



# ***Design & Construction Guidelines***

**February, 2021**

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**Figure 1**

**Champion Hills Design Guideline Revision History**

## **I. PURPOSE**

These guidelines are written to provide helpful information to property owners (Owners), their architects, and builders in the procedure, design and construction of homes in Champion Hills. The following information, along with knowledge of Articles XI and XII of the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Champion Hills (November 2001) (“Amended and Restated Covenants”), must be thoroughly understood before design work is commenced. The Champion Hills Architectural Review Committee (CHARC) shall perform all functions, duties, and responsibilities for review of new construction or modifications as set forth in the Amended and Restated Covenants. Decisions of the CHARC may be appealed to the Board of Directors of the Champion Hills Property Owners Association (POA). Any capitalized terms used in the Design Guidelines, which are not defined, shall have the same meaning as described in the Amended and Restated Covenants.

As the community develops, the Design & Construction Guidelines may be updated to further promote and protect Champion Hills' design standards.

## **II. DEVELOPMENT PHILOSOPHY**

Champion Hills is a planned mountain golf community where homes and other buildings are designed to complement the rugged terrain and to take advantage of the local climate and culture. The programmed elements such as the golf course, roads, and home sites are meant to integrate with the natural landscape and with each other to create a rural mountain environment offering a variety of views, exposures, and settings. The design objective is to blend the introduced development into the original scenery rather than compete or contrast with it.

One of any community's strongest statements is the architectural quality of its homes. The degree to which Champion Hills perpetuates its blended rural atmosphere is therefore greatly dependent on the design and setting of each house. The architectural review process has been established to ensure that each home makes a contribution to the design objective per these guidelines and the Declaration.

## **III. DESIGN THEME**

The land at Champion Hills is typically steeply sloped and heavily forested with mature trees. The architectural design theme borrows from the description of the land, which can generally be characterized as strong, rugged, timeless, and stable. This theme has already been established over the region's history and is still quite common in the Southern Appalachian Highlands. Typically, buildings are solid looking structures utilizing earth-tone colors and native building materials.

Houses are often built into hillsides, sometimes creating tall lofty structures with expansive views on at least one side. This design theme is prevalent throughout the homes found in Champion Hills and can be achieved in many ways. In fact, variety in houses is an integral part of the architectural design theme. All home sites are different but share a common theme; similarly, all houses are different but can share a common theme as well. It should be noted that a house design, which successfully achieves the desired theme on one site, is not necessarily considered appropriate on other sites.

#### **IV. HOME PLANNING AND DESIGN**

To ensure that both the experience of planning a home and the results of building it will be a rewarding experience, it is strongly recommended that the Owner secure the services of competent professionals with direct local area experience. Each home site at Champion Hills presents a unique design opportunity, and to attain the full benefit of each site, it is strongly recommended that both an architect and a landscape architect be consulted. Builders, however qualified and successful, typically can't provide design services that include excellence in site planning, superior architectural interest, and quality detailing. Plans for modular, pre-cut kit, catalog, or builder supplied stock plans will most likely **not** meet the above criteria, and their use is heavily discouraged.

Each home should be designed for its specific site and for the Owner's specific needs.

#### **V. ARCHITECTURAL CRITERIA**

The criteria described below are used by the CHARC in their review process as guidelines for development. Following these guidelines will greatly enhance a design's chances of approval; however, the overall review and aesthetic impact of a design also includes taste and judgment factors that cannot always be reduced to measurable standards. The overall aesthetic impact is as important for Champion Hills as is meeting the numerical criteria. These guidelines are intended to provide the Owner guidance regarding matters of particular concern to the CHARC. These guidelines are not the exclusive basis for CHARC's decisions and compliance **does not** guarantee approval of any particular application.

##### **A. HOUSE SIZE**

Each subdivision parcel identified on the Champion Hills Master Plan reveals what type of housing is to occur in that parcel, e.g., single-family lots, villas, etc. House sizes are then determined by type. The minimum living area for a single-family house is 2,000 square feet. "Living area" excludes garages, decks, breezeways, unheated spaces, or heated spaces with less than six (6) feet of headroom. Also, basement or half-basement spaces are not counted toward the minimum if more than 50 percent of the perimeter is below grade. There is no specific maximum area for a house but it is necessary to retain a balanced proportion of the house to the site. No single-family home, including all indoor and outdoor heated and unheated spaces, may cover more than 20% of the lot on which it is built.

##### **B. STYLE**

No single architectural style is dictated at Champion Hills though the style found here could best be described as "Southeastern Mountain Style". This is a style where the house readily becomes part of the Blue Ridge Mountain landscape. Many of the styles, which have been historically popular such as Georgian, Federal, Southern Colonial, Neoclassical, etc., do not adapt well to sites in Champion Hills, nor do the more modern styles, which typically result in a suburban tract look. Neither the land nor the land plan at Champion Hills is considered typical or homogeneous enough to allow for a repetition of styles often found in other communities.

## **1. Willow Creek Restrictions (Lots 344 thru 355 excluding 350)**

### **Lots 344, 346, 347, 348, 349**

Homes must comply with the Champion Hills Design Guidelines and must be compatible in style, materials and colors with the existing home on lot # 345. The POA has designs that can be used and that are compatible with the existing home on lot #345. These are specified in Willow Creek Drawings dated August 2005 and retained in the Architecture Review Office.

### **Lots 351, 352, 353, 354, 355**

Home design must either be selected from existing Property Owner Drawings specified in Willow Creek Drawings dated August 2005 retained in the Architectural Review Office or be compatible with these drawings. Homes must also comply with the Champion Hills Design Guidelines.

## **C. DESIGN CONSIDERATIONS**

The CHARC is primarily concerned with the exterior design and look of the home. Floor plans are a part of the review process to ensure that there is no attempt to divide a home into two or more separate living quarters. In the rare circumstance where a new home is being built for “spec”, the CHARC will review the floor plans in an effort to determine that the home will be reasonably salable.

Exterior design evaluation considers all of the following elements:

**Site Utilization** - Relationship of new construction to existing natural and man-made features; views from and to the home; effect on the main road, access to common areas, drainage features, neighboring homes and sites, driveways and parking.

**Aesthetics** - Overall design quality of building elements as they relate to one another and the whole as it relates to adjacent development; considering form, function, scale, color and texture. Emphasis is placed on the design of all sides of the house and exterior points of interest attained by design and use of materials. As an example, slender deck supporting columns are strongly discouraged.

**Massing** - Relationship of each structure's elements to one another.

**Fenestration** - Relationship of exterior openings (doors, windows, vents, skylights, etc.) to each other and to the solid portions of the house; compatibility with the overall design and fenestration detailing.

**Roofscape** - Proportion and appearance in relation to the body of the house; color and texture; pitch of significant slope is most desirable (at least 7:12); mechanical equipment, vent covers and stacks (must be painted to match roof); weight (cedar shakes, heavy earth-tone textured asphalt shingles or natural slate are appropriate); eave overhangs (may extend over setback lines by no more than two feet); gutters (if present, must blend rather than contrast with trim color).

**Chimneys** - Proportion and balance with the rest of the house (strong elements for which native stone is encouraged). Chimneys must be shrouded. The use of decorative chimney caps is required.

#### **D. EXTERIOR MATERIALS AND COLORS**

Exterior material and color selection is one of the most important of the architectural criteria. Repetition of just a few materials and colors generally makes for a stronger, more cohesive home design in a wooded mountain setting. Use of native mountain indigenous materials, including wood and stone, is strongly encouraged.

Champion Hills intends to preserve the appearance of the natural landscape and thus precludes the use of colors that appear out of place and therefore, considered offensive to the eye.

The color of exterior materials must generally be subdued to blend with the natural landscape. Earth tones are recommended, although accent colors that are used judiciously and with restraint may be permitted. Colors approaching the primary range (red, blue, white and yellow) are not permitted, nor will drastic contrasts in value (light to dark) be allowed. Garage doors are not considered trim and must be painted to match the siding or if the garage doors are wood and stained, stained to compliment the other colors of the house. Proposed colors must be demonstrated to the CHARC in a sample format that adequately depicts the hue, tone and shade of the proposed color in its final application. All exterior colors require a maximum Light Reflective Value (LRV) of 50. A slightly higher trim LRV will be considered for the repainting of existing homes in unusual circumstances. The CHARC may require the color selection to be applied to an area of the house prior to approval.

#### **External materials are considered as follows:**

**Exterior Walls** - Natural neutral stained wood and stone materials are encouraged. Strong contrasts between siding and trim colors are discouraged as is the use of bright colors. Earth tone brick, split-block, stucco, cement-based and other manufactured sidings will be considered on an individual basis. Unfinished blockwork or concrete foundation materials are prohibited. Extensive latticework below deck enclosures is discouraged. Vinyl or aluminum siding and trim are prohibited.

**Windows** - Champion Hills affords great view opportunities of both the golf course and the area's mountains. The use of clear or lightly tinted glass windows, doors, and skylights is encouraged to take full advantage of the mountain setting. Dark tinted or reflective glass is prohibited.

**Roofing** – There is a wide range of roofing materials that is generally acceptable, including; wood shingles and shakes, laminated asphalt/fiberglass shingles, and natural slate. Simulated wood shingles or shakes, artificial slate, cement-based shingles, and metal roofing will be considered on an individual basis. Concrete and clay tile roofing materials are prohibited. A minimum roof slope of 7:12 is required for the main roof with variations on feature roof areas considered on an individual basis.

**Gutters and Trim** - Wood trim shall match or contrast and blend with exterior siding colors. Gutters and downspouts shall blend with trim and siding colors. The use of gutter screens or covers is recommended.

**Repainting** – All homeowners must resubmit colors to the CHARC to be considered for approval when repainting becomes necessary, even if the same colors are to be used.

**Deck and Railings** – natural neutral colors matching or blending with the exterior siding colors is encouraged. The use of wood materials is encouraged, as well as composite materials giving the appearance of wood, such as Trek and EverGrain. Deck and railing colors must be approved. Metal materials for the railings, including but not limited to stainless steel and aluminum, will be considered.

**It is recommended that the Contractor build a sample structure that shows the siding and trim materials, stone work (if applicable), window sash color and roofing materials that the Owner desires to use on the house. The sample structure should be built on site and should be a minimum of three feet in width by five feet in height.**

**E. FLOOR ELEVATIONS**

Mountain slopes at Champion Hills are the community's strongest natural feature. Extensive leveling of slopes forcing a site to adapt to a large, flat, first floor is strictly prohibited. Some grading is always necessary and even desirable; however, home designs should attempt to fit over the natural slope with as little disturbance as possible. Even so, steep terrain tends to expose substantial foundation on the downhill of most structures. Attention to design and selection of exterior materials and neutral colors will moderate these substantial exposures. Tall deck supporting columns should be partially or wholly wrapped, to emphasize stability, using exterior materials.

**F. ROOF RIDGE ELEVATIONS**

Distance views are a key feature of many homes and home sites. Roof ridge elevations of all new Construction will be evaluated for potential impact on views from surrounding lots and, in certain instances, may be limited to protect the view from another home or home site.

**G. DRIVES**

All drives or driveways must be carefully located for practicality and appearance. Steep slopes require long drives that should curve gently with the land's contours, meet the road at a safe angle and must be graded or trapped so that there is no water runoff from the driveway onto the road. Only one driveway entrance will be permitted for each site unless approved by CHARC. The use of circular driveways is discouraged; however, under certain circumstances where topography or other site challenges make a circular driveway the only access solution, multiple entrances will be considered. Approved driveway materials include asphalt, concrete and pavers. Most roads have side swales for drainage reasons, which means that drives require culverts under them where they cross the swale. Culverts may be a drainage pipe, with 18-inch minimum diameter and 20-foot minimum lengths. Pipes shall have tapered end sections with minimal exposure or stone headwalls. Culvert pipes shall be



bought and installed at the Owner's expense.

#### **H. VEHICLE STORAGE**

Vehicle storage is a required part of a single-family home at Champion Hills. It may take the form of an indoor garage or a partially open structure that screens vehicles without totally enclosing them. In all cases, vehicle storage must be covered, utilizing a technique that complements or matches the house. Whether the vehicle storage facility is joined to the house, semi-detached, or separate depends on access, circulation, and site preservation considerations. Designs for vehicle storage are to be submitted for review at the same time that the design for the house is submitted. Front loading garages are strongly discouraged, but will be considered for approval if the topography or other site conditions create a hardship to doing otherwise. Under no circumstance may a garage be built for temporary lodging prior to or during construction of the house.

#### **I. BUILDING SETBACKS AND RIGHT OF WAY**

All single-family lots have setback lines on every side and no structure may encroach those setbacks. Setbacks may vary from lot to lot and the recorded plats should be consulted for specific lots. In most cases, the minimum front setback is 50 feet from the centerline of the frontage road, side setbacks are 25 feet each, and rear setbacks are also 25 feet. Additionally, homes along the golf course shall maintain a 50-foot setback unless an exception is granted due to extraordinary circumstances; however, under no circumstances shall the setback be less than 35 feet at the closest point of the residence to the golf course property. This also includes all accessory structures/attachments, e.g., decks, porches, overhangs, etc.

The POA has a right of way on all roads in Champion Hills. The right of way is twenty-five (25) feet from the centerline on Hagen Drive, Indian Cave Road, Chattooga Run, and Old Hickory Trail. On all other roads, the right of way is twenty (20) feet from the centerline. An Owner who constructs any permanent or temporary facility or structure inside the specified right of way, even if granted a variance, assumes full responsibility for repair of any damage to such facility or structure. This shall include, but not be limited to, irrigation systems, fencing or other decorative architecture.

All variances submitted to the CHARC for review and approval, must include the advance written approval of the adjacent lot owner(s). The lot owner granted a variance by the CHARC must record that variance with the Henderson County Register of Deeds.

#### **J. FENCES**

In Champion Hills, fencing is **strictly** prohibited as a property line barrier **and/or** delineation. All fencing requests must be submitted to the CHARC for approval. In some situations, fencing may be approved if erected in short sections for specific purposes such as screening utility yards, mechanical equipment, private patios, and entry courts, or containing swimming pools. Generally, fencing does **NOT** complement sloping, wooded land unless it parallels the natural contours, and at Champion Hills the open feeling created by distant mountain views makes any fencing incongruent. Where fencing is **permitted**, materials, patterns, and colors used in the house should be repeated for the fence.

The CHARC encourages the use of underground invisible electric fences for **small-scale** pet areas. When a request for a **small-scale** pet area is made, a drawing showing the lot, house and where the **small-scale** pet area will be placed along with its dimensions must be submitted to the CHARC for approval

In certain **extraordinary** circumstances the CHARC will review a request for a **small-scale** pet area fence other than an underground invisible one. The submittal must include a drawing showing the lot, house and where the **small-scale** pet area will be located along with its dimensions. The fence must be a **maximum height** of four (4) feet and be an open style metal picket type. The color selection must match or compliment the existing house colors. Native shrubs of a minimum height to match the fence height will be required. The location of the **small-scale** pet area must be in an area that is not visible from the road or neighboring properties.

#### **K. OTHER STRUCTURES**

Outbuildings such as detached garages, gazebos, greenhouses or pool cabanas may be submitted for consideration to the CHARC, but will not necessarily be approved for every home site. Such structures must satisfy the same design/site criteria as the residence. Separate, pre-manufactured storage buildings are not permitted at Champion Hills. Lesser structures such as doghouses, recreation equipment, barbecues, trellises, etc., must also be submitted for approval before construction. Open fireplaces/fire pits are strictly prohibited.

#### **L. LANDSCAPING**

*No tree removal on Lots facing the Golf Course will be permitted without written approval of the CHARC. This includes trees within the 50-foot setback.* The most appropriate landscaping at Champion Hills is the vegetation already there. In fact, trees, native mountain laurel and natural rhododendrons must be accommodated whenever possible by the site plan. Also, trees, native mountain laurel and natural rhododendrons close to construction areas are to be protected to avoid damage. *No clear-cut tree removal is permitted. Selective thinning to improve views is possible only with prior written approval from the CHARC. Tree Topping (Crown Reduction) is highly discouraged. Trees may be limbed up to 50 percent of their height. [Only in certain **extraordinary** circumstances will the CHARC review a request for tree topping.]*

Trees in the construction zone not approved for removal must be protected by a barrier fence (See Figure 1 at the end of this document) around the drip area of the tree(s). This fencing must be installed before Site grading occurs. No grading, fill dirt, stored material or heavy equipment is permitted in the protected drip area.

Trees removed within 20 feet of roadways must have their stumps ground level to the ground.

Where grading, construction, and site access activities create unavoidable disturbance, landscape design shall include the restoration of such areas to their former vegetative state. Newly introduced species of plants which complement the natural surroundings are acceptable only if arranged according to a coherent landscape plan. Under no circumstances will disturbed soil be allowed to remain exposed or eroding. All outdoor

landscaping or decorations including, but not limited to, statues, exotic plants, and artificial grass or rocks, which can be seen from the road, golf course, or adjacent properties must harmonize in design, color, texture and size with the natural surroundings and architecture. Owners are required to seek approval from the CHARC before landscaping or displaying decorations. The CHARC reserves the right to require additional screening around or the removal of such decorations that, in their sole judgment, do not harmonize with the natural surroundings. Where extensive landscaping is necessary or desired, Owners are strongly encouraged to consult a landscape architect. A landscape plan must be submitted as part of the review process for the house, and in all cases the landscaping must be installed as per the approved plan within 60 days of home construction completion.

The landscape plan must identify those trees within the 50-foot setback that the owner wants removed, regardless of size. The owner or Landscape Company **MUST** work with the CHARC Representative to ensure compliance with the provisions of this paragraph.

The CHARC must approve any landscape redesign for an existing home. A detailed list of plantings, including size of trees, shrubs, etc., should be shown on a plan drawing/sketch. Stonewalls, water features, etc., should have a detailed plan submitted in addition to the redesigned landscape plan.

**Erosion Control:** During home construction, silt fencing must be installed along the limits of the proposed construction area to prevent run-off of silt and debris onto adjacent lots, POA common areas, and roads. Silt fencing will be properly trenched to eight (8) inches in depth and backfilled. All erosion control for the building site will be the responsibility of the lot Owner and their builder.

The silt fencing cannot be removed until the final stage of landscaping. The final inspection by the CHARC includes the completed home and the completed landscaping at which time the silt fencing is to be removed.

If there is erosion on an adjacent property caused either by the lot Owner or their builder during construction, it shall be immediately repaired by the lot Owner or their builder at their sole expense.

During construction, all debris must be stored in a dumpster at the building site. No material debris or refuse may be placed on adjacent properties or POA common areas or left on the property being built. The CHARC may fine the builder for these infractions.

Building in a mountain community can cause erosion issues especially for those Owners building at lower elevations. There may be circumstances where heavy rains cause erosion to lots at lower elevations. During these times, the CHARC and POA Board will work together to explore possible options that would provide solutions to divert the water causing the erosion.

## **M. TREE REMOVAL POLICY**

The CHARC is also aware that after a year or longer from a home being built and the landscape plan is carried out, plants/shrubs may need pruning or may even have died. The CHARC allows Owners to prune shrubs within their home's landscape area on a yearly basis. If a shrub dies, the Owner may replace a like shrub without getting CHARC approval. If the Owner wants to replant a new variety of shrub, the CHARC must be notified and approval granted.

***Please Note: Existing native rhododendron's and mountain laurel on a residential lot will require prior written authorization of the CHARC, if pruning is desired.***

Trees may be cut down without getting CHARC approval if 1) they are up to two (2) inches in diameter, or 2) they are dead. Trees greater than two (2) inches in diameter shall ***not be removed*** without the prior written approval of the CHARC.

1. Article XII, Section 13 of the Amended and Restated Declaration of Covenants provides: "No trees, native bushes or shrubs, shall be removed without the prior written authorization of the Architectural Review Committee. In the event of an intentional or unintentional violation of, this Section 13, the violator may be required by the Architectural Review Committee to replace the removed trees, native bushes or shrubs with trees, native bushes or shrubs of such size and number and in such locations as the Architectural Review Committee may, in its sole discretion, determine is necessary or appropriate to mitigate the damage."
2. The Owner must submit a written request to the Chairman of the CHARC and the Grounds and Facilities Maintenance Director to schedule a site visit to review the tree, shrub or bush removal request.
3. Prior written approval from the CHARC and the Club Board of Governors is required for planting or removing any trees, native bushes or shrubs that are within the golf course 50-foot setback.
4. Violations of this Tree Removal Policy may be subject to disciplinary proceedings and penalties under Section 12 of the Association By-Laws, including a minimum penalty, as defined by the POA Board of Directors, plus the replanting of a tree/trees per this policy.
5. Requests for authorization to remove trees that are not on the Owners property must be accompanied by written permission from the owner of the property on which the trees are located.
6. **Removal of Multiple Trees:** If the request is for removal of more than six (6) trees, a phased approach will be required, with no more than six (6) trees authorized for removal in each phase. The CHARC, or its designee, will determine precisely which trees will be authorized for removal in each phase and those trees shall be tagged and labeled accordingly. If during the completion of a phase, it is determined that it would be desirable to remove additional trees within the approved phase request, the CHARC, or its designee, may elect to grant such approval on site during the tree removal process. The Owner shall notify the CHARC at least one week before any tree removal takes place so that a CHARC, or its designee, can be present. In addition, the CHARC may require that, to maintain the Community-Wide Standard, that the Owner shall replant trees having a minimum 3.5 inches in diameter and of a species on the recommended list per 9 a - p below.
7. For safety or aesthetic reasons, the CHARC may require tree stumps to be removed or

- cut flush to ground level and/or treated chemically to limit future growth.
8. All tree, tree branches, bush and shrub material resulting from trimming, limb removal or total removal must be removed from the site, unless otherwise approved in writing by the CHARC.
  9. The following species can be used as replacement trees, but they must be at least 3.5 inches in diameter:
    - a. *Acer rubrum* Red Maple
    - b. *Acer saccharum* Sugar Maple
    - c. *Quercus rubra* Northern Red Oak
    - d. *Quercus coccinea* Scarlet Oak
    - e. *Quercus palustris* Pin Oak
    - f. *Prunus serotina* Black Cherry
    - g. *Oxydedrom arboreum* Sourwood
    - h. *Nyssa sylvatica* Blackgum
    - i. *Tsuga canadensis* Eastern Hemlock (minimum 10' to 12' tall)

The following species can be used as replacements if under canopy and required to fill in the natural area:

- a. *Cornus florida* Dogwood
- b. *Ilex opaca* American Holly
- c. *Cercis canadensis* Red Bud
- d. *Amelanchier arborea* Serviceberry
- e. *Halesia carolina* Carolina Silverbell
- f. *Oxydedrom arboreum* Sourwood
- g. *Tsuga canadensis* Eastern Hemlock (minimum 10' to 12' tall)

## N. **LIGHTING**

Traditional light fixtures over house entry doors and garage doors are necessary and appropriate for safety. Porch lights and carriage lights at the foot of exterior stairways are acceptable as well. However, artificially illuminating the night environment at Champion Hills will not be permitted. The CHARC recommends Dark Sky compliant exterior lighting, as it follows the spirit of the Design Guidelines. Bright, harsh lighting of any kind, tall yard lights, high-intensity security lights, theatrical mood lighting, or flood-lighting, are not permitted at Champion Hills. Solar lights for defining a driveway or walkway may be permitted but must be either amber or white in color. All outdoor lighting should be on a timer and must be turned off by 11:00 pm at the latest. If security lighting is used they must be on individual motion detectors to turn off after not more than 10 minutes. The security lighting must be 65 watts or lower or an equivalent LED lamp. All security lighting must be

aimed down to illuminate the ground area close to the house. Owners are required to seek approval from the CHARC prior to the installation of any type of outside lights. The use of LED lighting is encouraged.

**O. TELEVISION RELATED STRUCTURES**

Exterior antennas, aerials, satellite dishes or other apparatus for the transmission or reception of television, radio, satellite, or other signals of any kind, unless completely contained within the dwelling structure so as to not be visible from outside the dwelling structure are not permitted at Champion Hills with the following exception. One (1) such apparatus, measuring up to 25 inches tall and 30 inches wide is permitted, but it must be located so as to be in the least visible position as viewed from adjacent dwellings or roads. Mounting the apparatus on a pole will be allowed as a last resort but only with the approval of the CHARC.

**P. FUEL TANKS**

Natural gas is available at Champion Hills through the local gas company. Each Owner has the option of choosing whether or not to use natural gas. Owners shall contract individually with the gas company. No gasoline or petroleum fuel tanks are allowed. Owners are allowed the use of propane tanks up to 40 pounds for use in barbecue grills and outdoor, portable heaters. (Please refer to Article XII, Section 19 of the Champion Hills Covenants.)

**Q. SIGNS**

No signs of any kind shall be erected on a home site with the exception of one sign erected during the construction, or modification, of a home to display the contractor's name, provided the sign is removed when the occupancy permit is issued. This sign may also include the names of the architect and the Owner. Signs should not exceed two (2) feet by two (2) feet in size, be free standing, parallel to the road and placed outside the right of way. The Board of Directors of the POA reserves the right to restrict the size, color and lettering for all such signs and placement of such signs. The only other signs permitted on the properties are those erected by the POA.

**R. MAILBOXES**

All mailboxes, posts, house numbers, and delivery tubes shall be obtained from and installed by the POA or its designee at the Owner's expense. No names shall appear on the mailbox and no changes shall be made to its design or color. When necessary, replacement or repairs do to accidental damage of all or any portion of the mailbox, post, house number or delivery tube will be made by the POA at the Owner's expense. Newspaper tubes with company names are not allowed. The POA, not the Owner, is responsible for normal wear and tear and painting the mailboxes on a regular basis as required. There is only one size mailbox that is offered. Forms for obtaining mailboxes can be found on the Champion Hills website.

**S. AWNINGS**

Requests for awnings will be reviewed and evaluated on a case-by-case basis taking into consideration location and visual impact from the road and neighboring lots. The color of the awning and its trim should be a solid color closely matching the color of the siding on the house or a muted stripe, which matches and blends with the siding.

**T. DISPLAY OF FLAGS**

It is the policy of the CHARC and the POA to permit the display of flags of the United States of America and the State of North Carolina provided that they are no greater than four (4) feet by six (6) feet in size and displayed in compliance with Federal and North Carolina statutes and regulations. See 4 U.S.C. sections 5-10, as amended and NC General Statute's section 47F-3-121.

The display of other flags is not permitted.

**U. FIRE PITS AND FIREPLACES**

The use of outdoor fire pits and fireplaces without a chimney, a chimney cap and a spark guard and any other open burning of wood, charcoal, paper, trash, etc. in Champion Hills are prohibited. Fireplaces (with chimneys, chimney caps and spark guards) utilizing propane or natural gas as fuel that are attached to a home or out building or are free standing and permanent (not portable) are not barred but are subject to CHARC approval. Permanent (not portable) fire pits utilizing propane or natural gas as well as glass, lava or ceramic media or artificial logs are not barred but are subject to CHARC approval.

**V. GENERATORS**

Home Generators are allowed within the Champion Hills community. A licensed contractor must install generators. If the generator can be seen from the roadway or from an adjacent lot, it is required that shrubs be planted in proximity to the generator, to form a decorative screen.

**VI. UTILITIES**

**A. WATER**

The city of Hendersonville has extended water service to Champion Hills. Owners shall contact directly with the water department for service to their home site. No individual wells may be drilled on any site. The cost of connecting water service from the road to the house shall be borne by the Owner.

**B. SANITARY SEWER**

Champion Hills is served by a private sewer system, owned and operated by the POA. With the exception indicated below, all sites will connect to the private sewer system. The monthly operating fee for the sewer system will be charged for each new construction starting when the water meter is installed and connected. Where sewer service is not currently

available, septic tanks may be installed as a temporary solution until sewer service is extended to the site. There are a few sites not designated for sewer service and these must be served by alternate means, the cost of which is to be borne by the Owner. For connections to the private sewer system, a sewer connection charge is payable to the POA prior to the start of construction.

### C. **ELECTRICITY AND TELEPHONE**

Before construction is commenced, the Owner or Builder should notify the Duke Energy (800-777-9898) and AT&T (844-723-0252). Both of these utility companies will schedule underground service. Application for the services should be made directly to each utility company.

## VII. **CODES**

All construction must comply with any and all state and/or local building codes, including but not limited to; fire codes, electric codes, and plumbing codes. Compliance is the responsibility of the Owner, Architect/Designer, and Builder and they shall be responsible for obtaining permits and approvals. CHARC approval and inspections are separate and independent of government inspections.

## VIII. **ARCHITECTURAL REVIEW PROCESS**

Architectural control and design review for Champion Hills is handled by the CHARC.

If the Owner elects to contract with an Architect and/or Home Designer who is not included on the recommended list found in Sections XI and XII, this Design Professional must be approved by the CHARC in advance of any project submittals. Design Professionals must submit portfolio materials, including working drawings and photographs, for 2-3 projects, in digital format at least 30 days in advance of any project submittal.

Designs for all new construction must be approved by the CHARC prior to any clearing or site preparation. Subsequent alterations or additions, which change the exterior appearance of a house, must also be approved by the CHARC before work commences. If plans for new construction change or are modified during the construction installation, the changes must be submitted to and approved by the CHARC prior to implementation if such changes alter the exterior appearance of the house.

**Applications - Only completed applications will be reviewed.**

### A, **CONCEPT REVIEW**

The (CHARC) recommends a concept review meeting for new or existing Owners considering building within the community. This meeting is optional, however, it is available to answer questions from the Owner and any member(s) of the Owners design and building team. This meeting can ensure that the basic home concept being considered meets the intent of the Design Guidelines. The Concept Review is an effort to minimize the unnecessary use of time and resources on a concept that may not be approved by the CHARC.



As described in the Champion Hills Design & Construction Guidelines, the CHARC is looking for a site-specific design, which takes advantage of the natural setting and compliments the existing community. **The Concept Review should include the following:**

1. Owner(s) Name: \_
2. Lot #: \_
3. Architect/Design Firm: \_
4. Builder (if selected): \_

Please come to the Concept Review meeting with two (2) copies of a basic design concept that shows the following:

- The approximate home location on the lot.
- The proposed driveway location and garage door orientation.
- A sketch and/or examples indicating the style of the architecture that is planned for the home.

**B. PRELIMINARY APPLICATION**

Prior to the preparation of construction drawings, it is recommended that the Owner or architect submit a **PRELIMINARY PLAN**. This will allow conceptual ideas to be communicated and should simplify the review process. This preliminary application should include:

**Preliminary Floor Plan and Exterior Elevation Requirements – (two copies)**

1. ¼" = 1'0" scale Professionally drawn Floor Plans for all floors, indicating:
  - a. Room names
  - b. Overall Dimensions
  - c. Square footage of conditioned spaces and other roofed area
  
2. ¼" = 1'0" scale Professionally drawn Exterior Elevations, indicating:
  - a. Exterior windows and doors
  - b. Accurate finish grades and roof height above main level finished floor elevation
  - c. Exterior materials (siding, stone, stucco, etc.)
  - d. Exterior electrical lighting fixture locations

**Site Plan Requirements – (two copies)**

1.  Professionally drawn topography survey by a registered surveyor (minimum scale: 1" = 20'), specifying Owner's name, lot number and street name. They must also show the following:
  - a.  Property lines, easements and building setback lines.
  - b.  House location.
  - c.  Existing trees over 8" diameter (specifying size and species), all mountain

laurel and natural rhododendrons. This should be done for the entire property. All trees, laurel and rhododendrons to be removed for the house, driveway, cart path and utilities routing must be identified on the plan and marked with ribbons on the site. The CHARC must be notified to approve all removals on site before any removals take place.

- d.  Existing and proposed contours at 2' elevations.
- e.  Finished floor elevations.
- f.  All site improvements and accessories (e.g., walks, driveway, parking, etc.), and specifying their proposed materials.
- g.  Layout dimensions and elevations of driveway width, width of sidewalks and parking.
- h.  Erosion control measures (e.g., silt fence locations, etc.)
- i.  Culvert location and headwall material.
- j.  Identify sewer tap location.

### **C. FINAL APPLICATION**

Final Applications that do not substantially satisfy the checklist requirements will **not** be reviewed until all required information is available. The Owner or the Owner's representative should make final applications in person, if possible, to a representative of the CHARC. The Final Application Submittal Checklist will be reviewed at that time.

#### **General Requirements:**

Completed Final Application Forms shall be submitted with:

1. One set of construction plans and specifications. Lot number, Owner's name, street address, architect or designer, and date shall identify each drawing sheet. **In addition, please submit a digital file in .pdf format.**
2. Names, brands, descriptions, and/or samples of proposed exterior material. Samples are required only when materials cannot be described otherwise and are to specifically include; roofing, siding, (12" in minimum length with color applied), and paint chips of any exterior color not on list of Exterior Colors provided in these Design Guidelines, i.e., siding - trim - doors - foundation.

#### **Floor Plan Requirements:**

1. ¼" = 1'0" scale Professionally drawn Floor Plans for all floors, indicating:
  - a. Updates to the Preliminary Submittal
  - b. Add any new structural and/or electrical drawings
  - c. Method of screening utility connections, exterior HVAC equipment and garbage collection areas.
2. ¼" = 1'0" scale Professionally drawn Exterior Elevations, indicating:
  - a. Updates to the Preliminary Submittal
  - b. Exterior elevations of all sides accurately depicting grades and exterior materials.
3. ¾" = 1'0" scale Professionally drawn Wall Section/Details, indicating:
  - a. Typical wall section from footing to roof.

- b. Typical handrail detail (show pictures or examples)
  - c. Roof, balcony/deck, architectural framing details
4. Additional details at appropriate scale, indicating:
- a. Window and door trim details, showing head, jamb and sills.
  - b. Window shutters and gable vent details.
  - c. Chimneys and chimney caps.

**5. Final Grading & Drainage Plan:**

As part of the Final Review Package, the Owner or Contractor shall employ a licensed Landscape Architect in the state of North Carolina and submit a Drainage Plan for the site. This plan shall depict the proposed residence and its ancillary structures such as patios, driveways, retaining walls overlaid onto an existing topographic survey. The licensed Landscape Architect shall depict the proposed contours and any necessary drainage structures to handle the existing runoff that is currently draining onto the property from the adjacent lots as well as the increased runoff from the new residence. This plan shall disperse the runoff how the proposed grading and drainage facilities will utilize storm water detention concepts as a method of minimizing the impact of the new construction.

A Professionally drawn plan (minimum scale: 1/16" = 1'0") showing the following: Drainage structures and surface water drainage management, including points of discharge. Under no circumstances may the natural flow of water be artificially concentrated to create erosion or additional flow on adjoining property.

**Site Plan Requirements:** See Page 14 Updates to Preliminary Submittal

**Landscape Plan Requirements:**

**Note:** Landscape plans may be submitted after construction has begun, but no later than 90 days prior to completion of the residence.

1. Professionally drawn plan (two copies - minimum scale: 1" = 20'), specifying Owner's name, lot number and street name. They must also show the following:
  - a. Property lines, easements and setbacks.
  - b. House location.
  - c. Existing trees over 8" diameter plus mountain laurel, natural rhododendrons, woodland edges and any additional trees, mountain laurel and natural rhododendrons to be removed.
  - d. Existing and proposed contours at 2' elevations (or overlay on site plan)
  - e. All site improvements and accessories (e.g., walks, driveway, parking, lighting, etc.).
  - f. Location, size, quantity and species of all proposed plant materials.
  - g. All lawn areas, plant beds, and areas to remain natural.

**D. FEES**

**Champion Hills Construction Fee Schedule**

Fee	New Homes	Remodel/Addition <sup>4</sup>	Maintenance <sup>5</sup>
Application Fee <sup>1</sup>	\$2,000.00	\$1,000.00	NA
Owner Compliance Deposit <sup>2</sup>	\$2,000.00	\$1,000.00	\$1,000.00
Sewer Tap Fee <sup>3</sup>	\$2,000.00	N/A	NA
Road & Road Side Maintenance Fee <sup>3</sup>	\$2,250.00	\$1,000.00	NA
Contractor Performance Bond <sup>3</sup>	\$7,500.00	\$1,000.00	\$1,000.00

(see Appendix F for a complete list)

1. Application Fee is due with preliminary application
2. Compliance Deposit is due prior to construction start
3. Contractor Bond or Deposit is due Prior to construction start
4. These fees apply if the exterior of the home is being expanded or changed. The fees for any minor work will be up to the discretion of the CHARC.
5. Maintenance work that must be submitted to the CHARC for approval is paint color, window or door style and color, roof color, deck or rail style and color, paver color and gutter/downspout color. The Compliance Deposit or Contractor Bond will be up to the discretion of the CHARC based on the scope of work.

Individual checks are needed for each item, made out to the Champion Hills POA.

NOTE: The POA Board reserves the right to modify fees at any time.

**E. COMMITTEE RESPONSE / APPROVAL TO COMMENCE CONSTRUCTION**

At the Preliminary Application submittal, the CHARC shall either:

1. Accept a design in principle.
2. Offer suggestions for further study that will help resolve any design deficiencies.
3. Reject the plan.

After permission is granted to proceed to the Final Application, the CHARC will subsequently review only details, colors, samples, or any departures from the Preliminary plans.

**Note:** Some homes were built in Champion Hills prior to the existence of the current Architectural Design Guidelines and the subsequent CHARC policies. Therefore, some of these homes, in part, or in total, do not conform to these guidelines and policies. Any non-conformance of previously built homes does not constitute a precedent or grounds for non-conformance in current applications to the CHARC.

When the Final Application has been approved, the compliance deposit has been received, the Agreement to Comply has been signed, and the sewer connection and road maintenance fees have been paid, the CHARC will issue written permission to proceed with staking the site and will provide a letter to the Henderson County Health Department authorizing the Owner to connect to the sewer system. The Henderson County Inspection Department will not issue a building permit until this letter is received. An inspection of the field staking (clearing limits marked, trees to be removed tagged, house location staked), by at least one member of the CHARC, will verify that the layout is according to plan and, if applicable, the applicant will receive immediate written permission to commence clearing and grading.

**F. COMPLETION DEADLINE**

Construction should be completed within 18 months of the actual commencement of construction. If this is not possible, the owner may appeal to the CHARC for an extension. The POA Board reserves the right to impose sanctions including, but not limited to, fines for failure to complete construction within the 18-month period.

**G. SITE REGULATIONS**

For site protection, the following guidelines shall be followed:

Construction of the residence must begin within six (6) months after final application approval. Clearing shall not begin earlier than thirty (30) days prior to the commencement of construction. Erosion control measures must be installed immediately after any clearing of vegetation. Approved landscaping must be in place within sixty (60) days of completion of construction of the building.

During construction of the residence, the Builder is not permitted to bury any trees, shrubs, debris, or large rocks on the property or within the foundation of the residence.

**H. PERIODIC INSPECTIONS DURING CONSTRUCTION**

After construction has commenced, the CHARC or its designated representative will conduct periodic unscheduled inspections of the site to ensure that there is compliance with the approved plans. These inspections will verify that erosion control measures such as silt fences are in place and working, building material waste, debris and litter are contained in an approved dumpster. Inspections will also check for the presence of a portable toilet, the provision of off-street parking for workers' vehicles, and evidence of open fires. Finally, the inspection will include a check for general compliance to the plans and adherence to the remainder of the Rules and Regulations for Contractors and Service Personnel working in Champion Hills.

## **I. RETURN OF THE COMPLIANCE DEPOSIT**

Upon 100% completion of the residence, sitework and landscaping, the owner will notify the CHARC of this status and formally request a compliance inspection seeking return of the compliance deposit. The following items will be inspected at that time: landscape and driveway completed per plan, house design and colors per plan, proper drainage, roof vents and chimney caps painted, restoration of roadsides with sod in front of residence and other adjacent areas damaged by construction activity, construction debris removed and any damage to adjacent properties, including POA roads and drainage features, repaired. If there have been no fines, penalties, or necessary work performed using deposited monies during construction and if the final inspection is acceptable, then the deposited monies will be returned within 30 days to the party they were originally received.

## **IX. CONTRACTOR RULES AND REGULATIONS**

The following rules and regulations shall apply to all contractors, their employees, sub-contractors, suppliers and all service personnel while on the premises of the Champion Hills Community. All applicable rules and regulations in the Champion Hills Architectural Design & Construction Guidelines, Declaration of Covenants, Conditions, and Restrictions for Champion Hills and By-laws of Champion Hills POA, but not listed in these rules and regulations, likewise apply to Contractors doing work within Champion Hills. Owners and their Contractors shall be responsible for the actions of their employees and sub-contractors while working within Champion Hills. The purpose of these rules is to provide a safe and professional work environment at Champion Hills, while still allowing for the efficient completion of work by authorized personnel. (Throughout these rules the term “Contractor” shall mean contractors, their employees, sub-contractors, suppliers and all service personnel.)

### **A. CONSTRUCTION WORK SCHEDULE**

Construction will be allowed from **7:00 am to 6:30 pm** Monday through Friday and from **8:00 am to 4:30 pm** Saturday. No construction activity will be allowed on Sundays or Holidays (New Years, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas) without the written permission from Champion Hills Security or CHARC and then only quiet work will be allowed. All requests for Sunday work must be received no later than noon Friday for approval and all Holiday work must be received no later than noon two days before the Holiday.

### **B. CONSTRUCTION ACCESS, VEHICLES AND PARKING AREA**

All construction vehicles that enter the Champion Hills Community must use the entrance (Indian Cave Road, Hagen Drive or Chattooga Run) closest to the work site

The approved access drive will be the only construction access to any lot.

All construction equipment, vehicles and materials shall be parked within the property line of the lot but may not be left on any street, roadside or other private property after working hours, weekends or holidays. Any construction equipment, vehicle and materials left after hours will be towed or removed at the owner’s expense. During very

busy construction periods, the overflow vehicles may be temporarily parked along the construction side of the roadway. During these occurrences, vehicles must be off of the paved surface of the roadway or cul-de-sac to allow continual unconstrained access by normal traffic and emergency vehicles, including fire trucks. Vehicles may not be parked on neighboring lots, in nearby driveways or on open space.

Changing oil or other vehicle maintenance is prohibited.

### **C. ROADWAY DAMAGE**

In an effort to minimize damage to the edge of the roadway pavement, each Contractor shall install an approved size culvert. Such culvert shall be covered by compacted crushed stone, which shall be **flush** with the pavement and extended to at least one lot line. This culvert and stonework shall be in place during the entire construction period. In the event that a culvert is not required, the Contractor shall be required to lay the crushed stone as stated above. All vehicular crossings over the grass swales are prohibited. All access to the lot shall be over the approved driveway. In addition driveways must be graded or trapped so that there is no runoff from the driveway onto the road. Dirt, mud, gravel or debris resulting from activity on each construction site shall be promptly removed from public or private roads, open spaces and driveways or other portions of Champion Hills.

**All roadside damage, including all adjacent roadsides, due to construction shall be repaired and re-sodded at the completion of construction and be approved by a member of the CHARC or other representative.** All repairs will be made prior to the return of the construction deposit and if not repaired to the satisfaction of the CHARC, the amount for repairs will be deducted from such deposit.

### **D. DAMAGE DURING CONSTRUCTION**

Any damage to the golf course, roadways, curbs, roadsides, drainage ditches, drainage structures and culverts, street lights, street markers, mail boxes, walls, etc., shall be the responsibility of the Contractor. Damage would also include any spillage from Contractor's delivery, employee vehicles, paint or stain buckets, solvent buckets, or from the cleaning of any tools, brushes, etc. of any kind.

All current EPA Rules and Regulations shall be followed at all times during the construction period.

Any violations or repairs not corrected within 10 days after receiving notice, or sooner if deemed necessary by the CHARC, will be corrected or repaired by the POA. The cost for the violation or repair will be deducted from the Contractor's Performance Bond and/or billed to the Owner at the cost of the repair plus 20%.

**E. DUST AND NOISE CONTROL**

The Contractor shall be responsible for controlling dust and noise from the construction site, including the removal of dirt and mud from public or private roads that is the result of construction activity on the site. The sounds of radios or any other audio equipment used by construction personnel must not be audible beyond the property perimeter of any lot. Repeated violations of this provision will precipitate a total prohibition of any on-site use of radios or audio equipment during construction and may result in shut down of all construction activity or other remedies and/or fines.

**F. TRASH RECEPTACLES AND DEBRIS REMOVAL**

Contractors shall be responsible for the clean up of all trash and debris at the end of each day. An approved trash receptacle must remain on the site at all times to contain all lightweight materials or packaging. The receptacle must be positioned on the site alongside the access drive, clear of side and rear setbacks, adjacent road right(s)-of-way and neighboring properties. Trash receptacles must be emptied on a timely basis to avoid overflow of refuse; disposal shall be at a suitable off-site facility. Owners and builders are prohibited from dumping, burying, or burning trash anywhere on the lot or in Champion Hills. Heavy debris, such as broken stone, wood scrap, or the like must be removed from the site immediately upon completion of the work of each trade that has generated the debris.

All concrete washouts, from both trucks and mixers, must occur in a location where it will be ultimately concealed by structure or covered by backfill. Washout in road rights-of-way, setbacks or on adjacent properties is strictly prohibited.

During the construction period, each construction site shall be kept neat and shall be properly policed to prevent it from becoming a public eyesore or detriment to other lots or open space. Any cleanup costs incurred by the Champion Hills POA in enforcing these requirements shall be payable by the Contractor and will be deducted from the Construction Deposit.

The CHARC has the right to suspend construction until the site is brought up to the standards set forth by the CHARC.

**G. SANITARY FACILITIES**

The Contractor shall be responsible for providing adequate sanitary facilities for his construction workers. Portable toilets should be located within the building envelope, where and as out of sight as possible.

**H. SITE UTILITIES**

Contractors shall only use the utilities provided for them on the immediate building site on which they are working.



**I. IN-GROUND SERVICES**

Contractors are responsible for locating all in-ground service lines prior to any digging, trenching or excavation. (Call ULOCO at 800-632-4949) The contractor will be responsible for the cost of any repairs for damage to existing service lines. If any existing service lines are damaged or cut (phone, cable, electric, sewer, etc.) it is the Contractor's responsibility to immediately notify the utility company whose lines have been damaged or cut. The Contractor must also report what service line has been cut or damaged, and that the utility has been notified, to Champion Hills Security immediately by calling **234-1515**.

**J. TREE REMOVAL**

No removal of trees, native plants or shrubs shall take place until final written approval of CHARC has been obtained and proposed clearing approved on site by a member of the CHARC. This includes removal of trees, native plants, laurel and rhododendrons to be removed for utilities installation of power, sewer, etc. Contacting the CHARC is the sole responsibility of the Contractor. The unauthorized removal of trees, before, during or after construction may result in penalties being assessed against the Contractor.

**K. CONSTRUCTION SIGNAGE**

Temporary construction signs shall be limited to one sign per site not to exceed six square feet of total surface area. This sign is intended for job site identification only, shall be free standing and not to exceed six feet in height above natural grade. It may identify the general contractor and designer by name with address, license number and telephone number(s) and it may identify the job site by lot number or owner's name, but it may not include marketing related terminology such as "for sale", "available", or "offered by".

Placement shall be parallel to the street in a location within the Building Envelope and approved in advance of installation by the CHARC. The construction sign may not be erected on a site earlier than two weeks prior to the onset of continuing construction activity and must be removed within two weeks of the issuance of a certificate of occupancy by the County, or immediately upon the passage of 30 calendar days without significant construction activity.

Individual signs, or construction sign attachments, identifying individual subcontractors, tradesmen, or suppliers are prohibited. Identification of licensed tradesmen, when required by state or county statutes, shall be confined to the posting location of the building permit.

Attachment of signs or similar material to trees is strictly prohibited.

**L. FIRE SAFETY**

The burning of **ANY** materials (cleaning debris, construction material, etc.) on the jobsite is **STRICTLY PROHIBITED**. Careless disposal of cigarettes and other flammable materials, as well as the build-up of potentially flammable materials constituting a fire hazard, is also prohibited. Champion Hills POA **REQUIRES** all Contractors to have fire containment **ON SITE** in case of an Accidental fire. At least two 20-pound ABC Rated Dry Chemical Fire Extinguishers shall be present and available in a conspicuous place on the construction site at all times.

**M. SITE VISITATIONS**

Due to the inherent danger associated with an active construction site, visitors to any site should be limited to those persons with official business relating to the construction activity, such as construction workers and tradesmen, building officials, security staff, CHARC observers, sales personnel, and the Owner. Construction personnel should not invite or bring family members or friends, especially children, to the job site.

**N. PETS**

No pets of any kind of any Contractor are permitted in the Champion Hills Community.

**O. FIREARMS**

The possession or discharge of any firearms by any Contractor on any construction site, lot, roads, golf course or right-of-way at Champion Hills is strictly prohibited.

**P. ALCOHOL AND CONTROLLED SUBSTANCES**

The consumption of alcohol or use of any controlled substances by any Contractor on any construction site, lot, roads, golf course or right-of-way at Champion Hills is strictly prohibited.

**Q. SPEED LIMIT**

**The posted speed limit within Campion Hills SHALL BE obeyed at all times.** The CHARC reserves the right to suspend access to the Champion Hills Community by any Contractor who repeatedly ignores the posted speed limit. Contractors shall use the Champion Hills entrance from Willow Road that is closest to the construction site.

**R. SECURITY**

All of Champion Hills is private property and patrolled by Champion Hills Security. As such, all Contractors working within Champion Hills may be asked by Champion Hills Security to produce proper identification, including a valid drivers license and vehicle registration. Failure to provide proper identification may result in the suspension of access to the Champion Hills Community.

**S. SEWER SYSTEM**

The connection to the Central Sewer System in Champion Hills must be under the oversight of the POA. (Call Craig Galloway, Director of Grounds and Facilities Maintenance, at 828-696-1962 x1412)

A sewer hookup fee and a road maintenance fee must be paid for each new construction site prior to the approval of construction.

A monthly sewer fee will be charged for each construction site as soon as a water meter is installed.

**T. OSHA COMPLIANCE**

**The Contractor is required to follow all applicable Occupational Safety and Health Act (OSHA) regulations and guidelines at all times.**

**U. CONSTRUCTION INSURANCE REQUIREMENTS**

All general contractors must post evidence of insurance with their lot owner, prior to entering the construction premises. Confirmation shall be evidenced in the form of a valid Certificate of Insurance naming both the lot owner and Champion Hills POA as the certificate holders. The required insurance must provide coverage not less than the applicable limits of coverage relating to comprehensive general liability, automobile liability and workmen's compensation. The minimum limits of liability shall not be less than \$1,000,000 each for general liability and automobile liability. General liability coverage shall contain provisions for contractual liability and broad form property damage. The certificate shall provide for 30-day notice to the certificate holders in the event of cancellation or material change in the limits of coverage. A copy of the Certificate of Insurance shall be provided to the CHARC prior to the start of construction.

The Certificate of Insurance shall list Champion Hills POA as an additional insured.

**V. CHAMPION HILLS FACILITIES**

The Champion Hills Club is for the use by members and their guests only. Any use of or trespassing on the Club's facilities by Contractors is prohibited. This includes but is not limited to:

- A. Use of the golf course or trails.
- B. Any restroom located on the club's facilities.
- C. The pool/tennis/fitness area, including restrooms, phones, vending machines and parking lot.
- D. The Club House area and parking lot.

**W. CONSTRUCTION VIOLATIONS AND FINES**

Under the direction of the General Manager and CHARC, the Security Department will be enforcing all contractor rules and regulations. The following is the list of fines that will be issued for any violations. All violations will be determined and all fines will be assessed on a per jobsite basis.

First Violation of a Rule:	Warning
Second Violation of such Rule:	Fine Amount
Third Violation of such Rule:	Fine Amount x 2
Fourth Violation of such Rule:	Fine Amount x 4
Fifth Violation of such Rule:	Access to Champion Hills revoked

**Schedule of Fines**

The following schedule of fines may be issued commencing with the second violation of the applicable rule or regulation. In addition, after a reasonable time for correction of the violation, as determined by the CHARC, additional fines of \$250 per day may be imposed by the CHARC. Fine amounts are subject to change at the sole discretion of the CHARC.

<b>Fine Subject</b>	<b>Fine Amount</b>
Non-Construction Material in Dumpster	\$500
Food, food wrappers, drink cans, etc. left onsite	\$350
Littered Work Site	\$500
Working after hours w/o prior CHARC approval	\$250
Burning onsite	\$750
No Temporary Sanitation	\$400
No Erosion Control (silt fencing)	\$1000
Runoff to Road or Neighboring Property	\$600
Mud/Dirt left on roadways	\$250
Building Materials in Right-of-Way	\$300
Damage to Right-of-Way	Cost to Repair
Damage of Road Surface	Cost to Repair
Parking on or use of Adjacent Property	\$300 + Cost to Repair
Building Material or Equipment on Adjacent Property	\$250
Damage to or Removal of Small Trees (2 to 5 inches) beyond Building Envelope (per occurrence)	\$500
Unauthorized Removal or Destruction of Trees	\$1000
Greater than five (5) inches in diameter (per tree)	
Non-compliance with CHARC Guidelines	
Unauthorized Plan Change	\$1000
Unauthorized finishes (paint, stain, roofing)	\$500

**X. SOURCES OF FURTHER INFORMATION**

- A. PLAN REVIEW:** Champion Hills POA  
Architectural Review Committee  
1 Hagen Drive  
Hendersonville, NC 28739  
Phone (828) 696-1962
- B. BUILDING PERMIT:**Henderson County Inspections Department  
101 E. Allen Street  
Hendersonville, NC 28792  
Phone (828) 697-4830
- C. SEWER:** Champion Hills POA  
1 Hagen Drive  
Hendersonville, NC 28739  
Phone (828) 696-0928
- D. WATER:** City of Hendersonville Water Department  
318 4th Avenue East  
P.O. Box 1760  
Hendersonville, NC 28793  
Phone (828) 697-3052
- E. ELECTRICITY:** Duke Power Company  
165 Coolridge Street  
Hendersonville, NC 28793  
Phone (800) 777-9898
- F. TELEPHONE:** AT&T/BellSouth Telephone Company  
79 Woodfin Place  
Asheville, NC 28801  
In NC (888) 757-6500 Outside NC (800) 767-2355
- G. NATURAL GAS:** Public Service Company  
130 Main Street  
Hendersonville, NC 28739  
Toll Free (877) 776-2427
- H. CABLE T.V.:** MORRIS BROADBAND  
719 Old Spartanburg Hwy.  
Hendersonville, NC 28739  
Phone (828) 692-2083
- I. REFUSE REMOVAL:** Republic Services (formerly GDS)  
1070 Riverside Drive  
Asheville, NC 28804  
Phone (828) 253-3929

## **XI. CHAMPION HILLS BUILDING CONTRACTORS LIST**

### **Aspen Builders**

Matt Holloway  
20 Green Haven Lane  
Hendersonville, NC 28791  
828-890-3358  
[www.aspen-builders.com](http://www.aspen-builders.com)  
[emily@aspen-builders.com](mailto:emily@aspen-builders.com)

### **B. Barker Construction**

William Barker  
P.O. Box 1108  
Lake Junaluska, NC 28745  
828-734-3118  
[williamconst@bellsouth.net](mailto:williamconst@bellsouth.net)

### **Black Hawk Construction**

Ken Gaylord  
6 Colonial Place, Ste 10  
Asheville, NC 28804  
828-424-7143  
[www.kengaylord.com](http://www.kengaylord.com)  
[info@kengaylord.com](mailto:info@kengaylord.com)  
[pm@kengaylord.com](mailto:pm@kengaylord.com)

### **Bluestone Construction**

Kevin Reed  
271 Sweetwater Drive  
Hendersonville, NC 28791  
828-693-4484  
828-243-0012  
[www.bluestoneconstruction.com](http://www.bluestoneconstruction.com)  
[kevin@bluestoneconstruction.com](mailto:kevin@bluestoneconstruction.com)

### **Bryant, Dan**

864-884-2946  
[danbryant@bonitz.com](mailto:danbryant@bonitz.com)

### **Buchanan Construction**

Rick Buchanan  
1642 Hendersonville Rd.  
Asheville, NC 28803  
828-650-6565  
[www.buchananconstruction.com](http://www.buchananconstruction.com)  
[rick@buchananconstruction.com](mailto:rick@buchananconstruction.com)  
[adam@buchananconstruction.com](mailto:adam@buchananconstruction.com)

### **Dressendofer, Ed**

[ddicustomhomes@gmail.com](mailto:ddicustomhomes@gmail.com)

### **Duermit Custom Homes**

Mike D. Duermit  
5 Bridgewater Drive  
Fletcher, NC 28732  
828-674-5331  
[www.duermit.com](http://www.duermit.com)  
[mike@duermit.com](mailto:mike@duermit.com)

### **Heatherly Construction**

Butch Heatherly  
284 Shady Creek Lane  
Hendersonville, NC 28739  
828-697-9221  
828-243-1190 (Cell)  
[www.heatherlyconstruction.com](http://www.heatherlyconstruction.com)  
[butch@heatherlyconstruction.com](mailto:butch@heatherlyconstruction.com)  
[heatherlyconst@yahoo.com](mailto:heatherlyconst@yahoo.com)

### **Judd Builders**

2349 Hendersonville Rd.  
Arden, NC 28704  
828-274-4448  
[johnsr@juddbuilders.net](mailto:johnsr@juddbuilders.net)

### **Kilpatrick & Co., LLC**

Steve Kilpatrick  
276 Sky Lake Drive  
Hendersonville, NC 28739  
828-606-3041  
[kilpatrickco@bellsouth.net](mailto:kilpatrickco@bellsouth.net)

### **Morgan-Keefe Builders**

Morgan Keefe  
Terry Davis  
Elaine Sargent  
6 Legends Drive  
Arden, NC 28704  
888-446-4491  
828-693-8562  
[www.morgankeefe.com](http://www.morgankeefe.com)  
[info@morgankeefe.com](mailto:info@morgankeefe.com)  
[debrah@morgankeefe.com](mailto:debrah@morgankeefe.com)  
[terryd@morgankeefe.com](mailto:terryd@morgankeefe.com)  
[elaines@morgankeefe.com](mailto:elaines@morgankeefe.com)

### **Paul Taylor Jr. Construction**

Paul Taylor  
P.O. Box 626  
Hendersonville, NC 28703  
828-696-5421  
[paultaylorjrconstruction@yahoo.com](mailto:paultaylorjrconstruction@yahoo.com)

### **Tinsley Construction**

Scott Tinsley  
P.O. Box 6218  
Hendersonville, NC 28793  
828-698-7500  
828-388-2110 (Cell)  
[scott@tinsleyconstruction.com](mailto:scott@tinsleyconstruction.com)

### **Wells Construction Group**

David Wells  
Jeffrey Dorsten  
P.O. Box 2273  
Asheville, NC 28802  
828-712-2669  
[dwells@wellsconstructiongroup.com](mailto:dwells@wellsconstructiongroup.com)  
[jdorsten@wellsconstructiongroup.com](mailto:jdorsten@wellsconstructiongroup.com)

## **XII. CHAMPION HILLS ARCHITECTS LIST**

### **Architectural Practice**

Conway Dameron  
56 College Street, Suite #204B  
Asheville, NC 28801  
258-9118  
255-1142 fax  
[www.thearchitecturalpractice.com](http://www.thearchitecturalpractice.com)

### **Alice F. Dodson, AIA**

45 Lula Cove Road  
Weaverville, NC 28787-8707  
505-2212  
712-9326 cell  
[www.alicedodsonarchitect.com](http://www.alicedodsonarchitect.com)  
[alice@alicedodsonarchitect.com](mailto:alice@alicedodsonarchitect.com)

### **Platt Architecture**

33 West Main Street  
Brevard, NC 28712  
884-2393  
885-8398 fax  
[www.plattarchitecture.com](http://www.plattarchitecture.com)  
[info@plattarchitecture.com](mailto:info@plattarchitecture.com)

### **Samsel Architects**

60 Biltmore Avenue  
Asheville, NC 28801-3643  
253-1124  
[www.samselarchitects.com](http://www.samselarchitects.com)  
[info@samselarchitects.com](mailto:info@samselarchitects.com)

### **Ken Gaylord Architects**

Ken Gaylord  
109 South Main Street  
Hendersonville, NC 28792  
692-4550  
692-4577 fax  
243-4915 cell  
[www.kengaylord.com](http://www.kengaylord.com)  
[info@kengaylord.com](mailto:info@kengaylord.com)

### **ACM Design PA**

Architecture & Interiors  
103 Underwood Road  
Suite F  
Fletcher, NC 28732  
828-684-9884  
[www.acmdesignarchitects.com](http://www.acmdesignarchitects.com)  
[acm@acmdesign.net](mailto:acm@acmdesign.net)

### **Petri Architecture**

P.O. Box 550  
Fletcher, NC 28704  
699-2449  
[www.petriarchitecture.com](http://www.petriarchitecture.com)  
[john@petriarchitecture.com](mailto:john@petriarchitecture.com)

### **Shamburger Design Studio**

421 5<sup>th</sup> Avenue West  
Hendersonville, NC 28739-4201  
694-0737  
692-2737 cell  
[www.shamburgerdesignstudio.com](http://www.shamburgerdesignstudio.com)  
[wayland@sdsaia.com](mailto:wayland@sdsaia.com)

[NOTE: All phone numbers have an 828 area code.]

**APPENDIX A – COMPLIANCE AGREEMENT**

**CHAMPION HILLS COMPLIANCE AGREEMENT FORM**

New Construction

△ Remodel

Prior to the start of construction and as a condition of final design review approval, the following information is required to be on file at Champion Hills.

Lot # \_\_\_\_\_ Final approval letter date: \_

Owner: \_\_\_\_\_ Contractor: \_

Construction Start date: \_\_\_\_\_ Completion date no later than: \_ -

- 1. Provide a schedule indicating the completion dates of major trades and activities during construction, which should be within eighteen months after commencing construction thereof, unless otherwise approved.**
- 2. Provide proof of insurance per Section IX, Paragraph U of the Champion Hills Design Guidelines naming Champion Hills POA as an additional insured. The insurance form must be returned with this form and shall be in place prior to the commencement of construction.**
- 3. Provisions for a Radon Mitigation System shall be considered for all new home construction.**

As Owner of the residence and Contractor for the construction work we agree to abide by:

1. All Construction Regulations of the Champion Hills Design Guidelines.
2. Section VIII, Paragraph C of the Design Guidelines requires a schedule of fees that are required prior to the start of construction.
3. All conditions of the Champion Hills POA Rules and Regulations.
4. All Henderson County Building Department Rules and Regulations.
5. All conditions of the Champion Hills Design Guidelines.

\_\_\_\_\_  
Owner's Signature \_\_\_\_\_ Date

\_\_\_\_\_  
Contractor's Signature \_\_\_\_\_ Date

Return to: Champion Hills Architectural Review Committee  
1 Hagen Drive  
Hendersonville, NC 28739





## Preliminary Floor Plan & Exterior Elevation Requirements – (two copies)

1. ¼" = 1'0" scale Professionally drawn Floor Plans for all floors, indicating:
  - Room names
  - Overall Dimensions
  - Square footage of conditioned spaces and other roofed area
2. ¼" = 1'0" scale Professionally drawn Exterior Elevations, indicating:
  - Exterior windows and doors
  - Accurate finish grades and roof height above main level finished floor elevation
  - Exterior materials (siding, stone, stucco, etc.)
  - Exterior electrical lighting fixture locations

## Site Plan Requirements – (two copies)

1.  Professionally drawn topography survey by a registered surveyor (minimum scale: 1" = 20'), specifying Owner's name, lot number and street name. They must also show the following:
  - i.  Property lines, easements and building setback lines.
  - ii.  House location.
  - iii.  Existing trees over 8" diameter (specifying size and species), all mountain laurel and natural rhododendrons. This should be done for the entire property. All trees, laurel and rhododendrons to be removed for the house, driveway, cart path and utilities routing must be identified on the plan and marked with ribbons on the site. The ARC Representative must be notified to approve all removals on site before any removals take place.
  - iv.  Existing and proposed contours at 2' elevations.
  - v.  Finished floor elevations.
  - vi.  All site improvements and accessories (e.g., walks, driveway, parking, etc.), and specifying their proposed materials.
  - vii.  Layout dimensions and elevations of driveway width, width of sidewalks and parking.
  - viii.  Erosion control measures (e.g., silt fence locations, etc.)
  - ix.  Culvert location and headwall material.
  - x.  Identify sewer tap location.

**FINAL APPLICATION SUBMITTAL CHECKLIST**

Final applications that do not substantially satisfy this Checklist will not be reviewed until all required information is available. The Owner or the Owner’s representative should make all final applications in person to a representative of the committee. This Final Approval Submittal Checklist will be reviewed at that time.

**General Requirements:**

Completed Final Application Form shall be submitted with:

1. **One** set of professionally drawn construction plans and specifications. Lot number, Owners name, street address, architect or designer and date shall identify each drawing sheet. **In addition, please submit a digital file in .pdf format.**
2. **Names**, brands, descriptions, and/or samples of proposed exterior material must accompany the Final Application. Samples are required only when materials cannot be described otherwise and are to specifically include roofing, siding, and paint chips of any exterior color; onsite mockup of colors is normally required, e.g., siding - trim - doors - foundation.

<b><u>AREA</u></b>	<b><u>MATERIAL</u></b>	<b><u>COLOR</u></b>	<b><u>MANUFACTURER</u></b>
Roof	_____	_____	_____
Siding	_____	_____	_____
Shutters	_____	_____	_____
Trim	_____	_____	_____
Garage/Cart Door	-	_____	_____
Front Door	-	_____	_____
Windows	_____	_____	_____
Foundation	-	_____	_____
Chimney(s)	-	_____	_____
Driveway	_____	_____	_____

**Floor Plan Requirements:**

1. ¼” = 1’0” scale Professionally drawn Floor Plans for all floors, indicating:
  - Updates to the Preliminary Submittal
  - Add any new structural and/or electrical drawings
  - Method of screening utility connections, exterior HVAC equipment and garbage collection areas.
2. ¼” = 1’0” scale Professionally drawn Exterior Elevations, indicating:
  - Updates to the Preliminary Submittal
  - Exterior elevations of all sides accurately depicting grades and exterior materials.
3. ¾” = 1’0” scale Professionally drawn Wall Section/Details, indicating:
  - Typical wall section from footing to roof.
  - Typical handrail detail (show pictures or examples)
  - Roof, balcony/deck, architectural framing details



BUILDER: \_  
Mailing Address \_  
Telephone Number \_

LANDSCAPE ARCHITECT OR DESIGNER: \_  
Mailing Address \_  
Telephone Number \_

**To be reviewed by CHARC on: \_**

**APPENDIX C – APPLICATION FOR ADDITION OR EXTERIOR  
MODIFICATION**

**CHAMPION HILLS APPLICATION FOR ARCHITECTURAL REVIEW**

**Lot No.:** \_

Owner: \_

Phone: \_

Address:

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Brief description of proposed modification:

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Application Received on: \_\_\_\_\_

By: \_\_\_\_\_

**ALL FEES ARE DUE BEFORE ANY ACTIVITY ON THE SITE CAN START.**

APPLICATION FEE (\$1,000)	<input type="checkbox"/> RECEIVED _	Date
OWNER COMPLIANCE DEPOSIT (\$1,000)	<input type="checkbox"/> RECEIVED _	Date
ROAD & ROAD SIDE MAINTENANCE FEE (\$1,000)	<input type="checkbox"/> RECEIVED _	Date
CONTRACTOR BOND (up to \$1,000)	<input type="checkbox"/> RECEIVED _	Date

**Individual Checks are needed for each item made out to the “Champion Hills POA”**

Information and documents required would vary depending on type and scope of the project – please provide all applicable information

Addition:	Sq. Ft.	
Area Covered by All Structures:		Sq. Ft.
Divided by Total Lot Area:	Sq. Ft. =	% Lot Coverage

## APPLICATION SUBMITTAL CHECKLIST

### **General Requirements:**

Completed Application Form shall be submitted with:

1.  **Two sets** of professionally drawn construction plans and specifications. **One digital file in .pdf format.**
2.  Names, brands, descriptions, and/or samples of proposed exterior material must accompany the Application. Samples are required only when materials cannot be described otherwise or paint chips of any exterior color not on list of Exterior Colors provided in the Design Guidelines.

<b><u>AREA</u></b>	<b><u>MATERIAL</u></b>	<b><u>COLOR</u></b>	<b><u>MANUFACTURER</u></b>
Roof	_____	_____	_____
Siding	_____	_____	_____
Trim	_____	_____	_____
Garage/Cart Door	_____	_____	_____
Front Door	_____	_____	_____
Windows	_____	_____	_____
Foundation	_____	_____	_____
Chimney(s)	_____	_____	_____

### **Floor Plan Requirements:** (two copies)

1. 1/4" = 1'0" scale Professionally drawn Floor Plans for all floors, indicating:
  - Room names
  - Overall Dimensions
  - Square footage of conditioned spaces and other roofed area
2. 1/4" = 1'0" scale Professionally drawn Exterior Elevations, indicating:
  - Exterior windows and doors
  - Accurate finish grades and roof height above main level finished floor elevation
  - Exterior materials (siding, stone, stucco, etc.)
  - Exterior electrical lighting fixture locations

NOTE: Based on the home addition or extension, the CHARC may require drawings showing wall sections and additional architectural details.

**Site Plan Requirements:**

1.  Professionally drawn topography survey by a registered surveyor (minimum scale: 1" = 20'), specifying Owner's name, lot number and street name. They must also show the following:
  - a.  Property lines, easements and building setback lines.
  - b.  House location.
  - c.  Existing trees over 8" diameter (specifying size and species), all mountain laurel and natural rhododendrons to be removed for the addition must be identified on the plan and marked with ribbons on the site. The ARC Representative must be notified to approve all removals on site before any removals take place.
  - d.  Existing and proposed contours at 2' elevations.
  - e.  Finished floor elevations.
  - f.  Site improvements and accessories (e.g., walks, driveway, parking, etc.), and specifying their proposed materials.
  - g.  Layout dimensions and elevations of driveway width, width of sidewalks and parking.
  - h.  Erosion control measures (e.g., silt fence locations, etc.)
  - i.  Drainage structures and surface water drainage management, including points of discharge. Under no circumstances may the natural flow of water be artificially concentrated to create erosion or additional flow on adjoining property.

In Owner's absence, Owner authorizes  
the Committee for approval.

to submit plans or changes to

ARCHITECT OR DESIGNER: \_

Mailing Address \_

Telephone Number\_

BUILDER: \_

Mailing Address \_

Telephone Number \_



**APPENDIX D – LANDSCAPING APPLICATION**

**CHAMPION HILLS APPLICATION FOR ARCHITECTURAL REVIEW**

**Lot No.:**

Landscape Review – New Construction

Landscape Revision

Address (Street Address): \_\_

Owner: \_\_\_\_\_

Current Address: \_\_\_\_\_

\_\_\_\_\_ Current Phone: \_

**Landscape Plan Requirements:** (For New Construction, Plan may be submitted after construction has begun, but no later than 90 days prior to completion of the residence.)

1.  Professionally drawn plans (**two copies** – minimum scale: 1” = 20’) specifying Owner’s name, lot number and street name. **One digital file in .pdf format.** Plan must also show the following:
  - a.  Property lines, easements, and setbacks.
  - b.  House location.
  - c.  Existing trees over 6” diameter plus mountain laurel, natural rhododendrons, woodland edges, and any additional trees, mountain laurel and natural rhododendrons to be removed.
  - d.  Existing and proposed contours at 2’ elevations (or overlay on site plan.)
  - e.  All site improvements and accessories (e.g., walks, driveway, parking, lighting, etc.)
  - f.  **LOCATION, SIZE, QUANTITY** and **SPECIES** of all proposed plant materials.
  - g.  All lawn areas, plant beds, and areas to remain natural.

In Owner’s absence, Owner authorizes \_ to submit plans or changes to the Committee for approval.

OWNER: \_\_\_\_\_ DATE: \_  
Print Name Signature

LANDSCAPE ARCHITECT OR DESIGNER: \_\_\_\_\_

Mailing Address: \_

Telephone Number: \_

**To be reviewed by CHARC on: \_**



**APPENDIX E – YARD ART APPLICATION**

**CHAMPION HILLS APPLICATION FOR ARCHITECTURAL REVIEW**

**Lot No.:** \_

Address (Street Address): \_\_

Owner: \_\_\_\_\_

Phone: \_

E-mail: \_

Brief Description of Yard Art (Include size, color, materials, support structure & photograph)

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Location on Property (Where art is to be displayed, distance from house, street, neighbor's, etc.)

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(A sketch of the location **must** be attached to this application.)

Describe Any Unusual Features (Lights, moving parts, sounds, reflections supports.)

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Owner \_\_\_\_\_ Date \_\_\_\_\_

Print Name

Signature

**To be reviewed by CHARC on:** \_

**Approved/Disapproved**

**Signature:** \_

## **APPENDIX F – FEE SCHEDULE**

### **CHAMPION HILLS CONSTRUCTION FEE SCHEDULE**

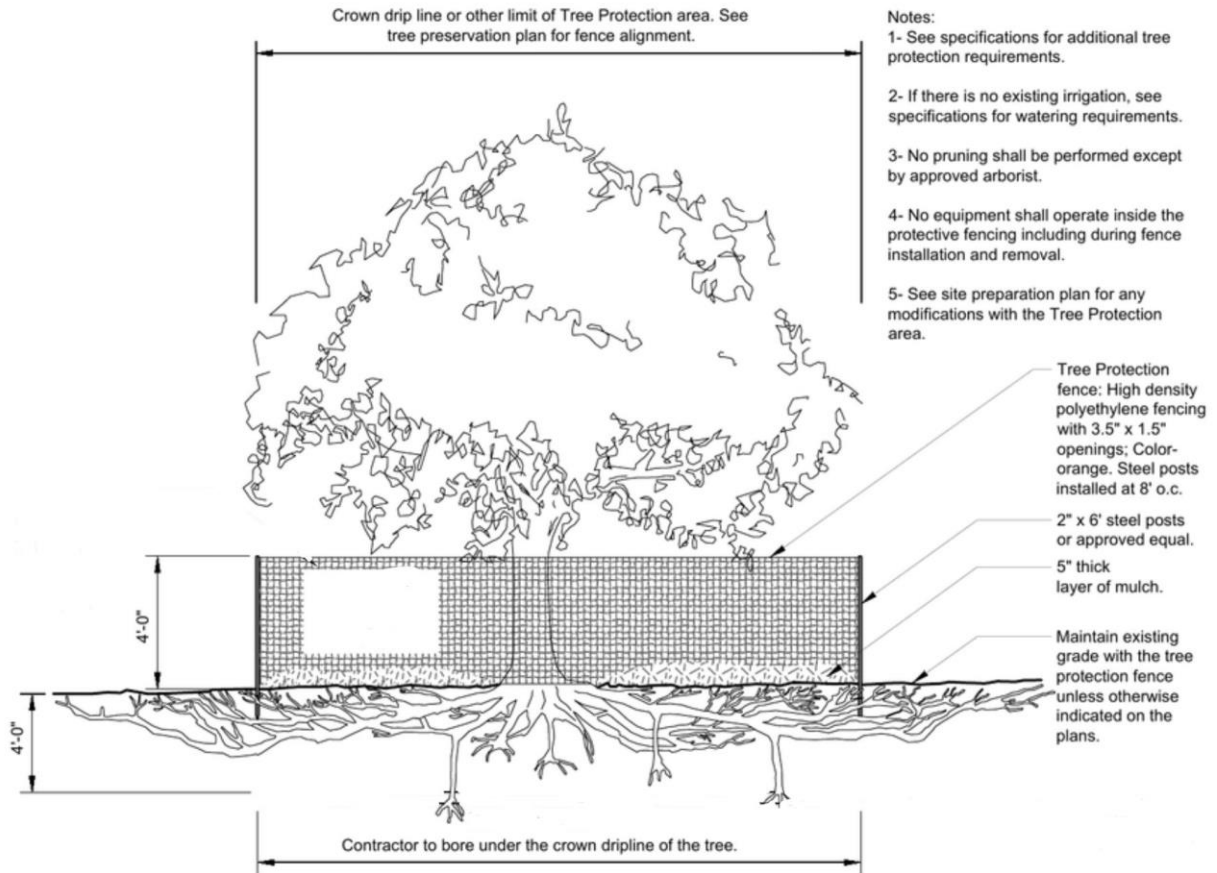
Effective May 1, 2015\*

Application Fee	\$ 2000.00	due with Preliminary Application (New construction)
	\$ 1,000.00	due with Preliminary Application (Modifications)
Owner Compliance Deposit (Refundable)	\$2,000.00	due prior to construction start (New construction)
	\$1,000.00	due prior to construction start (Modifications)
Sewer Tap Fee	\$2,000.00	due prior to construction start (New construction only)
Road & Road Side Maintenance Fee	\$2,250.00	due prior to construction start (New construction)
	\$1,000.00	due prior to construction start (Modifications)
Contractors Performance Bond (Refundable)	\$7,500.00	due prior to construction start (New construction)
	\$1,000.00	due prior to construction start (Modifications)

**Individual checks are needed for each item, made out to the “Champion Hills POA.”**

\*The POA Board reserves the right to modify fees at any time.

**Figure 1**



## **Champion Hills Design Guideline Revision History**

March, 2020            pg. 4 paragraph D, pg. 7 paragraph L, pg. 13 paragraph VII  
pg. 25 paragraph W, Figure 1

July, 2020            pg. 4 paragraph D