

## Brief Summary of Protective Covenants for Lake Norris Landing

### Land Use and Structure Type:

- a. Land is to be used for residential and recreational purposes only. All properties can be placed in a professional rental program and a Bed and Breakfast can be approved on an individual basis.
- b. One single-family dwelling is permitted per lot, and any lot, 1 thru 110 recorded in Phases 1 thru 3 platted over 4 acres, may be subdivided once, creating no more than 2 lots where each lot is over 1 acre. All subdivided lots must become a part of and abide by the Homeowners Association and adhere to state and local zoning as well as approved by Claiborne County Planning Commission.
- c. Any developer owned outparcels located adjacent to property, must become part of the Homeowners Association and abide by the covenants unless outparcel is deemed a Public Urban Development.
- d. Dwelling must contain a minimum of 1,600 square feet, with full multi-level homes containing 2,000 sq. ft. with at least 1,000 square feet on the first floor. Once construction has commenced, the exterior must be completed within one year, and improvements must adhere to the building standards set aside by the Homeowners Association and Architectural Review Committee.
- e. Dwelling must be a site built home. No mobile or modular homes, doublewides or manufactured homes are permitted.
- f. Camping is permitted on any lot within the Community for up to four (4) days per month.
- g. One out-building or detached garage per lot. Outbuilding must be constructed of similar materials as exterior of home. All outbuildings must be pre-approved.
- h. Household pets are permitted. No swine, cattle, livestock, or poultry may be kept on any lot. One horse per 2 acres is allowed where one acre of pastureland is attainable.
- i. Clearing for home sites, driveways, and views is permitted, provided no more than twenty (20%) percent is cleared. No clear cutting or timbering permitted.
- j. No lot shall be used for any noxious or offensive trade; no junk cars may be stored on any lot.
- k. The road system within property is built to county specifications and will be maintained by Claiborne County.
- l. Dockable Lakefront Lots include: Lots 1 thru 11 and Lots 18 thru 22
- m. Non-dockable lakefront lots include: Lot 17; Lots 42 thru 47; Lots 50 thru 54

### Property Owners Association:

- a. All lots within Norris Lake Landing will pay an annual assessment of \$500.00. The Property Owners Association is established to collect annual assessments, which will be used to for the upkeep of entrance, common areas, landscaping, and lighting and for the enforcement of protective covenants. The assessment will also be used to maintain community appearance.



## Building Standards

Grantor does hereby form an Architectural Review Committee and Property Owners Association to govern building standards at Norris Lake Landing.

### Building Type:

- Stick built construction only (no mobile, modular, or systems built homes.)

### Exterior:

- Wood, stone, brick, and any combination are permitted. No vinyl siding will be permitted without variance. Wood textured "Hardy plank" can be used to replace wood exterior.
- Block, brick, rock, or stone foundations are permitted. Any exposed concrete or block must have approved exterior siding applied.
- Any new materials that are approved by the Tennessee Homebuilders Association may be considered.
- Windows and doors must be of sound quality, workmanship, and installed properly. No metal frames can be visible from road or ground.
- No satellite dishes over 18 inches in diameter shall be permitted.
- No pre-fabricated, metal, or plastic outbuildings will be permitted.
- Detached garages are permitted, but must be constructed of the same exterior material as the home. Side entry garages will be encouraged.
- Roof-pitch must be minimum of 6/12. Variance may be requested for overhangs, or porches. This also applies to detached garages.
- All fencing must be made of wood, vinyl, metal or masonry. Chain link metal fences are prohibited. No fence may be erected without prior written approval of the association.
- Any lot owner may request a variance by the Board. The request shall be in writing and submitted to the board by mail. The charge for a hearing will be the sum of \$100.00 and must be included with the request for hearing. Multiple requests may be made per single fee.
- No sign of any kind shall be displayed to the public view on any lot or the common properties until the following occur: (1) eighty-five (85%) percent of the lots are sold (2) the Association has been formed with the five (5) member Board of Trustees.

### Contractor Responsibilities:

- Contractor must have proof of insurance; to include but not limited to transportation, workman's compensation, errors and omissions and liability insurance of no less than one million dollars.
- Contractor may be required to provide references to the P.O.A. prior to plan approval.
- Building materials cannot be placed within road rights of way or utility easements.
- Contractor must assume liability for all construction vehicles that enter property in route to their job site, specifically overweight vehicles that damage road surface and negligence of operators. Concrete truck weight limit is 5 yards per truck.
- Contractor is responsible for actions of any/all subcontractors.
- Contractors/subcontractors are responsible for any cut, break, or damage to underground utility caused by their negligence.