



P.O. Box 855  
Granite Falls, North Carolina 28630

## **ARCHITECTURAL REVIEW & CONSTRUCTION GUIDELINES**

### **INTRODUCTION**

Anchors Landing is a Planned Residential Development, which means that the original tract of property was designed and approved as a self-contained, deed-restricted community, having its own Covenants, Conditions and Restrictions (CC &Rs) and order of rule under which all property owners would live and abide and which would provide for the maintenance of all Common Areas and improvement thereof. Restrictions were established so that aesthetics, appearance, and congruity could be defined and written based on the covenants and on precedence established by the Board of Directors. Given the aforementioned, each homeowner would then have some degree of assurance that the actions of all members of the community would be directed so as not to adversely impact their enjoyment or property values. These Design Guidelines provide an overall framework and comprehensive set of standards and procedures for the development of the Community in an orderly and cohesive manner. In addition, the guidelines are reviewed and modified by the HOA Board and ARC as needed to assure that the specifications meet their intended goals and to clarify the intentions set forth in the CC & Rs, and to update them as changing conditions dictate.

### **AUTHORITY**

The Anchors Landing Covenants, Conditions and Restrictions (CC & Rs) require that an Architectural Review Committee (ARC) be established (*Article V(a), page 113*). The design, location, and construction of *all* improvements on each lot (regardless of when such improvements are made) and landscaping of each lot must be approved **in advance** by the ARC (Item 2, page 102). The ARC may grant waivers and variances to alleviate hardships. (*Article V e, Book 1239, page 114*)

### **PURPOSE**

The architectural standards and use restrictions set forth in this document are for the purpose of protecting the value and desirability of the real property located in the AL Subdivision. In addition to setting standards, the Design Guidelines establish a process for review of proposed modifications to Lots and Dwellings to ensure that all sites within the community are developed and maintained with the consistency and quality that attracted you to Anchors Landing. These guidelines are also intended to provide improved clarity and consistency of how the general and specific rules of the CC & Rs are interpreted and applied.

## **THE REVIEW PROCESS**

The following items should be submitted to the ARC one week prior to the regular monthly meeting of the committee. All items listed can be delivered to the committee chairperson or mailed to:

Anchors Landing HOA  
Attention: Architectural Review Committee  
PO BX 855  
Granite Falls NC 28630

If mailing, the information, extra time for pickup from the post office box and delivery to the chairperson should be allowed. Complete submissions will be reviewed with response to the owners within 30 days of receipt. (*Book 1239, page 114, item e*)

1. Blueprints- two copies, 'D' size velum or white bond sheets (24"x36") showing square footage on the first page, all elevations, floor plan, roof pitch plan, and site plan. The site plan must show the placement of the house on the property, including distances from items such as property lines, driveways, walkways, and septic placement.
2. All documents and material samples as listed on the *Plan Approval Check List*.
3. 4 x 6-inch color snapshots of common areas including the entire road, road shoulders, and ditches in front of the lot and across the street from the lot must be submitted showing the condition of the road pavement, road shoulders, and ditches.
4. 4 x 6-inch color snapshots of the lot from the *road side, the center of the lot towards the rear of the lot and the rear of the lot towards the center* must be submitted. The pictures must show the entire width of the lot and its vegetation and trees.
5. If the lot is waterfront, 4 x 6 color snapshots must also be submitted showing the entire width of the lot along the shore line and its vegetation and trees.
6. Current Septic Permit
7. A \$2000 *Road Bond check* must be submitted with the house plans (check payable to the Anchors Landing Homeowners Association. *The Road Bond shall be placed (paid) by the Builder to ensure that the builder is held responsible for following these guidelines throughout the construction period, obtaining all required advance approvals as specified, and are accountable for road and construction damages. This bond is refundable upon completion of all construction assuming road pavement and road shoulders near, in front of, and across the street from the subject lot are maintained in the same good condition as they were in when construction began. This bond is intended to ensure that the Homeowners Association does not incur any costs from unnecessary road repairs caused by careless contractors, and also to ensure proper reseeded and clean up of rights-of-way and drainage swales. Specific damages remaining at the end of construction and identified in connection with a particular construction project will continue to be charged directly to the Bond for that project.*
8. A \$2000 *Construction Bond check* must also be submitted with the house plans (check payable to the Anchors Landing Homeowners Association. *The Construction Bond shall be placed (paid) by the Owner to ensure that the Owner is held responsible for following the guidelines and the ultimate completion of the project, including all landscaping activities.*

All money from this bond is refundable assuming the builder/owner has adhered to all construction guidelines and specified project requirements. Following is a partial list of issues

this money could be used for if the ARC deems it necessary: repair of any damage to common property or adjacent lots caused by subs and/or deliveries remaining at final inspection; hiring someone to clean-up trash on the construction site/road shoulder; replacement of any additional trees removed without prior ARC approval.

***NOTE:*** All building guidelines and requirements specified in and by the approved plans must be adhered to during the entire construction process. Failure to do so will result in penalties determined by the Board ( page 102, item 2).

9. A non-refundable Impact Fee of \$2,000 must also be submitted with the house plans (check payable to the Anchors Landing Homeowners Association). Impact Fees are saved to a designated reserve account that is used to offset the cumulative damages to the infrastructure, such as the roadways, that are caused by construction traffic entering and exiting the development.
10. A non-refundable ARC Review Fee of \$250 must be submitted with the house plans (check payable to the Anchors Landing Homeowners Association).
11. The architectural review fee, Impact Fee, and bonds must be paid and all Association dues must be current before review of any plans will be given. (Refer to Plan Approval Check List.)
12. Notarized Owner/Builder Agreements from both the owner and the builder.
13. While it is recognized that both the builder and owner will be extensively involved in the review and construction process, a single responsible entity **MUST** be designated as the contact for the project. The ARC and Board will **ONLY** consider submittals and requests from a designated responsible entity. In those cases where the Builder is not so designated but wishes to provide any sort of decision or direction on any matter, written evidence of Owner agreement must be provided to the ARC representative before any action can be taken or agreement reached; an email will be deemed sufficient. Both parties will be copied on correspondence and emails but the ARC will not respond to any requests or submittals made by the non-designated entity.

## **REVIEW CONSIDERATIONS**

***NOTE:*** The Architectural Review Committee has particular concerns that the community keeps a consistent streetscape and quality of design (i.e. facades, materials, house placement footprint). In order to maintain a “planned look” for the community and preserve the aesthetic integrity of the community, the Association may at times place a temporary moratorium on any particular style of design and/or material until the community is brought back into balance. The committee reserves the right to reject any house plans or allow exceptions to any requirement including footprint.

***It is recommended that the total heated living space should equal or exceed 2,200 sq ft on waterfront lots and 2,000 sq ft for all remaining (non-waterfront) lots, exclusive of garages, basements, decks, porches, etc.***

A maximum of 3 versions of the same blueprint will be considered provided each contains some aesthetic differences. If approved, a distance of at least ½ mile is required between each and the homes must be located on different streets. No dwelling unit can exceed 2 STORIES above the ground.

## **CONSTRUCTION**

1. As stated in the CC&R's, BK 1239, p114 ( c ), *except within 20 feet of the completed structure, no trees of any kind in excess of 6 inches in diameter at ground level may be removed from any lot without prior written approval of the ARC (page 104, item 21; Article V, Item c, page 114).* Trees larger than 6 inches in diameter at the ground level to remain shall be marked with yellow tape. It is recommended that some trees remain unless replaced during final landscaping along the front and sides of the lot to preserve the natural look of the setting. Written approval of home construction plans from the ARC is also required prior to commencement of any tree removal, clearing, grading, or construction. Upon written approval of house plans, the foundation and septic area must be staked out and an inspection ordered for approval of location prior to beginning tree removal. Please contact your assigned ARC representative to set-up this inspection. The contractor and/or property owner shall meet on-site with the ARC representative to review structure location and trees marked for removal.
2. Solid brick, stone, or other ARC approved material covering block foundations is required.
3. All exterior materials are to be newly manufactured and painted or treated. *EXTERIOR MATERIALS PROHIBITED* includes the following: asbestos shingles, aluminum siding, imitation brick or stone roll siding, exposed concrete, and exposed concrete block. (page 103, item 12) *Vinyl products are limited to 10% of the total exposed exterior surfaces.*)
4. The roof over the main/most of the structure of the house requires no less than 8/12 pitch and no less than a 12-inch overhang. Architectural shingles are required unless the ARC has approved (in writing) a different roofing material.
5. ***Before grading begins***, silt fencing, or approved alternative, must be placed on all sides of the site that might cause an erosion problem to neighboring lots, common areas, or lakes and ponds. Double fencing placed 8' apart is recommended on waterfront lots. (See NC DENR brochures provided for requirements.)
6. **Driveway-**
  - a. Prior to commencing home construction, a stone driveway must be placed and maintained to facilitate the delivery and distribution of building materials at a centralized staging area on the subject lot. This driveway is to be used before and during construction to minimize damage to the roads and shoulders of the roads caused by the repeated parking of vehicles, heavy equipment, and trucks. During construction and after completion of construction, an Anchors Landing Homeowners ARC representative will inspect the roads and road shoulders near and in front of the subject property. The owner will be responsible for any necessary repairs.
  - b. The driveway must be finished in concrete, asphalt, pavers, or some other ARC approved material. This is to be constructed and maintained in accordance with the rules, regulations, and specifications approved by the Architectural Review Committee and all requirements of the North Carolina Department of Transportation.
7. **Culvert pipe** used in the driveway must be North Carolina Department of Transportation approved. Minimum diameter of the pipe is 15 inches and it is to be placed a minimum of 12 inches below the surface (per DOT requirements).

8. DOT approved pipe materials are rigid concrete, or high-density polyethylene (HDPE). Prior to final inspection, both ends of the culvert pipe must be covered in stone, brick, soil with grass or some other ARC approved material.
9. Owners of waterfront lots must conform to the Riparian buffer protective rules put forth by the North Carolina Environmental Management Commission (*page 105, item 27*). These rules regulate the grading and clearing of vegetation 50 feet from the shore line. All natural trees and shrubs for the **first 30 feet** must be left undisturbed (zone 1). **The remaining 20 feet can be cleared and graded but must be revegetated and maintained.** For more information, please contact the North Carolina division of Water Quality at (828)296-4500 or visit their website at <http://h2o.enr.state.nc.us/nps/Catawba.htm>
10. **Recorded setback requirements must be strictly observed:**
  - a. **Front- 50 feet from platted street ROW line ( Not edge of pavement).**
  - b. **Sides- 15 feet (Side abutting street 30 feet)**
  - c. **Back- 35 feet for interior lots**
  - d. **Back- 50 feet for waterfront lots.**
11. **Measurements are taken perpendicular to the lot line marked at each corner by metal surveyor's stakes. In the event of a difference between recorded plat setbacks and governmental setbacks, the more restrictive must be used (*page 102, item 3*).** For more information about the Code of Ordinances, see [www.municode.com](http://www.municode.com), Part 1, Article 1, Chapter 19 Subdivisions.
12. **After footings are in place, and prior to the beginning of vertical construction of any type (including cinder block or concrete walls), a foundation survey showing all setbacks must be prepared by a licensed professional surveyor and submitted to the ARC for the permanent file. Article V, item (e)**
13. **It is expected that the completed exterior of the home will be exactly as originally approved. If changes are identified during the construction process, they must be approved in writing by the ARC prior to execution. Changes made without prior ARC approval (*page 102, item 2*) will be subject to penalties determined by the HOA Board. A minimum of 5 days should be allowed for review and decision.**
14. A Landscape Plan showing placement of items such as Trees, Shrubs, Plants, Decks, and Fencing must be submitted and approved within 6 months of the date of the foundation survey or within 2 months prior to home completion or occupancy, whichever comes first. (See separate Landscape Guidelines for information on landscape plan submission.)

## **ON-GOING CONSTRUCTION PARAMETERS**

1. No construction vehicles may park in the street right of way. All construction parking shall be on site. (*page 102, item 6*)
2. An on-site ***dumpster*** is required during the entire construction process and *must be in place* on the lot *before* any construction materials can be delivered to the jobsite.
3. No building materials may be unloaded or stored on any road or road right-of-way. (*Article II, Section 5c*).

4. In consideration of full-time residents, exterior construction activity that creates noxious noise should not begin earlier than 7:30 AM, Monday – Saturday. Sunday work is only permitted if pre-approved by the ARC. Work will be limited to what is considered inside quiet work and the work must be outlined in the request to the ARC. The ARC reserves the right to stop Sunday work if it does not comply with the request or is determined to be a nuisance to nearby residents. No deliveries of materials or supplies is permitted on Sunday.
5. As Anchors Landing is a heavily wooded area, the prevention of wildfires is a paramount concern. No open burning by contractors and/or construction workers will be permitted except for winter warming fires which must be contained within a 55-gallon steel barrel with a metal screen placed on top as a spark arrester. Such fires must use natural materials from the lot as fuel and are not to be left unattended. Embers in barrels must be completely extinguished with water at the conclusion of the work day. Under no circumstances may construction waste materials or refuse from site clearing be collected and burned on the ground or in pits. Such materials must be placed in trash containers and removed from the site rather than being burned on-site. **Violations will be reported directly to the Caldwell Country Fire Marshall.** (Please see the Board-approved Fire policy provided.)
6. No ‘For Sale’ or ‘For Rent’ signs may be displayed on a lot at any time. However, a community information board is provided for these services at the front gate. Contractors/Builders are allowed one business sign at the jobsite only for the duration of the home building process. Advertising area of Contractor signs cannot exceed 24 x 36 inches as stated in the Owner/Builder Agreement. The addition of the owners’ name or lot number is allowed. No other signage is allowed unless approved in writing by the ARC. (*page 104, item 20*)
7. If a mailbox is installed, only the Anchors Landing-approved mailbox can be used (*page 104, item 18*). It must be installed according to US Postal regulations. Mailbox information will be sent to you. Only approved house number signs may be used at the driveway entrance in lieu of a mailbox.
8. The home and site must be completed within one year of the date of commencement (clearing of building site). Subsequent additions must be completed within 4 months of the date of building permit or recorded commencement of the project. (*page 102, item 9*)

## **FINAL APPROVAL**

1. *Upon final completion of home construction and landscaping, a request for refund of the construction bond can be submitted to your ARC representative. Your assigned ARC representative will schedule an inspection of the home site and, assuming no issues are found, no penalties for violations during construction are levied, and no costs were incurred by the ARC during the construction process in enforcing the construction guidelines, the construction bond refund will be processed.*
2. *Likewise, upon final completion of home construction, a request for refund of the road bond can be submitted to your ARC representative. Your assigned ARC will schedule an inspection of the home site, including road shoulders, road swales, and road pavement. They will also inspect the landscaping, check for the approved driveway culvert and mailbox. Assuming there are no issues found by the ARC with any of these items, the road bond refund will be processed.*