



ARCHITECTURAL DESIGN GUIDELINES



November 7, 2007



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Section A Lowe's Ferry Overview





A.1 The Community of Lowe's Ferry

This gated community is located on the east bank of Fort Loudoun Lake, a 14,600-acre body of water that's perfect for fishing, boating, sailing, swimming and water skiing. Community amenities include a lakeside yacht club, swimming pool, proposed marina and beach area. Lowe's Ferry features tree-lined lanes, undisturbed wooded areas and an array of nature trails and open fields that the entire family can enjoy.

Homesites at Lowe's Ferry range up to approximately three acres and feature paved roads and underground utilities. To protect the 300-plus acres of rolling Tennessee countryside, protective covenants have been established to conserve and respect the natural surroundings.

Tennessee's temperate climate means you'll probably be spending a lot of time outside. The Great Smoky Mountain National Park, one of the largest protected areas in the United States, has the opportunities for hiking, fishing, horseback riding, bicycling, kayaking and tubing. Should you crave the excitement of city life, Knoxville, TN is just 30 minutes away and offers fine dining, a burgeoning music scene and an array of visual and performing arts. Knoxville is also home to the University of Tennessee, where the beloved Vols take the field each autumn to defend their home turf.

A.1.1 The Land

The land is a mixture of open fields and forest consisting of red cedar, hackberry, sweet gum, persimmon, honey locust, scarlet oak, hickory and red maple. There are rock outcroppings on the southern and western edges of the site. The slope to Fort Loudoun Lake is gentle to moderate. The total site area contains approximately 303 acres.

A.1.2 Fort Loudoun Lake

Fort Loudoun Lake is 14,600 acres in surface area and has 379 miles of shoreline. The level of Fort Loudoun Lake is controlled by the United States Army Corps of Engineers (USACE) and the Tennessee Valley Authority (TVA). The lake is typically lowered in the wintertime and raised in the springtime. The water level fluctuates approximately 6 feet between summer and winter pool elevations. The deepest point in the lake is approximately 53 feet with an average depth of approximately 20 feet. The species of fish in the lake predominately consist of large-mouth bass, smallmouth bass, striped bass and crappie.

Section A



A.1.3 Area Recreational Facilities

At Lowe's Ferry and within a short drive of it are a myriad of recreational activities. Some of these are:

- Lowe's Ferry Yacht Club and proposed Association Marina (if approved)
- Walking trails and Common Lands within the Development
- All recreational water activities, including scuba diving, boating, swimming, sailing, waterskiing, etc., on Fort Loudoun Lake
- Fishing for large-mouth bass, small-mouth bass, striped bass and crappie
- Hiking, camping, fishing, rafting and wildlife viewing in the Great Smoky Mountains National Park, just 45 minutes away
- Entertainment, dining and cultural activities in Knoxville, TN and Maryville, TN, a short 30 minutes away

LOWE'S FERRY

A.2 Site Plan



Section A

A.2



A.3 Purpose of the Design Guidelines

Overview and Intent

There are few creative opportunities that equal the excitement and experience of designing, building or remodeling your own home. From the initial design sketch, through ground breaking and construction, to adding the final finishing touches, the process of creating a unique home can be a very rewarding experience.

Lowe's Ferry Design Guidelines (the "Guidelines") provide a design "theme" for every home within the community. They are written to inspire innovative and creative home designs and are not intended to be used as an overly-restrictive set of rules. The illustrations found in this document are conceptual and are open to creative interpretation by design professionals. These Guidelines will remain flexible over time, creating the opportunity to respond to market trends, customers' tastes, community association needs and economic market cycles.

The Guidelines are a framework that provide the Owner with a method of directing their builders and designers, while maintaining consistent, quality design throughout the community. A model is then established for future design modifications or remodels to both the home and Homesite. In addition, The Lowe's Ferry landscape standards become the theme that visually unites the community and its evolving character.

These Guidelines are the means to preserve the individuality, quality, integrity and enduring value expected by every Owner.

Organization and Content

The Lowe's Ferry Guidelines are organized into six sections:

Section A - Lowe's Ferry Overview; provides the overview and vision of the community and the intended use of the Guidelines

Section B - Planning and Building Your Custom Home; describes the various aspects of designing and building your custom home

Section C - Custom Homesite Design Standards; describes and illustrates the aesthetic and technical requirements for your Homesite

Section D - Architectural Design Standards; illustrates specific descriptions communicating the Lowe's Ferry styles of architecture and their appropriate use

Section E - Landscape Design Standards; includes landscape requirements and guidelines

Section F - Architectural Review Committee - Approval Process and Forms; outlines the procedures to gain approval for home design and construction

The architectural and landscape elements promote cohesiveness throughout Lowe's Ferry. The community landscape standards establish the overall landscape character and theme. Additionally, they act as a catalyst for the development of a community composed of native and ornamental plant materials as well as hardscape finish treatments.

The Guidelines, along with the Declaration of Easements, Reservations, Covenants, Conditions and Restrictions for the Plat of Lowe's Ferry and any supplemental declaration thereto (the "Declaration") are intended to preserve and maintain the inherent qualities of the property. They also support the protection and promotion of property values within Lowe's Ferry.

The successful implementation of the Guidelines will guarantee the continuation of the natural attraction of Lowe's Ferry as a desirable environment in which to live.

Section A

A.4 Community Identity Theme

The personality and identity of Lowe's Ferry is created by the consistent application of traditional architectural themes found throughout the country. This "Traditional Theme" permits a wide range of styles, creating an eclectic community and providing individuality to each neighborhood and the homes they comprise.

The Lowe's Ferry theme is the primary influence which characterizes the community's lifestyle, amenities, architecture and landscape.

Lowe's Ferry:

- offers traditional charm and substance rather than a contemporary facade of glitz and glamour;
- is traditionally tailored rather than high fashion;
- is hand-hewn timbers and fieldstone fireplaces, rather than polished brass and crystal chandeliers;
- is comfortable, cozy and confident rather than showy, luxurious and anxious; and
- in design and execution will be a distinctive balance of traditional good taste, timeless character and classic beauty.

The Traditional Theme can be described as an eclectic mixture of traditional architectural styles which are prevalent within the original city and rural fabric found throughout the United States. Home designs tend to be based on the function of long term practicality rather than passing trends. The partnership of materials, colors and landscape, integrated with the architectural details and elements, cause each home to emerge with a unique but traditional American personality.

Throughout these Guidelines you will find examples and descriptions of various architectural styles that are appropriate or inappropriate applications for Lowe's Ferry. Regardless of what style is chosen, the important factors are a balance of form, massing, scale and siting within the community.



Section A

A.5 Lowe's Ferry Property Owners Association

All Lowe's Ferry property owners are enrolled as members in good standing of the Lowe's Ferry Property Owners Association, Inc. (LFPOA). Members are thereby subject to the Declaration and these Guidelines.

The membership and the responsibilities of membership similarly extend to all individuals leasing property from Lowe's Ferry Lot Owners, as well as home builders, who purchase for the purpose of construction of speculative or custom homes. For more information about the Lowe's Ferry approval process, please refer to Section F -Architectural Review Committee - Approval Process and Forms.



Section B Planning and Building Your Custom Home





The Guidelines are designed to assist Owners, contractors and their design team with the process of planning and building a home. This section provides a brief summarization of the suggested major steps in designing and building a home in Lowe's Ferry.

B.1 Understanding Your Homesite

Each Lowe's Ferry Homesite has specific site characteristics and elements that make it unique among all other Homesites. Some specific site characteristics, such as location, access, topography, orientation and size are easily quantifiable. Relationships to adjacent Homesites, Common Lands, drainage and utilities are more subtle. Consequently, the first stage in planning your home should be to investigate these site characteristics, requirements and nuances thoroughly. Your architect and landscape architect are critical to a complete understanding of a Homesite's qualities and requirements. Your civil and geotechnical engineers should be consulted to provide valuable guidance for the construction requirements for your Homesite.

B.2 Your Design Team

Designing and building a home should involve a team of experienced design professionals. A complete team of professionals, including architects, civil engineers, geotechnical engineers and landscape designers, are extremely valuable parts of the design team from the beginning of the design process.

The design process follows a sequential path beginning with the general concepts and refining them through to a specific design. That process flows from conceptual design, schematic design drawings, design development, construction documents and bidding, to construction and landscape installation.

B.3 Design Review

Design review is a continual process that is a critical part of and parallels the design process. An introductory meeting and workshop that includes representatives of the Lowe's Ferry Architectural Review Committee (the "Committee") and the Owner's design team of consultants is required before design work begins. The initial design review begins at the conceptual design stage and recurs at critical points in the process to insure that the final construction drawings accurately reflect the approved design concept. The early stages of design review tend to focus on major site design issues, such as building massing, orientation, site utilization, etc., while later design review sessions tend to focus more on details, such as building materials or elevation treatment.

The Committee has the authority to impose additional requirements on any submittals that, in its evaluation, do not meet the intent of the Declaration and Guidelines.

Section B

B.1

B.4 Construction of Your Home

Upon completion of the design review process and issuance of a building permit and any other required permit(s) from the required governing body(s), construction can begin. During construction, the Owner's design team involved in the project should regularly visit the site to make sure that the plans are being complied with as approved. Building inspections by governing officials are coordinated by the Owner or contractor and will occur at specific times during the construction process as required. A certificate of occupancy issued by the governing body(s) will establish when the Owner can move into their new home. In addition, the Owner will be required to receive a final approval from the Committee to confirm compliance with all Committee approved plans.



Section C Custom Homesite Design Standards



C.1 Homesite Design Overview

This section of the Guideline describes the requirements that must be applied to the site design of all Homesites in the community.

Homesite design standards concentrate on the location and arrangement of features common to all Homesites. These include driveway location, building setbacks, grading, garage orientation, recreation facilities, etc. and how they relate to and affect adjacent Homesites as well as the home's elevations as viewed from nearby streets, Common Lands, Fort Loudoun Lake and public areas.





C.1.1 Siting

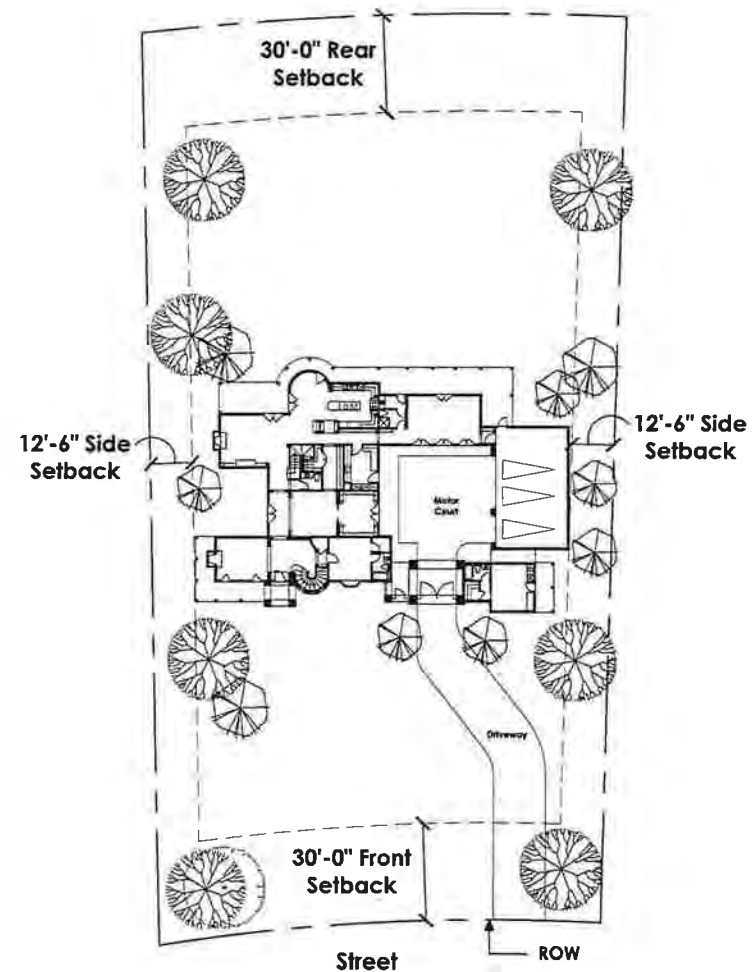
The dominance of nature over the built environment is one of the most important traits of the Lowe's Ferry character. Each home should be oriented and designed, as much as possible, in response to the individual characteristics of the Homesite and its context.

Integration with the topography, trees and vegetation, as well as other natural features of the land are of utmost importance.

Owners are encouraged to engage both the building architect and landscape designer for the siting of structures and to optimize the Homesite development.

While the siting of homes is limited based on specific building envelopes for each Homesite, homes which approach the maximum allowable size for specific Homesites require a more thorough critique of home siting. In all cases, the Owner shall consider these characteristics when siting the home:

- Unique Homesite configurations
- Topography
- Minimize garage impact at the street scene with varied garage configurations and locations
- Building envelope and individual Homesite setback requirements
- Site access
- Climatic responses (solar, prevailing winds, etc.)
- Environmental constraints
- View corridors



Proto-type Custom Home & Homesite design



C.2 Homesite Design Technical Standards

C.2.1 Setbacks

Building form and plan configuration should be developed to create variation, movement and building articulation in front, rear and side elevations (facades). Minimum setbacks have been adopted for each Homesite based on size, location, agencies and orientation.

Building setbacks have generally been designed to encourage view preservation.

Setback Requirements

All building and structures shall be set back from street or road right of way lines and from the periphery of the Development to comply with the following standards:

Building Setbacks Limits

The specific front, side and rear setback standards for the building envelope varies, depending on the Homesite-specific characteristics including but not limited to Homesite size, location, etc.

Please refer to Article 5 (5.6 and 5.11, specifically) in the Declaration for specific building setbacks in Lowe's Ferry.

Additional site development standards that are constant and do not vary from Homesite to Homesite unless otherwise noted are as follows:

Maximum Site Coverage

The maximum area that may be covered by buildings shall be fifty percent (50%) of the base acreage of the site.

Maximum Building Height

Single-family dwellings shall not exceed two (2) full stories which are entirely above grade, unless an Owner can unequivocally demonstrate that a taller dwelling will not substantially impair another Lot Owner's view(s).

Heights of all buildings shall be as determined by local governing agency.

Features such as; cupolas, chimneys, finials, weather vanes, etc. may be permitted, subject to the Committee's and local governing agency approvals.

Orientation

The Committee requires the fronts of homes to be oriented towards, but not necessarily parallel to, the front Lot line of Homesites. Homes on corner Homesites may be rotated at an oblique angle and oriented to the intersection of the two streets so long as the structure is located within the building envelope.

Porches, Patios and Pool Decks

Porches, patios and pool decks shall typically be located within the maximum building envelope. Such items may extend beyond the building envelope, but only with the prior approval of the Committee.

Section C



C.2.1.1 Setbacks (Con't)

Front and Side Yard Setback Zone

1. Long, non-articulated facades are highly discouraged, particularly on highly visible front, side and rear facades. A minimum of two (2) facade breaks or offsets are required or a maximum length without an offset of thirty (30') feet, the most restrictive will govern (Note: Porches may be used to meet the offset requirement)
2. Facade offsets shall be a minimum of two (2') feet
3. Second floor projections should not cantilever, or extend beyond the lower floor's envelope more than three (3') feet
4. Side-entry garages are encouraged, while front-entry garages are discouraged by the Committee
5. Driveway entrances to Homesites shall be located at least five (5') feet from side Lot lines
6. Material changes in the vertical plane are encouraged to be applied to the facades to break up wall massing, but are not in lieu of the required facade breaks

Rear Setback Zone

1. Long, non-articulated facades are highly discouraged, particularly on highly visible front, side and rear facades. A minimum of two (2) facade breaks or offsets are required or a maximum length without an offset of thirty (30') feet, the most restrictive will govern
2. Facade offsets shall be a minimum of two (2') feet
3. Material changes in the vertical plane are encouraged to be applied to the facades to break up wall massing, but are not in lieu of the required facade breaks

C.2.2 Easements

Throughout Lowe's Ferry, easements are located as shown on the Plat(s) and/or in the Declaration. Restrictions on the Owner's improvements, including type and size of plant material, irrigation and fencing, may occur within such easements.

Structural improvements and/or alterations within these easements are prohibited, unless said structural improvements and/or alterations have no adverse effect upon the purpose/functionality of the easement and are approved by the easement owner. In the event that the Developer, Association, Town of Louisville, Blount County, Tennessee Valley Authority (TVA), United States Army Corps of Engineers (USACE) or any other easement owner utilize any easement for its intended purpose and damages occur to the landscape improvements within the easement, the Homesite Owner will be responsible for the cost of removing and/or replacing the structural improvements and/or landscape improvements damaged.



C.2.3 Homesite Access and Parking

Driveways

All driveways shall be constructed as a paved (asphalt and/or concrete), brick or fixed-stone surface and have an improved travel path of, at a minimum, ten (10) feet in width and the improved travel path shall not exceed twenty (20) feet in width, the exception to width being when the Homesite design incorporates an auto courtyard. Driveways shall not interfere with street drainage. Only one driveway apron entrance/exit to/from the street will be permitted for each Homesite, unless otherwise approved by the Committee. Please refer to Article 5.13 in the Declaration.

The Owner is responsible for their own driveway construction and any necessary repair to the street, drainage, utilities, landscaping, etc. required following driveway construction.

On-site Parking

A minimum of two (2) enclosed parking spaces are required for each individual Homesite. In addition, a minimum of two (2) guest spaces must be provided on each Homesite. All guest parking must be contained within a parking court or driveway.

Garages

One of the most important design considerations is to avoid garage doors directly facing the street whenever possible. To protect the rural nature of Lowe's Ferry, garage doors should not be prominently visible or recognizable as garage doors from the street. It is preferred that garage door openings do not face the street or that they be offset from the driveway and screened with landscaping.

1. Each dwelling upon a Homesite shall have, at a minimum, an attached two (2) or more car garage
2. Each garage may either have a separate bay facade (separate single-car garage door) or a maximum of double bay facades (two-car garage door)
3. Driveway landscaping is encouraged
4. The back-up area from rear or side yard facing garages is encouraged to be a clear minimum of twenty-eight (28) feet
5. Side-entry garages are encouraged, while front-entry garages are discouraged by the Committee
6. A variety of garage entry conditions are permitted including but not limited to; multi-car, multi-car with tandem spaces, split designs, motor-court, semi-detached, detached (on certain Homesites) and subterranean garages (non-automobile only)

For additional garage information; refer to Section D.2.5 of these Guidelines.

Section C

C.2.3



C.2.4 Grading and Drainage

Building Pad Grading

Building Pads for each Homesite shall be developed to create smooth and gentle transitions between Homesites. Minor grading within Homesites will be allowed to soften engineered slopes and to create a more natural appearance. All retaining walls desired to be constructed to mitigate slope banks and increase the building pad are subject to the Committee's review and approval. Drainage and erosion damage that occurs due to flow from one Homesite to other Homesites or to Common Lands because of changes in site conditions will be the responsibility and liability of the Owner that caused the flow to change.

Grading Plans

All Homesites will require final grading plans and are subject to the submittal requirements described in the Lowe's Ferry Design Review Process and by any appropriate governing agency.

On-Site Balance

Owners are strongly encouraged to balance all earthwork on-site.

Basements

Owners installing a subterranean basement or subterranean garage are required to install an overflow device that connects properly into the site drainage system.

Property Line Grading

No Owner may disturb the existing grade at or near the property line by making cuts or fills in a manner which removes support or creates an increased burden (e.g., grading, drainage, compaction or stabilization) on any adjacent Homesite, without the consent of the affected adjacent Homesite Owner, any appropriate governing agency and the Committee. Owners are otherwise required to leave side slopes in their existing condition.

Owners who wish to place fill at or near the property line must have the prior consent of the adjacent property Owner. The Owner must have a qualified engineer review the impact of any grading should a cut or fill be requested at or near a property line.

The Committee, by consenting to any such grading, is not approving or otherwise assuming any responsibility for the engineering or implementation of such improvement(s). Final engineering and permitting always remains the responsibility of the Owner.

C.2.5 Fire Authority Requirements

Fire Authority Review

All Homesite and home improvements within Lowe's Ferry are subject to review and approval by the Town and County Fire Departments.



C.2.6 Multiple Contiguous Homesite Purchases

If an Owner purchases two or more adjacent Homesites (Contiguous Homesites) and wishes to construct a single-family home that crosses one or more of the Lot lines separating the Contiguous Homesites, the buildable pad, building envelopes, maximum square footage and setback areas of each of the Contiguous Homesites must be re-configured to accommodate the construction of a single home on the Contiguous Homesites. The revised requirements must be approved by the Committee prior to the beginning of the design review process.

Additionally, the Town of Louisville, TVA, USACE and/or any other governing bodies may require, as a condition to its approval of the development of a single home on such Contiguous Homesites, that the Owner file a Lot Line Adjustment, Plat Map, and/or execute and record a Covenant and Agreement eliminating the interior Lot lines separating the Contiguous Homesites so that a single Lot is created. The governing body may impose other conditions on development in connection with its approval of the proposed home on such Contiguous Homesites.

If a Homesite Owner owns two or more Homesites and desires to improve each Homesite with an individual home, the Homesite Owner must develop each Homesite with a unique home, each with its own unique architectural elevation and floor plan.

In the case where an Owner has one home constructed on more than one Lot, the home shall not cover more than forty (40) percent of the combined Homesite(s).

Substantial duplication of any home is prohibited within the Plat of Lowe's Ferry.

Section C

C.2.6



C.2.7 Homesite Preparation

All demolition, clearing, grubbing, stripping of soil, excavation, compaction and grading must be completed within the Homesite area in accordance with all applicable laws, codes and regulations. All lumber, soil or other construction material must be stockpiled only on the Homesite in accordance with applicable laws and regulations.

Stockpiling must not impact irrigation systems on adjacent Homesites or Common Lands. Any damage from stockpiling to the adjacent irrigation system will be assessed by the Association Board to the Owner responsible for such damage.

C.2.8 Sanitary Sewer & Water Meters

SANITARY SEWER

Any sewer connection fees are the responsibility of the Owner.

WATER METERS

Owners are responsible for obtaining water meters from the Blount County Utility District at the Owner's expense. Any and all water connection fees are the responsibility of the Owner.

Section D Architectural Design Standards





D.1 Architectural Design Overview and Goals

The rich character and personality of Lowe's Ferry is established through the consistent application of the Traditional Style. The Traditional Style can be characterized as a blend of architectural styles typically seen throughout the United States.

Appropriate architectural styles are:

- Cottage - included in this style are French Farm House, French Normandy & Cotswold Cottage
- Shingle
- Farmhouse - included in this style are New England Farmhouse & Eastlake
- Tudor - also included in this style is Elizabethan
- Dutch Colonial - also included in this style is Pennsylvania Dutch Colonial
- Stick/Craftsman

Inappropriate architectural styles are:

- | | |
|-----------------------|---------------------------|
| • Colonial | • Queen Anne |
| • Colonial Revival | • Second Empire Victorian |
| • Folk Victorian | • Chalet |
| • Spanish | • New England Colonial |
| • Italian Renaissance | • Saltbox |
| • Modernistic | • Federal |
| • International | • A-Frame |
| • Greek Revival | |

Pure and contemporized versions of the appropriate styles are acceptable. Styles not listed as either appropriate or inappropriate are subject to Committee review.

The primary goal of the Guidelines is to create homes with proper balance, form, massing, scale and detail. The following basic criteria establish the essential characteristics that will promote and support these goals:

- Balanced massing, either symmetrical or asymmetrical
- Strong roof forms, either gabled, hipped and/or shed are preferred, and various combinations of the three are encouraged
- Entry statement strong yet proportional with the overall structure
- Long horizontal masses broken and counter-balanced by strong verticals
- Front, side and rear covered porches
- De-emphasis of the garage from the street frontage
- Reduction of two-story impact at front and rear orientations
- Detailing indicative of the Traditional Style
- Window and doors sized and positioned proportionately in the facade elevation in which they are applied
- Colors of soft earth-tones, accented with rich colors on doors, windows, shutters, etc. as appropriate

The following pages of this Section will serve as a benchmark for the design of the homes within Lowe's Ferry. These Guidelines will ultimately enable the Committee to facilitate the design review process.

Section D

D.2 Architectural Design Criteria

D.2.1 Siting, Massing, Scale and Proportion

The dominance of nature over the built environment is one of the most important traits of the rural/suburban character. The home should be oriented and designed in response to the individual characteristics of the site and its context. Integration with the topography, trees and vegetation, as well as other natural features of the land are of the utmost importance.

The massing of the home should be organized as a whole and should not appear as a mixture of unrelated forms. The massing of the forms should be established by the elements characteristic of the architectural style.

The features and elements of design that contribute to the fabric of Lowe's Ferry should at all times respond to the human scale. Bulky homes and homes that "overwhelm" the site are not permitted. Specifically, simple two-story box massing with little or no relief (e.g., Italian Renaissance, Greek Revival, etc.) is typically not acceptable. By adding horizontal interplay to the massing, positive and negative space is kept in careful balance with the overall site. Creating a positive expression of the home to the Lowe's Ferry style may be accomplished by:

- Mixture of one-and two-story components within a two-story home
- Varied setbacks for various components of the home such as garage, second floors, etc.
- Utilization of ells (a wing at right angles) and porches
- Staggered offset wall planes on each facade
- Mixture of one-and two-story homes within a neighborhood
- Massing characterized by a series of stepping forms
- An assemblage of multi-dimensional components



Varied setbacks of the home components



Massing characterized by a series of stepping forms



Mixture of one- & two-story components

D.2.2 Roof Form and Configuration

- Primary roof forms of gables and hips with multiple combinations
- Shed roofs may be applied to main roof forms at porches, garages and entrances
- The principal roof components on all structures shall have a minimum roof pitch of 8:12. Roof pitches may be reduced when appropriate on non-principal roof components
- Punctuated roof planes with window or vented dormers
- Eave overhangs range from tight to three (3') feet
- Second story blended into one-story roof plane



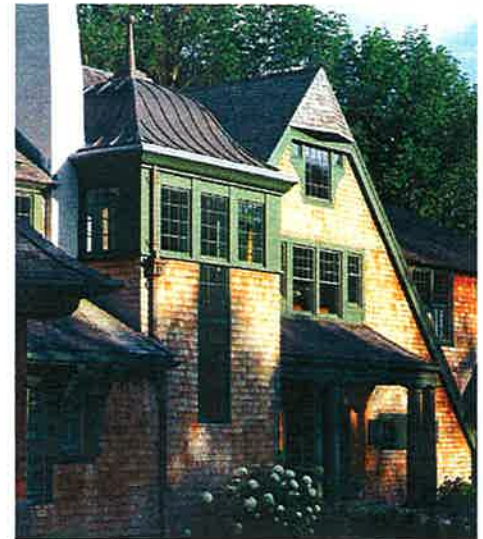
Roof forms depicting the architectural style



Shed roofs applied at porches



Principal roof pitch 8:12 minimum

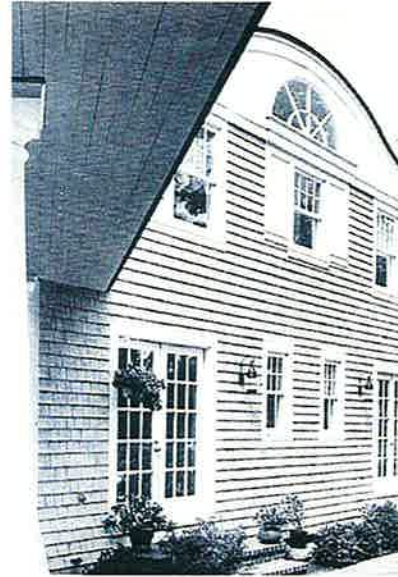


Variety of roof forms

Section D

D.2.3 Exterior Treatment

- Combinations of the various approved exterior finish materials. See Article 5, Section 5.4 of the Declaration
- Use of material changes (vertical and/or horizontal) to break up building form and create movement along the facade
- It is suggested that the dominant material may comprise a maximum of 80% of each primary elevation
- Walk-out basement walls should be treated as an extension of the main structure, using materials such as brick and stone to form the base and transition to the ground plane
- Exposed concrete footings are not permitted to exceed twelve (12") inches above finished grade
- Stone and brick, where applied, should penetrate the ground plane, so as not to appear as a veneer
- Finishes are not to terminate on outside corners; minimum wrap-back is two (2') feet



1 1/2-story entry asymmetrically located



Combinations of materials



Stone exterior materials



Use of material change creates vertical and horizontal movement



Stucco finish with wood accent materials



Material application exemplifies the architectural style

D.2.3.1 Porches and Decks

- Limitless opportunities to express individual style
- Strong horizontal base with ground-hugging massing
- Broad porches to encourage use and interaction with neighbors
- Porches may be combined with entry elements
- Wide variety of column details and materials are encouraged
- Side and rear porch/decks may be screened or glazed
- Railings are preferred to be wood, simple wrought iron (heavy ornate wrought iron is not permitted)
- Glass or plexi-glass guardrails are permitted on rear decks pending approval by the Committee
- Simple 4x4 wood columns are not permitted as deck support
- All exposed wood finishes and detailing in the vertical plane must be painted or stained



Wrap-around porch



Strong horizontal base



Wood picket railings



Porch combined with the entry feature



Broad porches to encourage interaction with neighbors

Section D

D.2.3.1

D.2.3.2 Entrance Forms

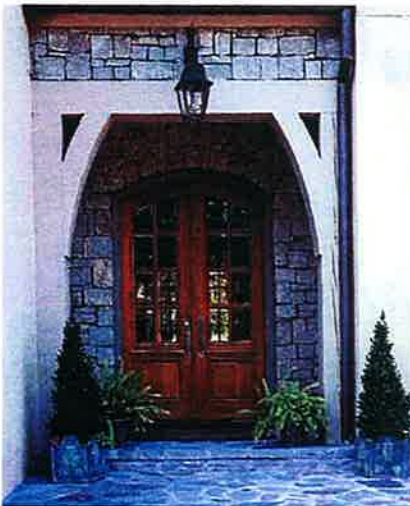
- Symmetrically or asymmetrically located
- Entries should be a prominent element, inviting and elegant within the home's context
- Minimum entry area width of six (6') feet
- Maximum one and one-half story
- Columns of wood, brick and stone are encouraged, proportionate with the scale of the entry
- Side lights and transoms are encouraged at entry doors



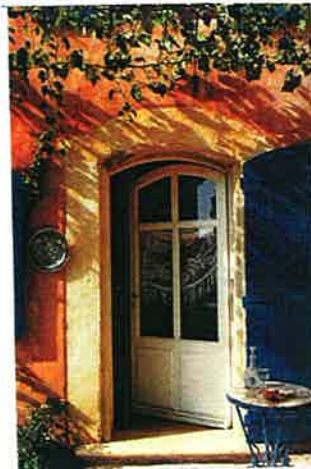
1-story gabled roof entry porch



Entry combined with broad front porch



Entry defined by post & beam



Simple door surround with shutters



1 1/2-story entry asymmetrically located



Entry positioned in a conical tower feature

D.2.4 Windows and Doors

Window projections and window and door detailing patterns should be compatible in scale with the house and the architectural character. Large wall planes with undersized windows and minimal detailing are inappropriate. Window header heights should adjust with varying plate heights:

- Eight (8') foot plate: One foot eight inches (1'-8") sill height min.
- Nine (9') foot plate: Eight (8') foot header height min.
- Ten (10') foot plate: Two (2') foot sill height min. with or without transom

Window transoms must be proportionate in the wall plane. Careful attention to the proportion of wall surface height between the top of window/transom to fascia, rake and soffit should be considered.

Window and door treatment characteristics include:

- Half and soft (flattened) arch
- Multi-paned
- Oversized shutters, matching window shape
- Bowed or angled bays
- Stone, brick, wood and quoin window and door surrounds
- Planters or pot shelves
- Doors with lintels and border stone surrounds
- Accent windows in various shapes (round, oval, hexagonal)
- Accent colors applied at entry doors



Shuttered windows



Multi-paned windows



Variety of window shapes & sizes



Variety of window trim & surround treatment

Section D

D.2.4

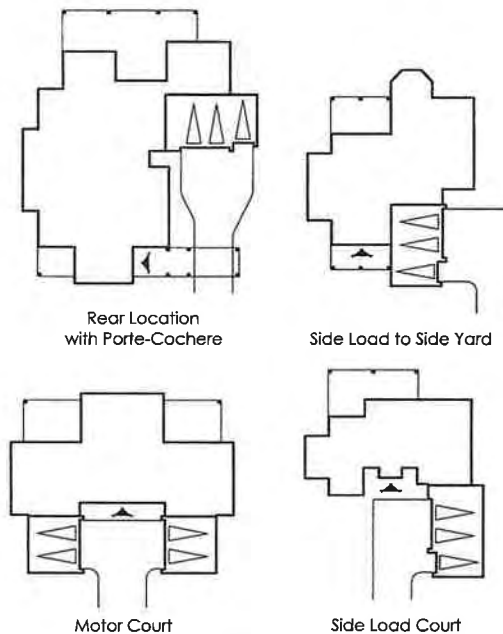
D.2.5 Garage and Accessory Buildings

- Depending on which Homesite you own, garages may be integrated into the main structure, totally detached or connected to the home through the use of a breezeway, patio, garden room or other similar elements (see Article 5, Section 5.6 in the Declaration)
- Each dwelling upon a Homesite shall have, at a minimum, an attached two (2) or more car garage
- Integrated garages should be visually removed to reduce the impact onto the street scene
- Each garage may have a separate bay or maximum of a two-car or double-bay facade
- No more than two doors may exist on the same plane
- Third (and fourth) garage doors must be offset by a minimum of two (2') feet, unless other measures are in-place to accomplish desired effect
- Split and/or separate garage doors are encouraged
- All garages must be fully enclosed
- Carports are strongly discouraged
- A variety of garage entry conditions are allowed:
 - Split garages with motor court configurations (encouraged)
 - Side load (encouraged)
 - Tandem
 - Front load (discouraged)
 - Rear lot location
 - Detached (if permitted; Lot specific, requires Committee approval)
- To ensure a low profile from the street, the maximum garage plate height (where the roof rafters bear on the exterior walls) at the front or side yard shall be ten (10') feet from the finished garage pad

- Depending on which Homesite you own, accessory buildings or out-buildings are permitted within Lowe's Ferry with the provision that all structures meet the required setback standards and any other regulations (see Article 5, Section 5.6 in the Declaration)

Requirements for accessory buildings are:

- Structures must maintain a one-story profile
- Uses include sheds, detached garages, pool houses, etc.
- Stand-alone or connected to the main dwelling by a breezeway or walled-in porch
- Structurally and visually compatible with the main dwelling
- Design must reflect the selected architectural style



Garage Condition Examples



Section D

D.2.5



D.2.6 Materials and Color

Building Materials

Building materials are an important element in maintaining the overall community character of Lowe's Ferry. The imaginative use of materials can be combined to create unique designs and a distinctive individual identity for each home. (see Article 5, Section 5.4 of the Declaration).

Exterior Wall Surfaces

A combination of materials and/or finishes is encouraged. To ensure the general character of Lowe's Ferry, neutral colors, earth-tones, natural finishes and off-white colors are the most appropriate.

Appropriate Materials include:

- Natural stone such as sandstone, limestone, granite and flagstone are permitted; alternative stone selections will be subject to Committee approval
- Rubble, ashlar and flagstone stone cuts with joints raked, pointed or drystacked
- Natural brick (painted brick is not recommended)
- Stucco is permitted: finishes and treatments; smooth sand, light hand-troweled and light dash coat (staging marks between coats of stucco due to scaffolding and construction techniques must be avoided and should be cause for rejection in the field)
- Lapped, tongue and groove and ship-lapped wood or composite cementous siding
- Wood fascia, rakes, frieze and trim
- Exposed wood timbers
- Pre-cast concrete or carved stone lintels and border stones (limited use primarily and at entries)
- Wood shake wall materials

Inappropriate Materials include:

- Exposed concrete
- Reflective finishes such as mirrored glass
- Laced (Spanish and Adobe stucco finishes)
- Brick in white gray and white colors
- Vinyl materials
- Aluminum materials

Roof Material

Appropriate Materials include:

- 25-year rated architectural-grade laminated shingles that have a raised-relief surface, cedar shake, slate or other high-quality material approved in advance by the Committee
- Combinations of earth-tone to gray tone, black tone, and weathered roof shingles are preferred
- Use of copper, terne, zinc, etc. will be allowed as accents (bay/bow windows, porticos, finials), however, are subject to approval by the Committee

Inappropriate Materials include:

- Flat roofs except at covered porches and entry porticos and approved by the Committee
- Monochromatic roof shingles
- "S" tile
- Terra cotta

Section D



D.2.6.1 Materials and Color (Con't)

Paving Materials (Sidewalks and driveways)

Appropriate Materials include:

- Natural stone (including but not limited to: sandstone, limestone, granite and slate)
- Flagstone
- Exposed/imbedded aggregate (natural stone color)
- Natural stone unit pavers
- Colored concrete (natural stone color)
- Stamped concrete (natural stone color)
- Concrete
- Wire cut brick
- Fired clay pavers
- Pre-cast concrete pavers
- Decomposed granite
- Decorative pea gravel
- Turf block, grass crete or equal
- Interlocking concrete pavers
- Predominately black or gray colored pavement
- Asphalt, but not recommended in all applications

Inappropriate Materials include:

- Common gravel and polished stone
- Glazed ceramic tile and composite tile
- River rock

Chimneys

Brick, stone and stucco and in combinations are acceptable. Exposed metal flues are not acceptable. Caps must be painted or of a finish material (such as copper) to complement the home.

Skylights

Appropriate Materials include:

- Designed as an integral part of the roof
- Glazing must be clear or solar bronze
- Framing material must be bronze or color to match the roof

Inappropriate Materials include:

- Reflective glazing
- Natural aluminum framing
- Vinyl framing
- White glazing

Windows, Doors and Garage Doors

- Wood windows are highly encouraged, however, painted aluminum and vinyl are permitted
- Natural aluminum is prohibited
- Wood tilt-up, barn style and wood sectional roll-up garage doors are permitted and encouraged
- Garage door colors should blend into the overall color scheme to de-emphasize the prominence of the door



D.2.6.2 Materials and Color (Con't)

Fencing and Patio Walls

- All fencing is to compliment the design, material, color and style as used within the Lowe's Ferry community
- Patio walls are to be compatible with the materials, color and style of the home to which they are attached

Vents

- All vent stacks and pipes must either be black or be colored to match the adjacent roof or wall material
- Vent stacks should be grouped on the side or rear of the roof when possible
- Vents should not extend above the ridge line

Antennas

- Homeowners may not install, or cause to be installed, any television, radio or citizen band (CB) antenna, large satellite dish or other electronic receiving or broadcasting device on the exterior of any house or structure. Exceptions are to be made on a case-by-case basis by the Committee
- Ground-or structure-mounted satellite dishes must be appropriately screened subject to the review of the Committee
- Any such installation must be in compliance with all applicable regulations and the Declaration
- Homes are strongly recommended to be wired for high-speed Internet

Solar

- Solar panels are to be integrated into the roof design
- Panels and frames must be bronze anodized or to match the roof color
- Natural aluminum frames are prohibited
- Solar equipment is to be screened from the view of adjacent Homesites and streets
- Vinyl frames are prohibited

Colors

Color acts as a theme-conveying element reflective of the Lowe's Ferry style. Subdued colors, off-white and earth-tone in nature, blend naturally with the rural/suburban setting and should be used as predominant colors throughout the community. Individual design expressions through the use of rich accent colors are encouraged on specific elements such as entry doors, windows and shutters. The use of bright, vibrant exterior colors are generally discouraged and must be evaluated on a case-by-case basis by the Committee.

A wide range of trim and accent colors are permitted on houses to add variety and character to the community. They are to be consistent with the historic context of the architectural theme.

Section D

D.2.6.2

D.3 Architectural Styles

D.3.1 Cottage

The Cottage style captures a romantic and picturesque architecture found in English and French cottages, as well as country estates.

Categories include Cotswold Cottage, French Farm House and French Normandy.

This style grew popular in the United States following WWI and can be found in cities throughout the country.

The Cottage, or Country style, is characterized by steep roof pitches, minimal fascias and the use of stucco as a primary exterior finish material. Stone, brick, wood siding, board & batten and shingles are popular accent materials.

Massing, Scale & Proportion

- Asymmetrical massing and proportions
- Eclectic organization of one-and two-story massing
- Casual and quaint scale
- Rectilinear forms of varying sizes with square or conical towers



Asymmetrical massing & proportions



Rectilinear forms of varying sizes with a conical tower



Cottage style captures the romantic architecture



Casual & quaint scale

D.3.1.1 Cottage

Roof Form & Configuration

- Gable, hip and Dutch gable roof forms, accentuated with "bell-cast" or flared roof treatments at the eave
- Wide variety of roof dormer forms that break the fascia, continuing the wall plane below
- Extended or tight wood fascias & rakes
- Steep roof pitches ranging from 8:12 to 12:12
- Fascias may be box soffits or open with exposed rafters and starter board
- Gable end venting in various styles
- Materials - flat concrete roof tiles, shake, slate, asphalt shingles
- Use of copper, zinc, standing seam metal roofs are permitted as accents (bay/bow window, porches and dormers)



Bell-cast roof eaves



Variety of dormer roof forms on the same home are appropriate



Combinations of roof materials



Main hip roof form with gable dormers



Wide variety of roof forms



Steep roof pitches ranging from 8:12 to 12:12

Section D

D.3.1.1

D.3.1.2 Cottage

Windows and Doors

- Windows and doors with divided lights
- Windows and doors may be wood, clad, painted aluminum or vinyl
- Wood, stucco or composite material window and door trims; stone or brick is typical at sills and headers
- Front entry doors - 2-panel, solid wood with or without glazing in top panel
- Vertical windows in groupings
- Soft truncated arched & full arch windows
- Angled bay windows
- Wood window shutters



Windows & doors with true divided lights



Wood carriage style garage doors



Angled bay windows



Stone window surround



Soft truncated arched windows



Wood shutters sized to the window opening



Clad windows with wood trim

Section D

D.3.1.2

D.3.1.3 Cottage

Materials, Details and Features

- Stucco, brick or stone exterior material combinations with wood siding accents
- Sculpted stucco walls
- Exposed accent wood timbers and beams
- Roof materials typically flat concrete tile, asphalt shingle, shake or slate in dark earth or gray tones with occasional metal roof accents
- Stucco recessed accents (peignoirs, arched openings, etc.)
- Half stucco chimneys with stone or brick at the lower portion
- Decorative window shutters, rectangular or half arch
- Narrow rectangular or arch top gable end vents
- Arched, shed, hip and gable dormer vents
- Arched wood knee bracing at 6x6 or 8x8 post supporting porch features
- Similar wrought iron accents at balconies, porches and decks
- Wood or wrought iron pot shelves
- Finials and cupolas
- Variety of chimney cap shrouds; clay pots, turned brick, metal mansard, etc.
- Copper gutters with decorative leader boxes



Chimney with stone & brick finish and a copper chimney cap



Hip and shed roof dormers



Copper gutters with decorative leader box



Narrow arched top gable end vent



Wood shutters



Arched wood knee braces at porch columns



Brick, stone & stucco exterior materials

Section D

D.3.1.3

D.3.2 Shingle

The Shingle style is a uniquely American adaptation of other traditional styles. Developed between 1880 and 1900, the style was more widely used in the seaside resorts of the northeastern states.

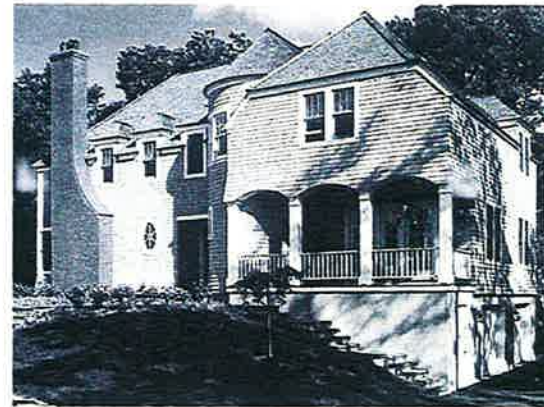
Shingle is noted by its unusually free-form, asymmetrical (symmetrical forms are also appropriate) and pronounced use of shingle cladding. Unlike most 19th-century styles that preceded it, the Shingle does not emphasize decorative detailing at doors, windows, cornices, porches, or on wall surfaces. Instead, it aims for the effect of a complex shape enclosed within a smooth surface (the shingle exterior) which unifies the irregular outline of the house



Shingle exterior with simple detailing exemplifies the Shingle style

Massing, Scale & Proportion

- Asymmetrical massing and proportions
- Eclectic organization of one and two-story massing
- Irregular or free-form shape
- Simple scale devoid of elaborate detail



Asymmetrical massing



Eclectic organization of 1- & 2-story massing



Simple scale devoid of elaborate detail

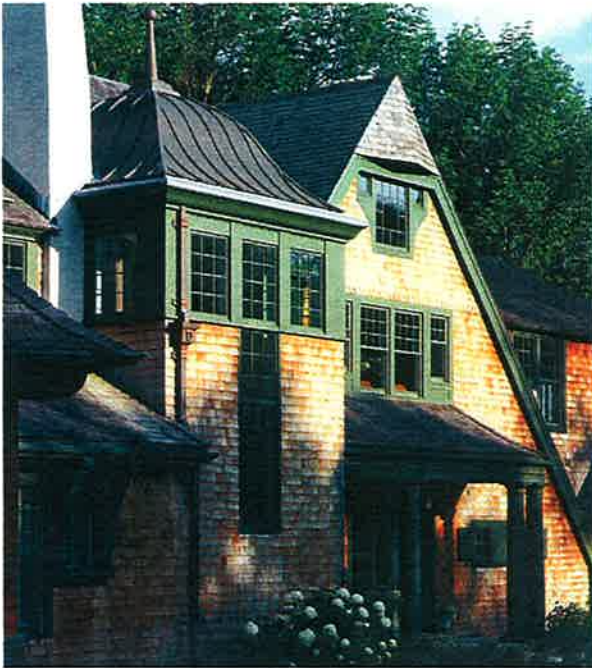
D.3.2.1 Shingle

Roof Form & Configuration

- Typical main gable roof with cross gables, side gabled, cross gabled, front gabled and gambrel roof forms
- Wide variety of roof dormer forms set within the roof plane
- Extended or tight wood fascias & rakes
- Steep roof pitches ranging from 8:12 to 10:12
- Fascias are simple and at times minimal
- Wood shake shingles



Wide variety of roof dormer forms set within the roof plane



Combination of tight and extended roof overhangs



Tight wood fascias & rakes

Section D

D.3.2.1

D.3.2.2 Shingle

Windows and Doors

- Windows and doors with divided lights
- Windows and doors may be wood, clad, painted aluminum or vinyl
- Asymmetrically and symmetrically organized and stacked rectilinear windows
- Simple wood trim surrounds with the option of built-up header and sills in a simplified classical application (ornate detailing not appropriate)
- Shuttered windows typical, appropriately sized to the window
- Entry doors with simple trim surround and/or embraced with sidelights (both sides), typically located at broad front porches
- Accent windows in various shapes such as eyebrow, circular and arched



Vertical windows both symmetrically & asymmetrically organized



Divided light windows



Shuttered windows



Wood windows with simple wood trim surround



Symmetrical window placement

D.3.2.3 Shingle

Materials, Details and Features

- Shingle wall cladding
- Accent materials – siding, brick and stone
- Combinations of exterior materials
- Small square or round porch columns
- Simple vertical wood picket railings at porches
- Wood or composite material window and door trims
- Soft application of color in the brown, gray and tan families
- Faux, composite, cementous, etc. materials may be substituted for wood details/trims, stone, etc.
- Variety of porch sizes; at entry, full facade or wrap-around
- Finishes are simple
- Shingles wrap at exterior corners, corner boards are not used
- Chimneys clad in stone, brick or shingles with basic rectilinear termination caps



Finishes are simple



Square porch columns



Porch at entry



Soft gray shingle color



Staggered shingle exterior material application



Combination of shingles and board & batten exterior materials

Section D

D.3.2.3

D.3.3 Farmhouse

Early settlers developed the first Farmhouse styles in response to their lifestyle, available materials and environment considerations. The homes were influenced from Colonial and Cape Cod styles, evolving as the settlers moved westward. The style is simply organized, however, the finishes and detailing is more refined as opposed to the rustic nature of the Western Ranch style.

Massing, Scale & Proportion

- Rectangular massing typically 2-story
- Symmetrical
- 2-story opposing wings on larger homes
- Addition of one- or 2-story wings and covered porches
- Covered porches along entire facade (50% min.) or wrapping around corners
- Casual scale



Casual scale



Covered porches along entire facade



2-story opposing wings



Arched wood knee braces at porch columns



Cape Cod architecture influences the Farmhouse style

D.3.3.1 Farmhouse

Roof Form & Configuration

- Roof pitches ranging from 8:12 to 10:12 with porches of lower profiles
- Dominant gable roof forms with shed, hip and gambrel alternatives
- Roof dormers; shed, hipped or gabled, symmetrically organized
- Extended or tight wood fascias & rakes
- Fascias & rakes may be box end soffit or open with exposed rafters & starter board
- Eave mouldings are appropriate
- Roof ornamentation such as cupolas and weather vanes
- Materials - asphalt shingles, wood shake shingle, flat concrete roof tile and metal standing seam accents



Exposed wood rafters



Asphalt or shake roof shingles with metal roof accent at porch



Gable roof dormers



Dominant gable roof form with shed roof porch accents



Extended box end fascia soffits



Roof pitches ranging from 8:12 to 10:12

Section D

D.3.3.1



D.3.3.2 Farmhouse

Windows and Doors

- Windows and doors with divided lights
- Windows and doors may be wood, clad, painted aluminum or vinyl
- Symmetrically organized and stacked rectilinear and ganged windows
- Simple wood trim surrounds with the option of built-up header and sills in a simplified classical application (ornate detailing not appropriate)
- Shuttered windows typical, appropriately sized to the window
- Window pot shelves
- Entry doors enhanced with built-up trim surround and/or embraced with sidelights (both sides)
- Patio doors maybe shuttered
- Accent windows at gable ends in various shapes



Simple wood window trim surrounds



Shuttered windows



Windows and trim may be white or have an accent color



Ganged windows



Divided light windows with classical built-up header trim



Section D

D.3.3.2

D.3.3.3 Farmhouse

Materials, Details and Features

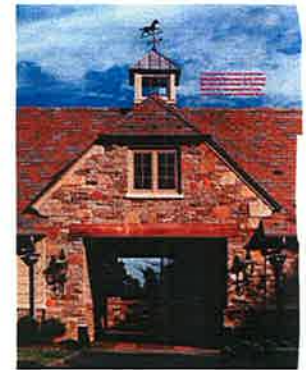
- Exterior materials – siding, board and batten, stucco, brick, stone, timbers and beams
- Combinations of exterior materials
- Small square or round porch columns
- Picket railings at porches in various styles
- Wood or composite material window and door trims
- Decorative window shutters
- Rich use of color in the brown, gray, blue and tan families
- Faux, composite, cementous, etc. materials may be substituted for wood details/trims, stone, etc.
- Variety of porch sizes; at entry, full facade or wrap-around
- Finishes are more refined as opposed to rustic
- Gable end treatments either vented or with windows
- Cupolas, weather vanes and dovecote roof accents
- Chimneys clad in stone, brick, stucco or siding with basic rectilinear termination caps



Combination of siding, timbers & beams



Finials & weather vanes



Cupola at roof ridge



Post and beam detailing at porch



Finishes are refined rather than rustic



Gable ends treated with a vent detail



Wrap-around porch



Combination of stone and board & batten finishes

Section D

D.3.3.3

D.3.4 Tudor

The Tudor style is a picturesque style defined from medieval English prototypes. The elements of the style of steeply pitched gable and hipped roofs and half-timbered ornamentation blossomed in the American Eclectic expressions in the 1920s through 1930s.

The overall shapes and forms contain variations of one-and two-story asymmetrical facades. Relatively uncommon at the turn of the century, this style expanded in popularity with the widespread evolution of brick and stone veneering techniques.

The use of brick and stone materials, along with the ornamentation of timbering, creates the embellishment for this architectural style.



Half-timbering combined with brick defines the Tudor style

Massing, Scale & Proportion

- Asymmetrical massing and proportions
- Eclectic organization of one- and two-story massing
- Casual and quaint scale
- Rectilinear forms of varying sizes with square or conical towers



Eclectic organization of 1- & 2-story massing



Rectilinear forms with a conical tower



Asymmetrical massing & proportions

D.3.4.1 Tudor

Roof Form & Configuration

- Steeply pitched gable roof forms
- Use of shed and gable-windowed dormers
- Extended or tight wood fascias & rakes (maximum roof overhang twelve (12") inches)
- Steep roof pitches ranging from 8:12 to 12:12
- Fascias may be box soffits or open with exposed rafters and starter boards
- Materials - flat concrete tiles; shake, slate or asphalt shingles
- Use of copper, zinc, standing seam metal roofs are permitted as accents (bay/bow window, porches and dormers)



Fascia with box soffit



Extended and tight fascias & rakes



Steeply pitched roof ranging from 8:12 to 12:12



Slate roof with copper dormer roof accents



Shed roof dormers

Section D

D.3.4.2 Tudor

Windows and Doors

- Windows and doors with divided lights
- Windows and doors may be wood, clad, painted aluminum or vinyl
- Wood, stucco or composite material window and door trims, stone or brick is typical at sills and headers
- Front entry doors - 2-panel, solid wood with or without glazing in top panel
- Vertical windows in groupings of three or more
- Soft truncated arched windows as accents
- Angled Bay windows



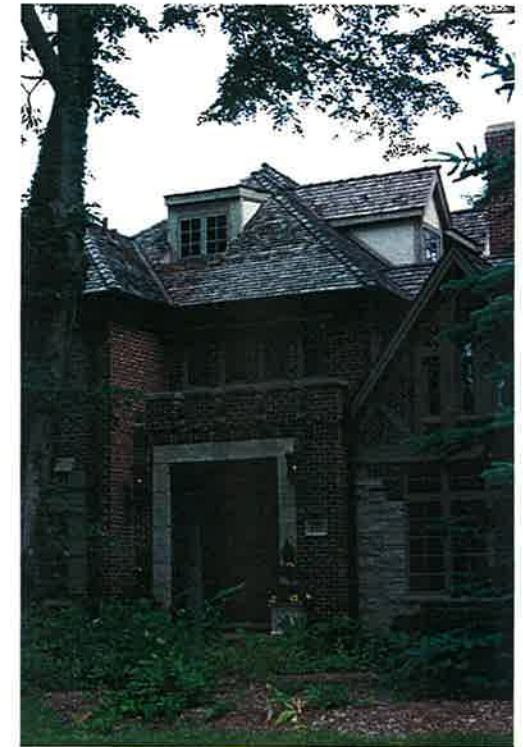
Brick window & door surrounds



Vertical window groupings with divided lights



2-panel wood entry door



Wood or clad windows with divided lights & a variety of window trim surrounds



Individual wood carriage style garage doors

D.3.4.3 Tudor

Materials, Details and Features

- Stucco, brick or stone exterior material combinations
- Exposed half-timbering in gable end facade wall planes of stucco
- Exposed accent wood timbers and beams
- Roof materials typically flat concrete tile, asphalt shingle, shake or slate in dark earth or gray tones with occasional metal roof accents
- Brick, stone, stucco and wood siding wall cladding
- Large elaborate chimneys, commonly placed in prominent locations on the front of the home, decorated in brick or stone with cast stone or concrete accents
- Window shutters are not appropriate
- Narrow rectangular or arch top gable end vents
- Finials and cupolas
- Variety of chimney cap shrouds; clay pots, turned brick, metal mansard, etc.



Large elaborate chimney



Brick/stone blended wall & half-timbering materials



Brick, stone & stucco cladding



Turned brick chimneys

Section D

D.3.4.3



D.3.5 Dutch Colonial

The Dutch Colonial and Pennsylvania Dutch Colonial styles came to North America with the Dutch fur traders as they settled in areas along the Hudson River in the early 1600s.

Initially they were constructed of stone walls and later adapted wood framing techniques from the English, which is the prevalent material and construction technique found in present day Dutch Colonial homes.

The prominent feature of the style is the gambrel roof form. This roof form allowed for roof spans and usable attic space, creating a building form that appears as a one-story building mass. Window dormers are commonly used to provide light and ventilation into the occupied attic or 2nd floor area.



Covered porches along facade



Symmetrical proportions with perpendicular wings

Massing, Scale & Proportion

- Rectangular massing typically, one-and 1 1/2-story (rarely two-story)
- Symmetrical proportions with els (perpendicular plan appendages)
- 2-story opposing wings on larger homes
- Covered porches along entire front and rear facades



Rectangular 1- & 2-story massing

D.3.5.1 Dutch Colonial

Roof Form & Configuration

- Dominant gambrel roof forms with gable and shed accents or alternatives
- Roof pitches ranging from 8:12 to 12:12 and 12:6 with porches of lower profiles
- Roof dormers, shed or gabled, symmetrically organized
- Extended wood fascias typically twelve (12") inches to eighteen (18") inches
- Little or no rake overhangs
- Flared eaves
- Fascias & rakes may be box end soffit
- Simple eave and cornice mouldings are appropriate
- Roof ornamentation such as cupolas and weather vanes
- Materials - asphalt shingles, wood shake shingle, flat concrete roof tile



Roof pitch ranges from 8:12 to 12:12 with porch at a shallow roof pitch



Dominant gambrel roof form with flared eaves



Simple eave and cornice moulding

Section D

D.3.5.1

D.3.5.2 Dutch Colonial

Windows and Doors

- Windows and doors with divided lights, typically in the top panel
- Windows and doors may be wood, clad, painted aluminum or vinyl
- Symmetrically organized and stacked rectilinear windows
- Simple wood trim surrounds with the option of built-up header and sills in a simplified classical application (ornate detailing not appropriate)
- Shuttered windows, appropriately sized to the window
- Entry doors enhanced with built-up trim surround and/or embraced with sidelights (both sides), typically located under front porch facade
- Accent windows at gambrel ends in rectangular, oval or round shapes



Shuttered windows, simple wood trim surround & oval accent window



Windows with divided lights & symmetrically organized and stacked

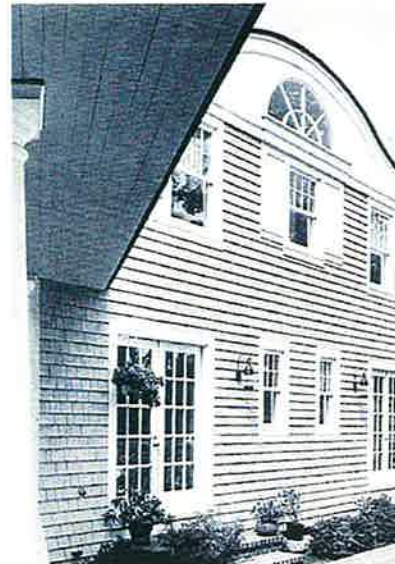
D.3.5.3 Dutch Colonial

Materials, Details and Features

- Exterior materials – shingles, siding, brick, stone
- Combinations of exterior materials
- Large square or round porch columns
- Simple square picket railings at porches
- Wood or composite material window and door trims
- Decorative window shutters
- Soft earthy colors in the brown, gray and tan families
- Faux, composite, cementous, etc. materials may be substituted for wood details/trims, stone, etc.
- Variety of porch sizes; at entry, full facade or wrap-around
- Finishes are more refined as opposed to rustic
- Gambrel and gable end treatments either vented or with windows
- Cupolas and weather vane roof accents
- Chimneys clad in stone, brick, shingles or siding with basic rectilinear termination caps



Combinations of exterior materials



Finishes are refined rather than rustic



Large square & round columns

Section D

D.3.5.3



D.3.6 Stick/Craftsman

The Stick/Craftsman style evolved from the late 19th century English Arts & Crafts movement during the Industrial Revolution. California architects Bernard Maybeck and Green & Green continued developing this movement with their characteristic crafted detailing on the exterior as well as the interior of their home designs.

These intricately detailed buildings are characterized by the use of hand finished materials with a rusticated texture.

Massing, Scale & Proportion

- Two-story massing at main form forming right angles
- Symmetrical massing with horizontal / asymmetrical proportions
- Simple plan form, typical "L" shaped
- One-story entry and porch massing
- First floor porches expand the full width of the front facade (50% min.)
- Typical raised entry stoop and porch



Intricately detailed homes characterize the Stick/Craftsman style



2-story massing at main form forming right angles



Raised porch expands the full width of the home

Section D

D.3.6

D.3.6.1 Stick/Craftsman

Roof Form & Configuration

- Predominately low pitched gable roofs, with the occasional hipped or shed roof, typical 4:12 pitch (Steeper pitches acceptable up to 8:12)
- Deep overhangs accentuated with exposed and extended rafters and structural members
- Broad and horizontal roof dormers; gabled, shed or hipped
- Roof materials typically flat concrete tile, shake, asphalt shingles or slate in dark earth or gray tones with occasional metal roof accents
- Consistent roof plate heights and forms



Broad gabled roof dormer



Deep overhangs & exposed structural members



Roof covered front porch along the entire front facade



Roof materials may be flat concrete tile, asphalt shingles, slate or shake shingles



Consistent roof plate heights & forms



Typical gable roof form

Section D

D.3.6.1

D.3.6.2 Stick/Craftsman

Windows and Doors

- Windows and doors with divided lights typically in the upper division
- Windows and doors may be wood, clad, painted aluminum or vinyl
- Simple wood or composite material window and door trims
- Front entry doors - 2-panel, solid wood with or without glazing, rectangular shaped, with glazed side lights
- Windows and doors are typically ganged together
- Boxed and angled bay windows



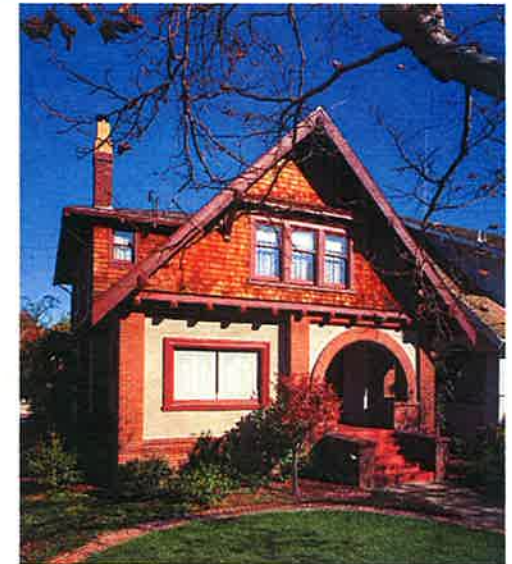
Entry door 2-paneled with glazing & transom/side light windows



Divided light windows in the upper division



Ganged windows & doors



Simple wood trim surrounds

D.3.6.3 Stick/Craftsman

Materials, Details and Features

- Exterior wall materials with combinations of wood shingles, siding, stucco and foundation or wainscot using stone or brick
- Exposed accent wood timbers and beams
- Porch columns - doubled wood (6x6 min.) and square or tapered stucco, stone or brick columns, often on brick or stone square pedestals
- Gabled end vents, square or triangular shaped, color to match window trim
- Board and batten or louvered shutters
- Porches and balconies with articulated wood railing detailing
- Chimney - stucco, stone, brick and siding and combinations of these materials are acceptable



Exposed accent wood timbers & beams



Battered wood porch columns on stone pedestals



Horizontal wall cladding



Double 6x6 wood porch columns



Shingle wall cladding

Section D

D.3.6.3



Section E Landscape Design Standards



Section E

E



E.1 Community Landscape Concept

E.1.1 Overview

The Community Landscape Concept promotes the opportunity to integrate each home into the natural beauty of the surroundings. The concept relies on the use of indigenous and compatible plant materials. Planting should be in natural groves or masses, with occasional singulars to reflect the natural landscape.

The use of trees, shrubs, ground covers and turf that are native to the area or have naturalized over the years are appropriate for the Lowe's Ferry plant palette. A successful residential landscape gracefully transitions from the design elegance of the built environment to the inherent landscape qualities of Lowe's Ferry. The Community landscape of Lowe's Ferry seeks to stand apart from any fabricated and/or artificial development landscapes.

The theme of the Lowe's Ferry community is achieved by establishing a landscape concept firmly connected to the beauty of the region. This is enhanced with splashes of startling and vivid colors found in the ornamental trees. These colors provide visual accents to emphasize the distinctive seasons.

E.1.2 Plant Palettes

The Community Landscape Concept is strengthened by the structure of neighborhood plant palettes. The visual identity of each neighborhood is characterized by the application of neighborhood trees as specifically selected by the builder or homeowner for their Homesite.

Trees, shrubs, turf, etc. species used are to be selected from those species appropriate to the area and environmental criteria. The tree palettes must contain types of large shade trees and smaller ornamental trees for use as visual accents.

E.1.3 Identity & Individuality

While the need for community identity and uniformity is encouraged, the allowance for each homeowner's or builder's style of design is strongly supported. These Guidelines warrant a thorough review and need to be understood by all parties involved with the Homesite. The Guidelines should be viewed as a tool or framework in which to design and not as a design constraint. Plant materials and hardscape elements are subject to the review and approval of the Committee. All species and materials shall be in keeping with the overall theme of Lowe's Ferry.

Section E

E.1



E.2 Residential Landscape Criteria

Not more than fifty (50) percent of now-existing trees which are twelve (12") inches or more in diameter, measured at a height of four (4' feet), shall be removed from any Homesite, except for dead, hazardous and diseased trees. Large, mature trees (greater than or equal to twelve (12") inches in diameter) comprising historic fence and/or property lines shall not be disturbed without prior written approval of the Committee. Furthermore, within twelve (12) months after the completion of the dwelling on a Homesite, the Homesite Owner shall collaborate with the Committee to plant, at the Homesite Owner's expense, at a minimum, four (4) trees with a minimum of a three (3") inch caliper and a minimum of eight (8') feet in height upon the Homesite. In all cases, Owners shall make their best efforts to locate said trees in such locations so as not to substantially block any other Owner's view of Fort Loudon Lake. Should significant existing site trees be retained, the requirement for additional tree planting will not be required. The Committee will determine which trees will be considered significant.

E.2.1 Property Landscape Zones Overview

The following residential landscape design criteria is provided to enhance the definition of each Homesite. The primary goal is to protect and maximize individual property values through the implementation of a minimal but generous landscape treatment. This criteria must be followed to successfully receive the approvals required by the Committee.

Each Lowe's Ferry Homesite has multiple landscape zones. The purpose of each zone is to maintain a cohesive framework from which the Homesite owner can express their unique tastes and personality. The actual size and configuration of each zone varies depending on the specific Homesite conditions and home size. The following sections describe each of the four zones, and the minimum number of landscape and/or plant materials they require.

E.2.1.1 Zone One: The Streetscape Zone

Definition: The Streetscape Zone is the area nearest to each neighborhood street, normally at the front of the Homesite. This area stretches from the centerline of the storm-water swale to ten (10') feet into the Homesite from the street. On corner Homesites this zone also extends down the side of the Homesite parallel to the street.

Landscape Requirements:

- One (1) Shade Tree (one and three-quarter (1 3/4") inch min. caliper) per thirty-five (35) lineal feet of street frontage, (1/35 L.F.)

E.2.1.2 Zone Two: The Front Yard Zone

Definition: The Front Yard Zone is the area between the front of the home and the Streetscape Zone. The size of this area varies, depending on the depth of the Homesite and the placement of the home on the Homesite. On corner Homesites, this zone also extends down the side of the Homesite parallel to the street.

Landscape Requirements:

- One (1) Shade Tree (one and three-quarter (1 3/4") inch min. caliper) per two thousand (2,000 SF) square feet of front yard area, (1/2,000 SF), two (2) trees minimum per Homesite
- One (1) Ornamental Accent Tree (one and one-half (1 1/2") inch min. caliper) per two thousand (2,000 SF) square feet of front yard area, (1/2,000 SF) or two (2) trees per lot minimum
- Turf Area to Planting Bed Ratio shall not exceed 10:1
- Should significant existing site trees be retained, the requirement for additional tree planting will not be required. The Committee will determine which trees will be considered significant.



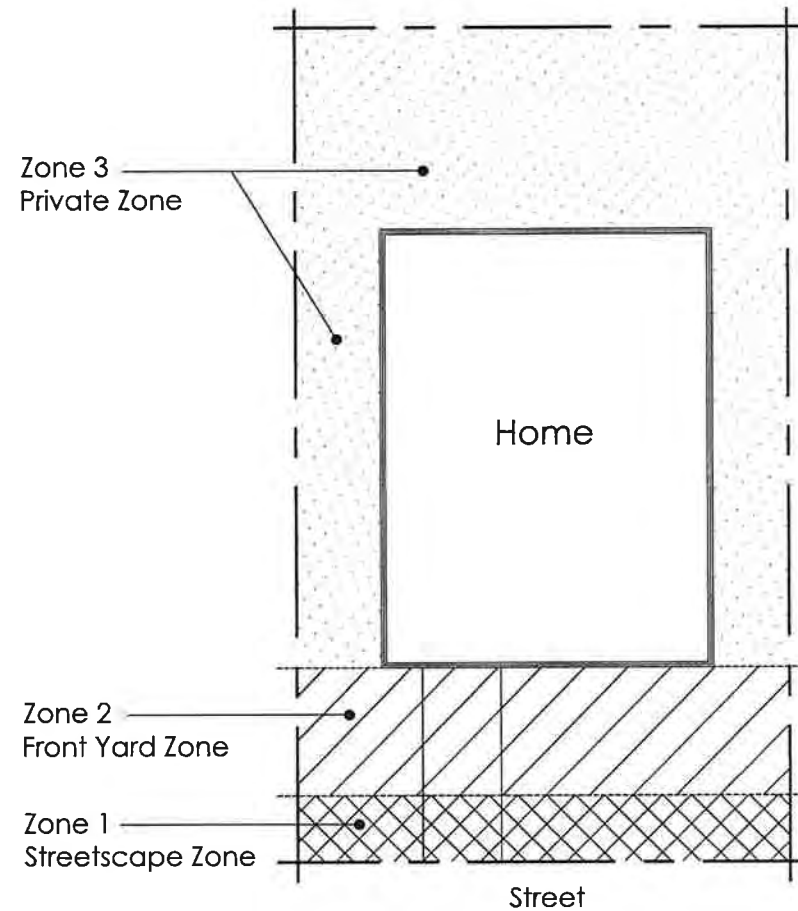
E.2.1 Residential Landscape Criteria (Con't)

E.2.1.3 Zone Three: The Private Zone

Definition: The Private Zone (Side Yard & Rear Yard Areas) is the largest of the landscape zones. It includes the side yard areas and the traditional backyard area, from the home to the rear lot line.

Landscape Requirements:

- One (1) Tree (one and one-half (1 1/2") inch min. caliper) per two thousand (2,000 SF) square feet (1/2,000 S.F.) or a minimum of two (2) trees
- Turf Area to Planting Bed Ratio shall not exceed 10:1
- Should significant existing site trees be retained, the requirement for additional tree planting will not be required. The Committee will determine which trees will be considered significant.



Section E

E.2.1



E.3 Site Preparation and Grading Standards

E.3.1 Site Grading

Homesite grading should conform to the existing topography to preserve the natural character of the area and to maintain the delicate system of natural drainage patterns. Additional on-site grading should maintain the natural existing form of the terrain as much as is reasonably possible. Grading should produce graceful contours, rather than sharp angles, by providing transition at the top and toe of slopes.

E.3.2 Retaining Walls

In some instances, it may be necessary to provide retaining structures to protect trees near roadways and other graded areas. Such retaining structures should have a natural appearance using natural materials such as stone, wood ties, etc., whenever possible.

E.3.3 Finish Grading

Water must be applied as necessary during Homesite grading to provide optimum moisture content to the soil. Planting areas are not to be graded when their moisture content is so great that excessive compacting occurs or so little that dust is formed and dirt clods do not break up.

Final grading of planting areas shall include light rolling, raking and hand work. This is necessary to achieve the desired contour, the flow line patterns and to ensure evenly finished surfaces with proper drainage.

E.3.4 Import and Export

Homesite Owners are encouraged to retain a civil engineer to calculate excavation requirements for their Homesite. A balanced cut and fill on each Lot is highly recommended. In the event that soil must be imported and/or exported from the Homesite, the Owner will be responsible for this cost. Import solids scheduled for use as landscape topsoil may be subject to an agricultural soil analysis at the discretion of the Committee. Should the Committee determine that specific Homesites will require fill, Homesite owners and builders will be notified of this need and be permitted to deposit clean fill at appropriate locations.

E.3.5 Surface Drainage

The surface drainage system shall consist primarily of at-grade pervious systems and in all instances shall comply with all local, State and federal regulations. Hardscape materials are permitted when no other options are available. The use of underground storm drains should be minimized. Drainage of individual Homesites must work with the existing topography and be directed toward natural drainage swale systems developed in conjunction with the platted Lot design and the roadways.

Community landscape areas and amenities must be protected during all construction operations through the use of silt fencing or other approved barriers. Streetscape materials damaged by construction will be replaced by the Homesite Owner at their expense or the Committee at the Owner's expense. Adequate provision must be made to prevent any surface waters from damaging public or private property, or damaging excavations and fill slopes, both during and after construction.



E.3.6 Site Preparation and Grading Standards (Con't)

E.3.6 Erosion Control

Temporary and permanent erosion control measures are intended to prevent the erosion of soil at Lowe's Ferry and to comply with all applicable local, State and federal regulations. Each Lot Owner shall be responsible for obtaining all required permits from all regulating bodies prior to any modification of a Lot. The placement of barriers such as silt fenceing, straw bales or curb-like diversions along the perimeter of construction areas are considered temporary measures to prevent excessive run-off.

Run-off from construction areas must be directed away from any sensitive natural areas such as wetlands, stream courses, Fort Loudon Lake, etc. Permanent measures include the use of plant material to hold soil in place and the proper grading of the site. Drainage facilities shall use natural systems wherever possible. Pervious surfaces rather than hard surfaces are encouraged to promote ground percolation.

Silt fencing, and/or other approved devices and/or measures, shall be maintained until the landscaping necessary to prevent erosion of soil is completed. It is the sole responsibility of each Homesite Owner to comply with all regulating bodies and obtain and comply with any such permits required prior to any disturbance on the Homesite.

E.3.7 Driveways

Each Homesite Owner shall be responsible for extending their driveway to the edge of street pavement. All driveway cuts and subsequent repairs, due to driveway connection to the street, are the responsibility of the Owner. If no street paving is in place at the time of the driveway construction, the finish surface for the driveway should be terminated at the property line with a temporary surface extended to the proposed street. The driveway must be extended to the street's edge once the street is paved.

Minimum driveway width is ten (10') feet and a maximum travel path width of twenty (20') feet. See Article 5, Section 5.13 in the Declaration.

E.3.8 Construction Activity

Construction activity of all types, including but not limited to grading, planting, boring and building, shall be limited to the hours between 7:00 AM and 6:00 PM, Monday through Saturday. Activity on Sunday is strictly prohibited, except for unusual hardship cases. These hardship cases will be reviewed on a case-by-case basis and approved in writing by the Committee.

E.3.9 Drainage Easements

Natural or existing drainage pathways are not to be obstructed.

Section E



E.4 Site Uses and Elements

E.4.1 Walls and Fences

The design of fencing and walls must be carefully considered in the context of the Lowe's Ferry setting.

Fences and walls are most aesthetically pleasing when used in conjunction with plant materials and landscape techniques to reinforce the "country" character of Lowe's Ferry.

Perimeter walls and fences are permitted, as outlined in Article 4, Section 4.14 of the Declaration, as thematic elements along main road thoroughfares and at entries sequencing to the various neighborhoods within the Community.

Private fencing and walls within each Homesite are subject to the following requirements:

- The location, design and material used for walls and fences shall comply with Article 4, Section 4.14 of the Declaration
- Design and material use must be compatible with the Homesite layout and usage
- All private fencing and wall areas should be adequately landscaped to mitigate the negative visual impact of the fencing material
- Walls, fences and/or vegetation are required around trash areas and mechanical equipment as required in the Declaration at Article 4, Section 4.9
- Walls located on sloping terrain may step or follow the grade, however, no portion of the footing or foundation may be exposed

E.4.2 Mailboxes

All mailboxes shall be architecturally and aesthetically compatible with the home on the Homesite and be approved by the Committee (see Article 5, Section 5.15 of the Declaration).

E.4.3 Irrigation

Areas that feature introduced landscaping, such as grass, trees, shrubs and/or ground cover, should utilize an irrigation system for watering during dry months. In order to conserve water, an irrigation system provides a more efficient use of water than hand sprinklers.

Landscape areas that require irrigation should conform to the following:

- Buried PVC sprinkler system or the utilization of drip irrigation systems
- Sprinklers and nozzles selected to provide water to the landscape that are compatible with their respective soils, slopes, exposure, orientation and plant types
- Utilization of an automatic control system
- No overthrowing of irrigation water onto public roadways, sidewalks, neighboring property or trails is permitted



E.4.4 Site Uses and Elements (Con't)

E.4.4 Patio Structures

Patio structures, trellises and gazebos must be built within the building envelope as defined by the minimum setbacks of the Homesite. Structures built outside the envelope are subject to the Committee's approval and any other required governmental approvals. Patio structures must be consistent with the architectural expression of the residential structure and constructed of compatible materials as described in each architectural style.

E.4.5 Swimming Pools and Spas

Swimming pools and spas must be fully integrated into the existing site terrain and landscape design of the Homesite. No swimming pool may extend above grade or beyond any slope unless due to Homesite conditions a retaining wall is necessary and approved by the Committee. See Article 4, Section 4.17 in the Declaration.

Pool equipment shall be located in a manner that complies with the local codes. Location of the equipment should minimize the impact of reflective glare and noise on neighboring property. Pool designs should be reviewed by a geotechnical engineer.

The pool equipment must be fully enclosed by solid walls and a solid gate that is compatible with the style and color of the home or, alternatively, it may also be placed below grade in an equipment vault.

Pool fencing must comply with the standards described in Residential Walls and Fences (see Section E.4.1) and abide by local building codes as required.

Backwash water from swimming pools and spas is not permitted to wash over or erode adjoining property.

E.4.6 Sundecks, Patios and Swimming Pool Decks

All exterior decks must be within the Homesite's building envelope and are subject to the Committee's approval.

Decks and patios must be designed utilizing materials, textures, patterns, colors and other elements that are consistent with the home's architectural style.

E.4.7 Game Courts

Game courts should be contained within the designated building envelope and setbacks. Game courts are subject to review and approval by the Committee. Game courts and any necessary fencing and/or screening shall not substantially or unnecessarily obstruct any view opportunities associated with other Homesites.

Adequate landscaping must be provided to soften the visual impact of the fencing and must be approved by the Committee.

E.4.8 Underground Wiring

All exterior wiring is to be installed underground. Appropriate attention must be paid to screening electric transformers and phone/cable TV pedestals from view with landscape elements.

E.4.9 Playground Equipment

All playground equipment, structures, etc. are subject to prior review and approval of the Committee.

Section E



E.4.10 Site Uses and Elements (Con't)

E.4.10 Exterior Lighting Standards

Exterior lighting fixtures shall be in a location and of a type so as to minimize the spread of light outside the desired lighted area and to prevent any spill-over of light onto adjacent properties.

E.4.11 Utility Meters

Utility boxes and meters are to be appropriately screened with landscape plant materials. Conformance with all utility and building code standards is required.

E.4.12 Mechanical Equipment

All air conditioning, heating equipment and soft water tanks must be screened from view and be insulated for sound attenuation. Window or roof mounted air conditioning units are prohibited.

E.4.13 Signage

The following sign information is intended to provide an initial framework for the design process. It outlines only the key features of the approved signage standards for Lowe's Ferry.

Temporary signs are prohibited on all properties with the exception of any signs placed on the property by the Developer and/or contractor or builder (during construction periods). Contractor and/or builder signs shall be removed at completion of construction. Refer to Article 4, Section 4.12 in the Declaration.

E.4.14 Street Signs

All street signage is to be selected by the Developer. Any modifications or relocation of street signs requires the prior written approval of the Committee.

E.4.15 House Numbers

One (1) address sign of no more than one square foot (1 SF) is permitted per Homesite. The Committee encourages the use of block numbers for numerical identification of the home and the general style of the address sign shall not be unduly ornate.



E.4.16 Site Uses and Elements (Con't)

E.4.16 Shoreline Treatment, Docks & Water Access

TVA's Authority

Refer to Article 7 in the Declaration for additional information. All proposals for shoreline access and water-use facilities (docks, boathouses, etc.) are subject to the review and approval of the Committee as well as the Tennessee Valley Authority (TVA) and the United States Army Corps of Engineers (USACE) and other governmental bodies.

Shoreline Treatment

Where shoreline stabilization is desired by an Owner and is permitted by TVA, USACE, other governmental bodies and the Committee, said shoreline stabilization may be accomplished by riprap or shoreline plantings (types, colors, sizes, heights and locations as may be approved by the Committee). Seawalls are prohibited.

The Shoreline Homesites will be managed to maintain and develop a vegetated zone, which will:

- provide a visually pleasing shoreline
- protect water quality by filtering runoff from adjacent developed areas
- provide habitat for wildlife

Section E

Section F Architectural Review Committee - Approval Process & Forms





F.1 Design Review of Plans

Please see Article 9 of the Declaration for further reference.

Prior to the submittal of preliminary plans to the Committee, the Owner, architect or designer and builder are invited to meet informally with the Committee Staff Representative to review the intent of the Design Guidelines and to clarify any questions related to the review process. The Homesite Owner or Owner's representative should contact the Committee to schedule this initial meeting.

A preliminary design workshop will be held between the Homesite Owner, the architect or designer, builder and the Committee Staff Representative prior to completion of the Schematic Design package. This workshop is intended to be an informal session where the preliminary conceptual design is presented to the Committee Staff Representative. The Representative will then determine if the conceptual design is meeting the intent of these Design Guidelines.

Other Documents:

1. Other documents may be required or deemed necessary by the Committee to clarify issues.
2. Perspective, isometric or renderings are additional drawings that are not required, however, they may assist the Committee to understand the proposed design.

Section F



F.2 ARC Checklist

Lowe's Ferry Architectural Review Committee (ARC) Checklist

Lot Owner (s): _____ Homesite(s) #: _____

Submittal Date: _____

Review Date: _____

Preliminary Approval Date: _____

Final Approval Date: _____

The Committee shall have no affirmative obligation to be certain that all of the restrictions contained in the Declaration are fully complied with and no member of the Committee shall have any personal liability, responsibility, or obligation, whatsoever, for any decision or lack thereof, in the carrying out of duties as a member of such Committee. Such Committee and its members shall have only an advisory function, and the sole responsibility for compliance with all of the terms of this Declaration shall rest with the Homesite Owner. Each Homesite Owner agrees to save, defend, and hold harmless the Committee and each of its members on account of any activities of the Committee relating to such Homesite Owner's Homesite or improvements to be constructed on such Homesite.

- _____ Submit four (4) complete sets of preliminary sketches showing floor plans, exterior elevations and an outline of specifications of materials and finishes. (9.2.a.1)
- _____ Show size, dimensions and style of, by way of illustration, the dwelling and attached garage, outbuilding(s), and gazebo, if any. (9.2.a.3.i)
- _____ Show the exterior design and building materials. (9.2.a.3.ii).
- _____ Show the exterior color scheme. (9.2.a.3.iii)

- _____ Show the location of, by way of illustration, the dwelling, attached garage, outbuilding(s) (including gazebos) if any. (9.2.a.3.iv)
- _____ Show location of driveway, parking areas and landscaping (including fences, walls, rec. areas) and the types of materials to be used. (9.2.a.3.v)
- _____ Show the vegetation proposed to be removed or altered in order to accommodate construction, complete landscaping and enhance views. (9.2.a.3.vi)
- _____ Above-ground swimming pools shall not be permitted, unless said pool is engineered and constructed in such a fashion so as to blend into the plan for the development of the Homesite and in such a manner so as to be aesthetically and architecturally pleasing and using a masonry or stone retaining wall on the exposed vertical portion of the pool. (4.17)
- _____ Single-story dwellings constructed on Lots 1 - 56, 76 - 88, and 90 - 105 shall have a minimum total of 2,600 square feet of finished living area, excluding any garage, basement and porch, on the first floor wholly above grade. Single-story dwellings constructed on Lots 57 - 75 and 124 - 158 shall have a minimum total of 2,000 square feet of finished living area, excluding any garage, basement and porch, on the first floor wholly above grade. Multi-story dwellings constructed on Lots 1 - 56, 76 - 88 and 90 - 105 shall have a minimum total of 2,800 square feet of finished living area, excluding any garage, basement and porch, of which a minimum of 2,000 square feet shall be on the first floor wholly above grade. Multi-story dwellings constructed on Lots 57 - 75 and 124 - 158 shall have a minimum total of 2,400 square feet of finished living area, excluding any garage, basement and porch, of which a minimum of 1,800 square feet shall be on the first floor wholly above grade. (5.3)



F.2.1 ARC Checklist (con't)

- One (1) building per Lot shall be permitted on Lots 57 – 75, and 124 – 158. Unless otherwise specifically permitted by Developer on Lots in future phases of the Development, no outbuildings shall be permitted on any other Lot. All outbuildings which are incidental to the primary use of the Lot shall be constructed only after the construction on the dwelling has commenced, shall be no larger than eight hundred (800) square feet, shall not be used as a residence, and shall be situated on the Lot rearward (opposite side of the dwelling from the roadway) of the dwelling in manner that is logical and aesthetically pleasing (in the sole judgment of the Committee). In all instances where possible, the outbuilding shall be situated within the wooded portion, if any, of the Lot. In no instance shall the outbuilding be located closer than twenty (20) feet from the rear Lot line or occupy more than twenty (20) percent of the rear yard (rear yard is defined as extending across the width of the Lot and lying between the rear Lot line of the Lot and the dwelling, and measured perpendicular from and along a line parallel with the rear Lot line). (5.6)
- All exteriors shall be composed of natural wood (e.g. redwood or cedar), brick, stone, stucco, cement-fiberboard (with a natural wood appearance) or other high-quality exterior materials that may be approved by the Architectural Review Committee. Log exterior structures shall only be permitted on Lots 57 – 75 and 124 – 158. No gaudy or garish colors are permitted. No aluminum or vinyl siding, trim and fascia will be permitted (5.4).
- Not more than twelve (12) inches of exterior concrete or concrete block walls shall be exposed on any dwelling or outbuilding and any such exposed surfaces shall be properly screened with sufficient landscaping elements. (5.12)
- The principal roof components on all structures shall have a pitch of at least 8:12. All roofing materials used on structures shall be of dark colors and/or of a natural, weathered appearance and be comprised of, at a minimum, 25-year rated architectural-grade laminated shingles that have a raised-relief surface, cedar shake, slate or other high-quality material approved in advance by the Committee. (5.8)
- All driveways shall be constructed as a paved (asphalt and/or concrete), brick or fixed-stone surface and have an improved travel path of, at a minimum, ten (10) feet in width and the improved travel path shall not exceed twenty (20) feet in width. Driveway entrances to Lots shall be located at least five (5) feet from side Lot lines. Driveway access to Lot 39 shall be from Promontory Point or Topsail Court. Driveway access to Lot 105 shall be from Lowe's Landing, only (5.13).
- Structures are located entirely within the permitted building area/setbacks
 - 30' from road right-of-way
 - 30' from rear property lines
 - 12.5' from side property lines

Section F

F.2.1



F.2.2 ARC Checklist (con't)

Unless otherwise permitted herein, no part of any building shall be located closer than thirty (30) feet from the right-of-way line of any roadway in the Development. No part of any dwelling shall be located closer than twelve and one half (12.5) feet from any side Lot line. No part of any dwelling shall be located closer than thirty (30) feet from any rear Lot line. For a Lot that directly abuts the TVA easement, no part of any dwelling shall be located closer than the eight hundred and twenty (820) foot (msl) contour elevation line or thirty (30) feet from the eight hundred and thirteen (813) foot (msl) contour line, whichever is more restrictive. The rear setback line on Lot 21 shall be eighty (80) feet. The rear setback line on Lot 79 shall be thirty (30) feet from the eight hundred and twenty (820) foot (msl) contour elevation line. The rear setback line on Lot 80 shall be fifty (50) feet from the eight hundred and twenty (820) foot (msl) contour elevation line. The rear setback line on Lot 81 shall be fifty (50) feet. The rear setback line on Lot 84 shall be eighty (80) feet. The rear setback line on Lot 85 shall be fifty (50) feet from the eight hundred and twenty (820) foot (msl) contour elevation line and eighty (80) feet from the rear Lot line adjacent to Lot 81 and Lot 82. A natural vegetative border shall be maintained within twenty-five (25) feet of the lake shore and water or drainage features (5.11).

Not more than fifty (50) percent of now-existing trees which are twelve (12) inches or more in diameter, measured at a height of four (4) feet, shall be removed from any Lot, except for dead, hazardous and diseased trees. Large, mature trees (greater than or equal to twelve (12) inches in diameter) comprising historic fence and/or property lines on Lots 17, 18, 57 thru 65, 77, 78 and upon the Development shall not be disturbed without the prior written approval of the Committee. Furthermore, within twelve (12) months after the completion of the dwelling on a Lot, the Lot Owner shall collaborate with the Committee to plant, at the Lot Owner's expense, at a minimum, four (4) trees with a minimum of a three (3) inch caliper and a minimum of eight (8) feet of height upon the Lot. Lot Owners shall make their best efforts to locate said trees in such locations so as not to substantially block any other Lot Owner's view of Fort Loudoun Lake. (4.7)

The grade of the Lots shall be maintained in harmony with the topography of the Development and with respect to adjoining Homesites. (10.1)

Indicated on each line above, is either a "check" or a chronological number. A "check" indicates that it appears there is compliance with that standard.

A number indicates that there is a comment or concern. These numbers are listed on the following page, with further explanation and what needs to be done to be compliant.



F.2.3 ARC Checklist (con't)

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____

During construction, the Homesite Owner and your Contractor will be responsible for the cost of repairing all damages done to any of the roads located within the Development and caused by construction. Please make sure both the contractor and sub-contractor do not bring in truckloads over thirty (30) tons **(especially concrete trucks)**.

Reviewed By:

ARC Committee Member

Date

ARC Committee Member

Date

ARC Committee Member

Date

Received by Homesite Owner

Date

Section F

F.2.3



F.3 Homesite Owner/Contractor Acknowledgement

Lowe's Ferry Architectural Review Committee Homesite Owner/Contractor Acknowledgement Form

The undersigned (the "Homesite Owner" and "Contractor") acknowledge:

- that they have read and fully understand the Declaration;
- that there may be other local, State and/or federal laws and/or regulations that apply to the development of Homesite(s) #_____ at Lowe's Ferry and that it is the Homesite Owner's and Contractor's responsibility to comply with those laws and/or regulations and to obtain any required permits and/or approvals;
- Silt fencing, and/or other approved soil erosion devices and/or measures, shall be installed and/or in-place in appropriate areas prior to site excavation, driveway construction, landscaping activity an where exposed soil may be subject to run off and erosion. Said silt fencing, and/or other approved devices and/or measures, shall be maintained until the landscaping necessary to prevent erosion of soil is completed. It is the sole responsibility of each Lot Owner to comply with all regulating bodies and obtain and comply with any such permits required prior to any disturbance on their Lot.
- that the Committee has reviewed or will review the Homesite Owner's plans to develop the Homesite, but that final approval of the plans represents only the Committee's most diligent effort to assure that the plans comply with the Declaration and Guidelines (the "Documents"); and
- that the Committee shall have no affirmative obligation to be certain that all of the restrictions contained in the Documents are fully complied with and that it is the Homesite Owner's and Contractor's ultimate responsibility for compliance.
- During construction, the Homesite Owner and Contractor will be responsible for the cost of repairing all damages done to the roads located within the Development that may be caused by contractors working on your home. Please make sure Contractors do not bring in loads over thirty (30) tons (especially concrete trucks).

Furthermore, the Homesite Owner and Contractor agree and understand that no member of the Committee shall have any liability, responsibility, or obligation, whatsoever, for any decision or lack thereof, in the carrying out of his duties as a member of the Committee and that the Homesite Owner and Contractor agree to save, defend, and hold harmless the Committee and each of its members because of any activities of the Committee relating to the development of the Homesite.

Homesite Owner Date

Contractor Date

Homesite Owner Date

ARC Committee Member Date

Architect Date