GUIDELINES FOR PROPERTY USE AND IMPROVEMENTS

Chestnut Mountain Farms Homeowners Association

Original document: Version 1.0, Aug. 31, 2020 | Includes provisions referring to 2024

Purpose and governing documents

Our community is between the initial development and full build-out of its properties. The Protective Covenants, Conditions and Restrictions and their amendments govern the use and improvement of individual properties. Copies are on file with the Wilkes County Register of Deeds and may also be obtained by contacting the HOA Board.

Owners should consult these governing documents before using their property or beginning modifications or improvements. The following general guidelines reflect common situations encountered by the HOA Board.

Owner access and community security

Owners of undeveloped property are not required to notify the HOA Board when visiting the community or their property. However, many original property markers are no longer visible or have been removed. With sufficient advance notice, the Board can assist owners in locating their property.

Community security remains a priority. Owners are asked to use discretion when sharing the main entrance access code and assume responsibility for anyone to whom they provide that code. Owners marketing property privately or through a real estate agent are expected to escort prospective buyers through the community. Providing a prospective buyer with only the access code is not acceptable.

Backcountry-style use of undeveloped property

The Board encourages owners of undeveloped lots to enjoy their property and the community's common areas, subject to the following restrictions:

- Hunting of any kind is strictly prohibited.
- Discharging firearms, including target shooting, is prohibited.
- Motorized vehicles, including ATVs and motorbikes, may be used only on designated roadways. Their use on community trails is prohibited.
- Camping, including tents and RVs, is permitted provided camping equipment is not left for more than seven days in any 30-day period. Permanent residence in camping equipment is prohibited.

Owners may create an entrance to their property, potentially including gravel, to make access easier. Because an entrance can affect road drainage and maintenance costs, notifying the Board before construction is considered a best practice. Doing so also alerts CMF security to anticipated property use.

This limited work does not change a lot's classification for HOA dues. It remains an undeveloped lot.

The Board also appreciates advance notice of more extensive recreational work involving heavy equipment, tree removal, trails, permanent camping areas such as fire pits or cleared areas for games and other activities. The extent of clearing, equipment needed and time involved may determine whether the work constitutes a permanent improvement.

Preparing a lot for eventual home construction

Some owners prepare their property in phases before constructing a home. Terrain, soil conditions, trees, brush, rocks and other natural features can significantly affect preparation costs.

Work may include roadway access, driveway construction, soil tests, clearing and staking the home site. These activities can require heavy equipment. The Board requests notice before work begins so it can review road maintenance, security, materials being removed or added and the schedule.

Owners planning to drill and start a well or install components of a septic system should also notify the HOA. Under the original document, completion of this infrastructure constitutes a permanent improvement and triggers reclassification to the developed-property annual maintenance rate, stated at that time as an increase from $700 to $1,200.

Architectural review process

When owners engage an architect, builder, contractor or engineer to design and manage site preparation, the plans for the home and overall project are often available for formal architectural review. Landscaping plans are appreciated but not required.

The HOA will make every effort to complete architectural reviews promptly so they align with construction schedules. If 36 months or more pass between initial approval and the start of construction, a follow-up review should confirm that approval.

Article VI of the covenants sets out the construction activities that require architectural review. The review is intended to benefit the community, the lot owner and the builder or contractor. Submitted materials are reviewed by the CMF HOA vice president, whose analysis is shared with the HOA president. When there are no exceptions to the covenants, the vice president notifies the owner of approval.

Owners are encouraged, but not required, to involve the vice president throughout construction. They should expect periodic interest in the project and site visits. When an exception is requested, the vice president coordinates the analysis and recommendation with the president for conditional approval by the five-member HOA Board.

Required architectural review information

- Lot identification and the proposed location of construction on the lot.
- Intended use of the structure, such as a residence, barn, garage or workshop.
- Dimensions of every level, including porches and decks.
- Proposed construction materials and specifications, including roofing materials and colors.
- Builder or contractor designs and contact information, including telephone number and email address.
- Estimated construction period.
- Commitment to water and sanitation standards.
- Commitment to removing construction waste and appropriately removing or placing timber and brush generated by construction.

Site photographs and engineering drawings are helpful but not mandatory. Links to product suppliers' websites may also be helpful but are not required.

Building materials and community character

From the earliest property sales, the community's vision has been a rural Appalachian mountain appearance. The covenants allow design flexibility while specifying wood or stone exterior materials. Homes constructed under these standards have generally been log cabins or farmhouse-style residences, with considerable variation in floor area above 1,500 square feet and wood or stone covering at least 95% of the exterior.

Some homes with lower-level basements may have exposed portions of concrete foundation walls, but other exterior levels are wood or stone. As building products and availability change, requests for exceptions may be considered through architectural review and Board approval, provided the rustic character of the community and construction safety are maintained.

At the time of the document's stated standards, the following materials were not approved through the exception process:

- Vinyl, fiberglass, concrete-board or metal-based siding as the principal exterior-facing material.
- Exposed cinder block or concrete, other than basement or lower-level walls.
- Stucco.
- Brick.

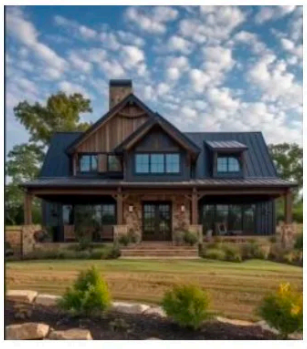
Barndominiums and alternative construction

Beginning in 2024, the HOA described its intention to evaluate barndominium submissions as pilot projects to test construction methods and materials. The results were intended to inform possible future revisions to the standards. Proposed alternatives were subject to the following criteria:

- Street-facing exterior walls must consist of at least 80% wood, glass or stone.
- Exterior walls not facing the street must consist of at least 50% wood, glass or stone.
- Material colors must be consistent with the rural Appalachian mountain appearance.
- Exceptions may be considered for materials with an appearance resembling wood or stone.

Each proposed barndominium is evaluated for compliance with these requirements.

Acceptable







Unacceptable





Review timing and preliminary submissions

The Board encourages lot owners, real estate agents and builders to contact the architectural review team early in the planning process. An initial discussion can be helpful even before all required submission materials are available.

Early guidance may also address covenant requirements, driveway entrances, clearing a home site and creating basic access from an established roadway. A separate HOA document addresses preliminary lot preparation for personal use, including visits, backcountry-style camping and weekends with a trailer.

HOA contacts

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