such vehicles must not block normal access to other properties or 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 ACC must be notified of plans to occupy a residence prior to final completion by the builder. A copy of the final inspection by the Building Code Department may be requested by the ACC in any questionable situation. Occupancy may not take place if there are any outstanding fines or penalties assessed against the property by the ACC.

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 \$3,000 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 in order to separate alarm from grinder pump circuitry.
- An accessible shut-off valve should be installed at grinder pump tank.
- Two check valves should be installed: one inside the grinder pump tank and one at sewer tap.

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, a workshop, etc. To the extent possible, accessory structure requests will be evaluated on their compliance to existing building standards, their conformity to and likeness of the architecture and color scheme of the existing home on the property, and on the impact on other homes in the area. Placement of the building on the lot could have a material effect on the approval process.

Without the prior approval of the ACC, 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 ACC Procedures, Policies and Requirements, but rather provide a compendium of items associated with accessory buildings and how the ACC 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 ACC committee 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 criterion. 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 site 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 to be adhered to.

Foundation

All accessory building 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 typically single story. Typical storage sheds are generally much smaller. Use of these building 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 and property owners with brick homes may use a wood frame construction with siding similar to the trim on their home. 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 ACC.

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 an ACC variance. Notable exceptions include brick facades and 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

Under no conditions will prefabricated metal buildings, carports or storage sheds be allowed in the community.

State of South Carolina)
County of Oconee)

ACKNOWLEDGEMENT

On this 25th day of January 2023, before me personally appeared Richard Cochell and Jeff Grosse, who are both known to me and acknowledged that they executed the foregoing instrument by their signatures here.

Richard Cochell

Richard Cochell, Director
Chickasaw Association, Inc.

Jeff Grosse

Jeff Grosse, Team Leader
Chickasaw Architectural Compliance Committee

Affirmed and subscribed before me this the 25th day of January, 2023.

Lisa R. Rose

Lisa Rose, Notary Public
Oconee County, South Carolina

