

## Handbook for for Homeowners in The Cove at Turkey Creek

### Introduction

The Declaration of Covenants for The Cove at Turkey Creek sets out a number of dwelling and use restrictions that govern all property within the Cove and also provides authority for the Homeowners Association (HOA) to set out reasonable rules to govern use of the common areas owned by the Association. This handbook is meant as easy reference to these restrictions and was approved by by the members of the HOA at the general meeting held May 4, 2015. Citations for the origin of these rules and regulations have been provided.

### Exterior Appearance of the Property

Any change to the exterior appearance of the property requires the advance approval of the Board of Directors of the HOA. Examples of such changes include: new paint color, fences, fireplaces/permanent fire pits, major landscaping revisions, removal of original architectural details, permanent in-ground hardscape additions, hot tubs, or any additions/attachments to the home that change its outward appearance. Please address your request to the Board in writing (you may place request in the HOA mailbox at 11355 Fords Cove Lane or send by email) with as much detail as possible. The Board will ask the Landscape and Design Committee to review the matter and make a recommendation to the Board. When in doubt please consult with the Landscaping Committee or Board. The Board will do its best to respond promptly. Homeowners remain responsible for assuring that any proposed change to their home also conforms to all applicable regulations of Knox County and the Town of Farragut and for obtaining all necessary permits from local authorities. The Board will not approve any external change to the property that is inconsistent with the zoning ordinances of the Town of Farragut that include the plat notes for the Cove at Turkey Creek filed with the Town of Farragut. In its recommendation to the Board, the Landscaping and Design Committee will determine whether or not the proposed addition harmonizes with the existing appearance of the Cove and will also comment upon any potential effect on nearby neighbors.

In an effort to maintain the relatively harmonious appearance of the homes in the Cove, the following restrictions are in place:

- No outbuildings, above ground pools, or accessory structures may be built on property. Accessory structures include, but are not limited to, swing sets or other permanently installed playground/athletic equipment, clotheslines, doghouses, greenhouses, and gazebos. [Declaration of Covenants (DOC): 11.1(f)]
- No garage shall be remodeled or permanently enclosed and no portion of a garage shall be converted into or used for a living space. Garages shall be maintained so that they may accommodate two passenger automobiles. Please keep garage doors closed when not in use. [DOC: 11.2(k)]
- No solar panels or radio transmission towers nor most antennae may be installed on any property or house. Small (no more than 36" diameter) satellite dishes are allowed. For aesthetic reasons, homeowners are strongly urged to place such dishes or antennae behind their house so as not to be visible from the street. If absolutely necessary for adequate reception, dishes may be installed along the side of the house, as close to the back plane as possible. The Town of Farragut requires that any dish visible from the road must be screened, preferably with shrubbery. Please consult the Landscaping and Design Committee for advice on how best to screen any dishes on your property. [DOC: 11.2(b)]
- All fencing must be of standard design and can only enclose the backyard as far as the back plane of the house. The approved design is a black, ornamental flat-top aluminum fence, using 72" panels that are 48" in height, with 4" between pickets (optional puppy picket with a narrower band of spacing at bottom of fence is acceptable), with a horizontal bar running 4" from the top, creating a 4" square at the top (Alumi-Gard "Ascot" Design). Sixteen inch (16") square brick columns that match the brick on the house must anchor the fence at each corner. There is a decorative offset brick layer one layer from the top. The height of the column is approximately 60" depending on the terrain and should project about 8" above the top of the fence. [DOC: Art XVI; Revised "Cove Design and Construction Guidelines;" note: both sources speak to requirement for fencing to be approved but neither describe current approved fencing, which is described above.]
- All mail boxes shall be of standard design. New boxes may be ordered at cost through the HOA. Please repaint/re-stain the posts black as needed. [DOC: 11.2(a)]
- No basketball goals may be attached to any dwelling. [DOC: 11.1(g)]
- No signs of any kind, other than a single, standard sized real estate "for sale" sign, may be placed in the yard. [DOC: Article XV]
- No drying, airing, or curing of any household item may be done in the yard or exterior of any house. [DOC: 11.2(e)]

- No noxious or offensive activities shall be conducted on any lot that may be a nuisance to neighbors. Please bear in mind the limited distances between homes in the Cove and assure that music, radio/TV programs are not audible outside your home. [DOC:11.2(f)]
- No immoral, improper, offensive or unlawful use shall be made of any dwelling, and all valid laws, zoning ordinances and regulations of all governmental bodies having jurisdiction shall be observed. [DOC: 11.2(g)]
- Garbage for collection should be placed curbside as late as possible on the evening before collection, and bins should be removed from the street as soon as possible after collection. Please do not leave garbage or bins at curbside for longer periods of time. Ask a neighbor to roll your bins to the curb and back in place if you are out of town. [DOC: 11.2(j); ART XVIII]
- Construction and landscaping materials, equipment, and tools may not be stored outside where visible from the street or by neighbors. This restriction is not meant to apply to very short term (weekend) projects. [DOC;11.2(j); 11.2(l)]
- Do not store personal property outside of the house, except for tasteful patio furniture and other personal property commonly kept outside. [DOC: 11.2(l)]
- Please be judicious and restrained in the use of yard ornaments, statuary, or similar items. Less is more. Although the Association does not prohibit such items, objects deemed offensive or unharmonious by the Landscape and Design Committee shall be removed upon request by the HOA. Generally speaking, any external decorative items should blend into the landscape. Large, brightly colored decorative items would not blend into the landscape. Please do not place anything outside that would impede the ability of the lawn service to mow your lawn. [DOC: 11.2(l)]
- Seasonal holiday decorations should be removed in a timely fashion after the holiday is over. Please do not decorate the lamp posts. [DOC: 11.2(l)]
- No commercial businesses may be maintained on the common areas or on the lots. Homeowners conducting any business from inside their homes should comply with the Town of Farragut's permitting process. No articles, signage, goods, or equipment indicative of the home occupation shall be visible from any public street or adjacent properties. No vehicular or pedestrian traffic shall be generated by the home occupation. [DOC: 11.2(h); 11.2(j)]
- Above and beyond any of these rules, at no time shall any lot be stripped of its top soil, trees, or allowed to go to waste or waste away by being neglected, of having refuse or trash thrown, dropped or dumped on it. No person shall place on any lot, refuse, stumps, rock, concrete blocks, dirt, or building materials or other undesirable materials. At no time shall any house be allowed to fall into visible disrepair. In the event of such a development, if

the owner of the lot or home fails to take timely remedial action once notified, the HOA may make all necessary repairs at the expense of the owner. [DOC: XIV]

## Parking

Fords Cove Lot: The use of the Fords Cove Lane parking lot is meant for the short-term use of homeowners and their guests while visiting the Cove or using the pool facilities. Please advise a Board member if you or a guest is leaving a passenger vehicle in the lot for more than three days so that the Board knows it is not an abandoned vehicle. In no case may unregistered or derelict vehicles, boats, trailers, off-road vehicles, commercial vehicles, or other motorized equipment be parked in this lot. This is not meant to exclude the use of the lot by service providers working on homes in the Cove; but vehicles belonging to service providers are not to be left in the lot overnight. [DOC: 11.2(j); 11.2(n); 11.2(p)]

Driveways: Trailers, campers, pleasure or fishing boats, off-road vehicles, commercial vehicles and trucks, unregistered or inoperable vehicles, or other motorized equipment may not be stored or parked in the driveway of any residence nor on any area of the lawn. Such items may be stored or parked inside a garage so long as they are not readily visible from the street or adjoining properties. This is not meant to preclude short term parking of commercial vehicles in driveways during the course of a service call. No repair or maintenance of vehicles is to be performed in the driveway. [DOC:11.2(m); 11.2(o)]

On Street: No parking of vehicles described in the section above shall be permitted overnight in the streets of the subdivision. Given our narrow streets, multiple medians, and mailbox access, owners and their guests are urged whenever possible to park their personal vehicles in the owner's driveway or to use the Fords Cove lot for overnight parking if necessary. [11.2(n)]

## Lighting

Site lighting shall comply with the Town of Farragut standards for exterior lighting. No street lamps or exterior flood lamps will be allowed. All exterior lighting shall be soft low voltage lighting. Fixtures shall be positioned so that the light source is shielded from adjacent properties so as to eliminate excessive glare. Colored lights are prohibited except for short-term use of

seasonal holiday decorations. [Revised Cove Design and Construction Guidelines]

### Pets

The Cove is home to many treasured pets. Please be a responsible owner and keep your pet on a leash or confined to your own property when outside. Please always pick up your animals' poop, bag it and dispose of it properly. The town of Farragut prohibits the maintenance of any farm animals, poultry, or exotic species within the town limits and also limits the number of pets that may be kept in a single house to three. [DOC: Article XVI]

### Use of Swimming Pool

The purpose of these Rules and Regulations is to ensure the safe and sanitary operation of the pool facilities for the benefit and protection of all. Your cooperation in abiding by the following conditions and cautioning your children to be familiar with and observe all rules and regulations are sincerely appreciated. [DOC: 11.2(j); developed by community committee in summer 2014]

### GENERAL RULES

1. There is no lifeguard present so you swim at your own risk.
2. No running or rough play.
3. No diving.
4. Absolutely no glass containers of any kind may be brought into the pool area.
5. No pets permitted in pool area.
6. If chairs and other pool furniture are moved, please handle carefully and return to their original position when leaving the pool.
7. Trash must be disposed of in the appropriate containers. ONLY aluminum cans and plastic bottles can be placed in the recycle container. ALL other trash goes into the container near the grill. Please bag soiled diapers and dispose of them appropriately.
8. If you are the last person to leave the pool area, please make sure the restroom lights are out, fans/heaters in restrooms are off, and the restroom doors are locked. The light in the entry way should be off as well. Make sure the gate latches behind you.
9. Do not share the pool gate code with any non-residents or children who cannot enter the pool without an adult.

10. According to NOAA, if you can hear thunder, you are within striking distance of lightening. The pool and pool area should be cleared at the first sound of thunder or first sighting of lightening. Do not return to the pool until 30 minutes after the last thunderclap or lightning strike.

11. Do not leave toys, floats, towels and other personal belongings in the pool area. These items will be discarded.

12. No smoking in the pool area.

13. Foods and beverages are allowed in the pool area. No foods or beverages are allowed in the pool.

14. Leave the pool area the way you find it or better.

#### AGE-RELATED RULES

1. Unsupervised entry into the pool area by any child under the age of 15 is prohibited.

2. No children in diapers are allowed in the pool unless a swim diaper is worn with protective rubber pants.

3. An adult must remain with small children at all times in the pool.

#### GUESTS AND PARTIES

1. Homeowners must accompany guests at all times.

2. When necessary, house guests are permitted access to the pool without presence of a homeowner, but only on weekdays. House guests are defined as guests who are staying at a home in the Cove overnight.

3. All parties must be registered with the HOA Pool Committee at least two weeks prior to the event so that this information can be shared with others.

4. Parties cannot exceed three hours in duration.

5. The homeowner **MUST** be at the party **AT ALL TIMES**.

6. If there are more than five non-residents in the pool area with a homeowner, this is considered a party. The host is responsible for checking the pool, the pool area, the kitchen area, the grill, the fireplace, and the restrooms at the end of the party. The host is responsible for **ALL** clean-up.

7. During a party the pool remains open to other homeowners.

#### COURTESY RULES

1. Be considerate when using personal electronic devices. When other people are present, volume should be very low or earbuds used.

2. Please supervise children at all times.

3. Do not allow children to move pool furniture or play on the furniture.

### Compliance and Enforcement

Maintaining the appearance and tranquility appreciated by homeowners in the Cove depends heavily upon the cooperation of homeowners to respect the covenants accepted upon purchase of their homes and to demonstrate basic courtesy for neighbors.

Should a homeowner wish to report a situation that appears out of compliance with these guidelines, he or she should contact the Board of Directors in writing, by email or by dropping a note in the HOA mailbox (11355 Fords Cove Ln). Anonymous reports will not be accepted, but the Board will not identify the complaining homeowner if action is warranted.

Should the Board agree that a homeowner is out of compliance with the covenants or regulations governing use of the common area, the Board will send a letter to the concerned homeowner explaining the irregularity and asking the homeowner to remedy the situation in a timely fashion. It is to be devoutly hoped that such notification will be sufficient to bring the homeowner into compliance. The Board will also communicate its actions to the complaining homeowner.

In any case where the homeowner disagrees with the Board's determination, the Board will attempt to resolve the issue via the grievance procedure described in Article XVI of the By-Laws.

Should efforts to find a solution acceptable to both the homeowner and to the HOA fail, the Board will act to enforce the covenants and rules with every legal means available to it as authorized under Article VI of the Declaration of Covenants.