



## Architecture Review Board Guidelines

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## INTRODUCTION TO THE CLEARWATER COVE ON NORRIS LAKE (CCNL) ARCHITECTURAL REVIEW BOARD (ARB) and ARB GUIDELINES

- **Purpose:**  
The ARB is a committee of 3-7 individuals appointed by CCNL's Home Owners Association Board of Directors (HOAB) to review and approve or disapprove proposed new construction and architectural changes to properties.
- **Function:**  
The ARB's goal is to ensure that new construction, additions, alterations, and improvements to the exterior of homes adhere to the community's current architectural standards.
- **Examples of Projects Requiring ARB Approval:**  
Besides new home construction, it is required for renovation such as significant changes to existing roof, siding, paint colors, decks, and other exterior features.
- **How it Works:**  
Homeowners apply to the ARB outlining their construction or proposed changes, along with supporting documents such as drawings and material specifications with colors.
- **Review Process:**  
The ARB reviews an application against CCNL's current ARB Guidelines and Document of Covenants, Conditions, and Restrictions (DCCRs) and may request revisions or modifications before granting approval for construction or renovation. Per the DCCRs, subjectivity is permitted to the ARB during a review because each custom home built on a CCNL lot is unique.
- **Consequences of Non-Compliance:**  
Homeowners who proceed with projects without ARB approval may face fines or be required to remove or modify the unauthorized construction or improvements at their own expense.

### Why are ARB Guidelines Important?

- **Maintaining Community Aesthetics:**  
ARB Guidelines help maintain the overall aesthetic appeal and architectural harmony of the community.
- **Preserving Property Values:**  
By ensuring that homes are built and maintained according to a consistent standard, ARB Guidelines help maintain and enhance property values.
- **Ensuring Compliance:**  
ARB Guidelines help ensure that all homeowners adhere to the community's architectural standard and its covenants to prevent disputes and maintain a harmonious living environment.
- **Consistency:**  
ARB Guidelines allow for consistency in that the ARB requires the same submission documents from all members and ensures compliance from all homeowners.

### Key Considerations:

- **Review the ARB Guidelines:**  
Before applying, it is essential that a Lot Owner review the ARB Guidelines and DCCRs to understand specific requirements and restrictions.
- **Contact the ARB:**  
If you have questions, contact the ARB at [ARBClearwaterCove@Gmail.com](mailto:ARBClearwaterCove@Gmail.com) or CCNL's property management company (Associa Tennessee) for guidance.
- **Submit Complete Applications:**  
Ensure that your application is complete and includes all necessary information and documentation to avoid delays in the review process.
- **Be Prepared for Revisions:**  
The ARB may request additional information besides what is requested in these Guidelines, and request revisions or modifications to the proposal to grant construction approval.

## HOUSE, GARAGE, DRIVEWAY, and SETBACK REQUIREMENTS

### Dwelling Area

Allowable dwelling areas shall be in general proportion with the size of the lots and the vision for the community.

#### **For most homes**

- **Minimum** residential square footage requirements for each proposed home are 1,850 square feet, at least 1,000 SF of which shall be on the main floor.
- **Maximum** residential square footage is limited only by the aesthetic impact of the home as determined by the ARB.

#### **For Patio Home sites (Lots 1-43)**

Due to the lot size and topography of the Patio Home sites area, the following will apply:

- **Minimum** residential square footage requirements for each proposed home are 1,450 square feet, at least 800 SF of which shall be on the main floor.
- **Maximum** residential square footage is 2100 square feet.

#### **For the Overlook Section (Lots 191-234, 172-176)**

Due to the lot size and topography of the Overlook Lots, the following will apply:

- **Minimum** residential square footage requirements for each proposed home are 1,450 square feet, at least 800 SF of which shall be on the main floor.
- **Maximum** residential square footage is 4,000 square feet or less in general proportion to the size of the lot.

The maximum number of stories above a basement is two stories plus an attic. The heated living area of the attic space shall be within a roof form bearing at (or below) the third-floor level. The area of an attic shall not exceed 60% of the area of the second floor.

### Dwelling Height

- Finish floor elevation of the First Floor shall be a minimum of 2' above grade (not including basements).
- Buildings shall not exceed 35' above the level of the first floor of the home, to the peak of the roof.
- Buildings shall not exceed 48' in height from the lowest natural grade level at the perimeter of the house to the highest point of the roof.

The intent of height regulations is to minimize house forms that could tower over their neighbors and/or block views.

### Garages

#### **Garages are required for each home.**

- Garage door openings shall face the side or rear yard, unless deemed unfeasible by conditions of the site. If site conditions require garage door openings to face the road, the garage shall be set back from the primary face of the house by a minimum of 10'.
- Garages shall accommodate a minimum of two and a maximum of three vehicles.
- Garage Doors, where allowed, facing a road shall be individual doors with maximum of 9' width and 8" height.

## Garages (continued)

### **Special Conditions for Patio Home sites (Lots 1–43)**

Due to limited land area available on lots in the Patio Home sites:

- Side entry garages are preferred but not required.
- Two car garages are preferred, but single garages may be approved if dictated by site conditions.

### **Special Conditions for the Overlook Section (Lots 191-234, 172-176)**

Due to some very steep lots with limited land area in the Overlook:

- Side entry garages are preferred but not required.
- Two car garages are preferred, but single garages may be approved if dictated by site conditions.

## Driveways

Driveways shall be a minimum of 12' wide and be set back a minimum of 3' from the side property line. Driveways shall be constructed using the following materials:

- Asphalt
- Concrete
- Gravel may be allowed for an additional parking area on a lot. Any additional parking area requires size, location, and design approval by both the ARB and HOAB.

Driveways shall intersect the road at only one location. A second driveway intersection at the road may be permitted for a circular driveway. If two driveways are permitted the material must match. The width of the driveway when it crosses the right-of-way can increase the driveway width to 18' at the intersection with the road.

## Setbacks

Setbacks are measured from the property line to the exterior face of the wall or any vertical part of the structure more than 18" above grade.

### **The following setbacks are applicable to most lots:**

- Front yard setback is 30' from the front property line.
- Side yard setback is 15' from the property lines on each side.
- Rear yard setback is 20' from the rear property line.

### **Special Conditions for Patio Home sites (Lots 1–43) and Overlook Home sites (Lots 191-234, 172-176)**

Due to the smaller sizes and topography of the Patio Home lots and Overlook Lots, the following setbacks apply:

- Front yard setback is 15' from the front property line.
- Side yard setback is 5' from the property lines on each side.
- Rear yard setback is 10' from the rear property line.

## **ARCHITECTURAL STYLE, AESTHETICS / LANDSCAPING, and EXTERIOR BUILDING MATERIALS**

### **ARCHITECTURAL STYLE**

The exterior of all homes must be designed to be compatible with existing homes in the community. Current home designs are “Mountain-Style” or Lake-Style” or “Mountain Lake-Style” homes.

**The ARB can disapprove a house plan if, in its sole judgment, the architectural style, roofline, exterior materials, colors, and/or other features of the home do not blend with existing homes.**

### **AESTHETICS / LANDSCAPING**

Foundation plantings are required on the road (property address) side of the house. Shrubs or decorative/flowering plants are the preferred foundation plantings. Trees and screening vegetation, if desired, should be located in areas between the rear and side yard setbacks and the property line to frame the view of the house from the road, define the yard/lot space, and enhance the privacy of the lot to neighboring lots.

NOTE: a Site Plan must be submitted showing locations and general types of landscaping with the request for Final ARB Review, along with a refundable deposit, to ensure landscaping is installed when seasonably feasible after the home build is completed.

### **ALLOWABLE EXTERIOR BUILDING MATERIALS**

Exterior finish of basement / foundation below the level of the First Floor shall be:

- Natural or Manufactured stone
- Hard coat stucco

Exterior wall materials at and above the First-Floor level shall be:

- Natural or Manufactured stone
- Hard coat stucco – must have a smooth or sand finish
- Traditional exposed logs
- Wood clapboard or natural wood siding
- Board and batten
- Cedar shingles.
  - NOTE: Vinyl shingles that give the appearance of cedar can be used in gables
- Exposed Natural Edge wood siding
- Fiber cement siding (Hardi-plank or acceptable alternative)

Any other exterior materials are subject to approval by the ARB on a case-by-case basis.

### **PROHIBITED EXTERIOR BUILDING MATERIALS**

The following exterior materials are specifically prohibited:

- Particleboard
- Masonite (hard board)
- Aluminum siding or columns
- Imitation log siding
- Plywood or T-111 siding
- Exterior Insulation Finish System (EIFS)
- Turned (Victorian type) posts, spindles and balusters
- Fluted columns
- Vinyl siding or columns

**NOTE: MODULAR OR PREFABRICATED HOMES ARE EXPRESSLY PROHIBITED IN CCNL. OUTBUILDINGS ARE ALSO EXPRESSLY PROHIBITED.**

## **RESPONSIBILITY OF BUILDER AND LOT OWNER DURING CONSTRUCTION PROCESS**

### **BUILDER RESPONSIBILITY**

- **Must be licensed by State of Tennessee and able to provide proof.**
- **Must be insured and able to provide proof.**
- **Must be experienced and able to provide a list of previous home builds in Clearwater Cove and/or other Norris Lake communities.**
  - Reference list must include homeowner's name in the event ARB needs to verify builder's ability to meet that communities build standards.
- Builder agrees to control and/or be held responsible for the conduct of all Subcontractors when working in the community.
  - Loud noise other than typical construction noises, profanity, trespassing on adjoining lots, and other behavior unbecoming of a quality build operation will not be tolerated. Employees found to be in violation can be asked to leave the community and may be denied access at the construction entrance.
- Builder is responsible for Erosion Control.
  - Prevention of soil erosion and stream/lake siltation, and avoidance of any other form of environmental pollution is strictly required.
  - Industry approved techniques for controlling erosion within the site and onto other sites must be applied.
  - Proper re-vegetation must begin as quickly as possible after soil disturbance.
  - Site grades shall be maintained at all times to channel runoff away from adjacent structures and properties.
- Builder shall not use adjacent lots for construction, staging, or access to their build site without written approval of the lot owner and the ARB.
- Builder to keep stockpiled dirt and gravel, construction materials, and equipment/trailers on their build site. If site topography and size require placing the items in the street, then approval is required by the ARB.
- **Chemical Toilet (Porta-potty) must be placed on construction site before clearing or excavation begins.**
- **Commercial dumpster must be placed on the construction site before framing begins.**
  - Must be located so as not to interfere with public and construction traffic.
  - Pickups must be scheduled to ensure space is always available for construction waste.
  - Construction sites and adjacent properties must be kept free of trash, debris, and leftover construction materials at all times.
  - Burning of any construction waste is strictly prohibited.

### **OWNER RESPONSIBILITY**

- **Responsible for communicating to Builder any reported construction site violations.**
- **Responsible for communicating to ARB and/or HOAB how any violation is being or will be corrected, and the timeline for those corrections**
  - **NOTE:** lot owners, as members of the HOA, are liable for their builder and its subcontractors and can be fined by the HOA for construction site violations if not corrected.

## CCNL's SEWAGE SYSTEM and HOA COSTS

### THE CCNL HOA OWNS A SEWAGE SYSTEM for exclusive use of its membership.

- Phase 1 of the sewage system is completed and can serve 100-125 homes built anywhere in the CCNL community.
- The system is operated and maintained by an annual contract with DSH & Associates of Knoxville, TN, and operates under State Operating Permit SOP 07001 held by Caryville Jacksboro Utility District of Jacksboro, TN, in Campbell County, TN.
- The plan is for the system to be built out in 4 phases, each capable of serving 100-125 homes to serve up to 452 homes in CCNL. It was designed by DSH & Associates in conjunction with the Tennessee Department of Environmental Conservation (TDEC) who issued the permit, and it will accommodate 135,600 gallons per day (GPD) of sewage flow at full capacity based on a flow rate of 300 GPD per home.

### MAIN COMPONENTS OF THE SEWER SYSTEM:

- STEP (Septic Tank Effluent Pump) tank and pump system
- Connection lines
- Waste Water Treatment Plant (WWTP)
- Distribution Field

### SEWER SYSTEM COST COMPONENTS FOR OWNERS

1. **Sewer Access Fee:** for lot owners who have not yet built a home the fee is [\\$120/year assessed annually in addition to the annual HOA dues](#). *This money is put into escrow for payment of operation and maintenance services.*
2. **Purchase of STEP Tank and Pump and Installation Fee:** this is purchased from and installed by DSH and Associates. *The cost to install a STEP can vary, see chart below.*
3. **Sewer System Tap Fee:** this is a one-time cost for connecting your STEP system to the main sewer connection lines paid to the HOA. This fee is put in escrow for the funding of future expansion of the system when additional capacity is needed. *See chart below for current One Time Sewer System Tap Fee based on number of bedrooms in a home.*
4. **Sewage Use Fee:** after your home is connected to the forced main connection lines, you will stop paying the annual Sewer Access Fee and begin paying a monthly Sewage Use Fee. *See chart below for current Monthly Sewer System Usage Fee.*

Daily Expected Flowrate (Gal)	Number of Bedrooms	One Time Sewer System Tap Fee	Estimated Cost of STEP Installation
300	3	<b>\$3,750.00</b>	\$6,000.00
400	4	<b>\$5,000.00</b>	Individual Quote
500	5	<b>\$6,250.00</b>	Individual Quote
600	6	<b>\$7,500.00</b>	Individual Quote

*A bedroom is defined as a room that is 70 sq. ft. or greater, has a closet suitable for storing and/or hanging clothes, and two or more means of egress such as a door and exterior window.*

<b>Annual Sewer System Access Fee</b>	<b>\$120/year</b>
<b>OR</b>	
<b>Monthly Sewer System Usage Fee</b>	<b>\$44.53/month</b>

## FEES AND PENALTY FEES

### ARB SUBMITTAL FEE and PENALTY FEES FOR NON-COMPLIANCE

1. **ARB Plan Submittal Fee: \$250.00**

This is a non-refundable deposit paid at the time of preliminary plan submission. Plans will not be reviewed by the ARB until the plan submittal fee has been paid.

➤ **Penalty Fee for ARB Non-Compliance \$50.00 per day**

A penalty will be assessed to the Owner for a project that is in non-compliance with ARB Guidelines Construction Process. A letter of warning will be issued, and the Owner will have ten (10) working days to show compliance or to establish steps and timeline to meet compliance. If compliance is not met, the fee will be assessed until compliance is met.

### CCNL HOA SEWER SYSTEM FEES

# of Bedrooms	One Time Sewer System Tap Fee
3	\$3,750.00
4	\$5,000.00
5	\$6,250.00
6	\$7,500.00

<b>Non-Payment of monthly sewer charge</b>	<b>5%/month</b>
<b>Returned Check</b>	<b>\$ 25.00</b>
<b>Disconnection</b>	<b>\$ 40.00</b>
<b>Reconnection</b>	<b>\$ 50.00</b>

## ARB SUBMITTAL REQUIREMENTS

### REQUIREMENT FOR PRELIMINARY ARB REVIEW/APPROVAL (complete and send the submittal form on the next page)

- **Site Plan** - Site Plan to be developed by licensed surveyor, engineer or architect with site elements shown indicating locations of property lines, setbacks, easements, house and garage location & size, including location & size of driveway(s), sidewalks, decks, porches, garage, etc.
- **Floor Plans**
- **Exterior Elevations**
- **Roof Plan**

**Drawings must be digital drawn to an appropriate Architectural or Engineering scale to clearly and accurately represent spatial relationships and design details.**

For the Preliminary ARB Review, list any variances that may be needed.

### REQUIREMENT FOR FINAL ARB REVIEW/APPROVAL (complete and send the submittal form on the next page)

This submittal can only be made if the Preliminary Review was "Approved" or "Approved Subject to the Conditions." Any outstanding documents noted in the Preliminary Review must be submitted. All required fees and deposits must be paid in full and receipt verified by Associa prior to ARB Final Approval.

- **Final Site Plan**
- **Final Floor Plans**
- **Final Exterior Elevations**
- **Final Roof Plan**
- **Landscape Plan**  
Location(s) where landscaping is to be installed.
  - NOTE: Homeowner has up to 6 months from the date of occupancy to install landscaping.
- **Exterior Colors & Materials**
  - Electronic images that reflect the selected colors for all exterior finish materials.
  - Provide a list of exterior materials with manufacturers' information.
- **Construction Site Plan** - reflected on a copy of the Site Plan indicating proposed locations to be used for:
  - Location the site will be accessed from the road via the temporary gravel driveway.
  - Areas to be used for storage of construction materials & stockpiling topsoil as well as the locations of the required temporary toilet and dumpster.

**APPLICATION FEE and the CCNL SEWER TAP FEE MUST BE RECEIVED BY ASSOCIA TENNESSEE PRIOR TO ARB GRANTING FINAL APPROVAL FOR CONSTRUCTION**

**APPLICATION FOR (check one)**

           **PRELIMINARY ARB REVIEW**                 **FINAL ARB REVIEW**

**Lot #:** \_\_\_\_\_ **Date:** \_\_\_\_\_

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

**Address:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_

**Architect (recommended, not required):** \_\_\_\_\_

**TN State License Number:** \_\_\_\_\_

**Builder:** \_\_\_\_\_

**State of TN License # (proof must be provided):** \_\_\_\_\_

**Builder's Insurance (proof must be provided):** \_\_\_\_\_

**Preliminary Submittal - please use CCNL's  property app ([www.TownSq.io](http://www.TownSq.io))**

\_\_\_\_\_ Fee for ARB Review: \$250.00  
(Non-refundable deposit paid at time of preliminary plan submission)

\_\_\_\_\_ Site Plan

\_\_\_\_\_ Floor Plan

\_\_\_\_\_ Exterior Elevation Plans

\_\_\_\_\_ Roof Plan

\_\_\_\_\_ **Variances needed? If yes, please list them on a separate sheet and explain why.**

**Final Submittal - please use CCNL's  property app ([www.TownSq.io](http://www.TownSq.io))**

\_\_\_\_\_ Final Site Plan

\_\_\_\_\_ Final Floor Plan

\_\_\_\_\_ Final Exterior Elevation Plans

\_\_\_\_\_ Final Roof Plan

\_\_\_\_\_ Landscape Plan

\_\_\_\_\_ Information on Exterior Colors & Materials

\_\_\_\_\_ Construction Site Plan

\_\_\_\_\_ Sewer Tap Fee paid to Associa Tennessee (based on # of bedrooms)

**ALL PLANS MUST BE DIGITALLY DRAWN TO AN APPROPRIATE ARCHITECTURAL or  
ENGINEERING SCALE TO CLEARLY AND ACCURATELY REPRESENT  
SPATIAL RELATIONSHIPS AND DESIGN DETAILS**