

# Harbor Watch Homeowner's Association Inc. of Lake Norman

## ARCHITECTURAL REVIEW COMMITTEE HOME CONSTRUCTION GUIDELINES

1. Written approval of home construction plans is required prior to commencement of any clearing, grading, or construction. No construction that has the potential of impacting the private streets, e.g., shoreline protective barrier construction, may commence without plans being submitted and approved by the Architectural Review Committee.

Note: After written approval is received from the Architectural Review Committee (ARC), no clearing, earth moving, or construction of any nature should be done that could damage the approved septic and repair areas. Check with the County Health Department prior to any construction.

Additionally, when developing the landscaping plan be aware that The Declaration of Restrictive Covenants of The Harbor Watch Subdivision General Use Restrictions Section 21 states:

**Except within the building site or within 20 feet of the main dwelling, no trees of any kind in excess of 6 inches in diameter at ground level may be removed from any lot without prior approval of the Committee.**

2. No dwelling unit should exceed 2 ½ stories above the ground.
3. Total heated living space required is 1,800 sq. ft. waterfront / 1,600 sq. ft. otherwise, exclusive of garages, basements, decks, porches, etc.
4. All homes must meet setback requirements, as set forth in the recorded plat, deed restrictions, Homeowners Association documentation, and governmental regulations and guidelines. Only one detached garage will be permitted per lot.
5. Solid brick, stone covered block, or stucco covered foundations are required. **No Parging is allowed.**
6. The roof over the main structure of the house must be at least an 8/12 pitch. Architectural shingles are required unless otherwise approved.
7. The exterior of the home must be completed within one year of the date of commencement.
8. Driveway must be finished in concrete, asphalt, pavers, or other approved materials. The driveway is to be constructed and maintained in accordance with the rules, regulations, and specifications approved by the ARC and all requirements of the North Carolina Department of Transportation. Concrete pipe is required for any driveway culvert.
9. Exterior materials prohibited include the following: asbestos shingles, aluminum siding, imitation brick or stone roll siding, exposed concrete and concrete block.
10. All gas and oil tanks placed on the property must be buried according to county regulations or screened from view. They must be out of sight from both the roads and the lakes.
11. Small satellite dishes must be screened from view of both the roads and the lake. No large satellite dishes are permitted.

# Harbor Watch Homeowner's Association Inc. of Lake Norman

## ARCHITECTURAL REVIEW COMMITTEE HOME CONSTRUCTION GUIDELINES

12. No free-standing towers or antennas are permitted.
13. Garbage cans must be screened from view from the roads and the lakes.
14. No dog lots are allowed. Instead, the use of Invisible Fencing is encouraged.
15. It is the general intent of the ARC to discourage the use of any fences within Harbor Watch unless they are for swimming pools. The physical definition of individual lots visually detracts from the natural open feeling that presently exists throughout the subdivision. **However, if fencing is desired the only fencing that ARC will approve is black aluminum. You must submit the proposed layout and construction details for ARC approval.** ARC may require landscaping or other modifications to mitigate any impact to the natural open feeling of the subdivision. ARC may also seek input from adjacent lot owners with regard to the fence proposal as part of the approval process. Each case will be reviewed by ARC on an individual basis.
16. For Sale signs must be purchased through ARC and ARC will locate sign(s) on the wood line of the property.
17. A dumpster is required during construction and must be located on the lot, if possible.
18. A Fee of \$250 (check made payable to the Harbor Watch Homeowners Association) must accompany one complete set of house construction plans submitted for review. Plans need to be sent to:

Harbor Watch Homeowners Association  
Architectural Review Committee  
PO Box 5665  
Statesville, NC 28687

The set of approved house construction plans will be kept by the Homeowners Association for archival purposes.

19. A check for \$350 (made payable to the Harbor Watch Homeowners Association) is required for the installation of orange construction fencing along the roadway in front of the lot to protect road shoulders during construction. **This fee is not required for lots outside the gate on Laurel Cove Road.** The builder is responsible for installing and removing silt fencing to control erosion.
20. A \$5,000 Road Bond is required for all lots that have driveways that connect to the private streets within the entrance gates (lots which have driveways that connect to Laurel Cove Road do not require a road bond). The Road Bond is required when house plans are submitted (check made payable to the Harbor Watch Homeowners Association by either the builder or the Owner.) The homeowner should request an inspection from the Harbor Watch Homeowners Association aka HWHOA, upon completion of home construction, which includes the landscaping, proper installation of a concrete driveway culvert, paving of driveway as approved and the installation of the approved mailbox. \$4,000 will be refunded if road pavement and road shoulders near and in front of the subject lot are maintained throughout the construction process in the same good condition as they were in when construction began. (Note: This can be in your contract with your builder, i.e., require the builder to place the Road Bond and be responsible for the actions of his subcontractors.) The \$4,000 portion of the Road Bond is intended to insure the HWHOA from unnecessary road repairs

# Harbor Watch Homeowner's Association Inc. of Lake Norman

## ARCHITECTURAL REVIEW COMMITTEE HOME CONSTRUCTION GUIDELINES

caused by careless contractors and also to ensure proper reseeding, clean up, etc. of the right-of-way and drainage swales. The remaining \$1,000 of the Road Bond will be put into a Reserve fund to be used for the maintenance of the Harbor Watch roads. The homeowner has one year after construction has been completed to request the refundable portion of the road bond. When the homeowner makes the formal request for the road bond refund, they must certify that any construction and landscaping, which requires equipment such as bobcats, etc. has been completed.

**The Architectural Review Fee, the Road Bond, and the monies for the orange construction fencing must be paid; and the Homeowners Association dues must be current before approval of any plans.**

21. You must submit photographs of the entire road, road shoulders, and ditches in front of the lot and across the street from the lot to show the condition of the road, road shoulders, and ditches prior to clearing or any construction.
22. You must submit several photographs taken from the roadside and several photographs taken from the approximate center of the lot facing the rear of the lot or toward the lakeside of the lot showing the entire width of the lot and its vegetation and trees.
  1. If you own a waterfront lot, please take several photographs from the lakeside toward the lot showing the entire width of the lot along the shoreline and its vegetation and trees. North Carolina State law now requires a 50-foot vegetative buffer on the lakeside of your property. Lake Norman buffer rules in Iredell County state that no clearing of trees that are 3 inches in diameter or larger measured around 4 feet high, for 30 feet from shoreline when the lake is at full pond is permitted but clearing is allowed in the next 20 feet (after the first 30 feet) but there must be some type of vegetative buffer in this area.
24. Only a single sign for the building contractor's advertisement and a single frame for posting permits, neither one to be larger than 3 ft by 3 ft, are permitted on the site during construction. No subcontractors' signs are allowed at the site.

### Note:

Submitted plans must include a completed **Plan Approval Check List**, one full complete set of **Proposed House Construction Plans** (including elevations, floor plans, and the roof pitch), a **Site Plan** showing house placement, Surveyor's Plat, including distances from property lines, driveways, walkways, current Iredell County Health Dept. permit for placement of septic and well, required **Photographs**, and a **Landscaping Plan** showing plants, shrubs, decks, fencing, etc. Materials and colors used for the exterior of the house must also be approved.

The Private street right of way within Harbor Watch is common property owned by the Association. The private street right of way represents the paved asphalt streets and generally 15 feet on either side of the streets. Generally, no significant impact will be permitted on the right of way unless it is for erosion control. Property owners that desire to impact the right of way in front of their lot, e.g., 15 feet on either side of

## Harbor Watch Homeowner's Association Inc. of Lake Norman

### ARCHITECTURAL REVIEW COMMITTEE HOME CONSTRUCTION GUIDELINES

the pavement must submit their request as part of the **Landscaping Plan**. Additional information with regard to the Private Streets may be found in the Property Owner Requirements & Responsibilities Document Section 16, which addresses Private Street Right of Way.

**The Architectural Review Committee has particular concerns that the community have a consistent streetscape and quality of design (façade, material, etc.). To maintain a “planned look” for the community and preserve the aesthetic integrity of the community, the Association may at times place a temporary moratorium on any particular style of design until the community is brought back into balance. The Committee reserves the right to reject any house plans not acceptable to this code.**

25. The property owner is responsible for placing and maintaining a stone driveway to facilitate the delivery and distribution of building materials at a centralized staging area on the subject lot. No materials of any nature are to be unloaded or stored in the road or road rights-of-way. This driveway is to be used before and during construction to minimize damage to the roads and shoulders of the roads caused by the repeated parking of vehicles, heavy equipment and trucks. A HWHOA representative will inspect the roads and road shoulders near and in front of the subject property during construction and after completion of construction. The owner will be responsible for any necessary repairs.
26. Only the mailbox approved by the ARC may be used and it must be installed according to US Postal regulations. This information will be sent to you with your approval letter or you may contact the Harbor Watch ARC for this information. The Statesville Postmaster recommends that the base of the mailbox be greater than the minimum of 36 inches above ground level and at least 40 inches above ground level on cul-de-sacs. Any additional improvements or changes to property or dwelling must first have a notification to neighbors, and then a Request must be submitted to the ARC for approval. Although no fee is required for this “improvements or changes to property or dwelling” plan submission, a Road Bond and/or a charge for orange construction fencing may be required in cases where heavy equipment is expected to be used.

**Note: The builder is responsible for his subcontractors' actions while working in our neighborhood. Subcontractors need to be aware that this is a private neighborhood and they are not to use any recreational areas nor have**

## Harbor Watch Homeowner's Association Inc. of Lake Norman

### ARCHITECTURAL REVIEW COMMITTEE HOME CONSTRUCTION GUIDELINES

**a negative impact on our neighborhood in any way. Contractors and sub-contractors are prohibited from bringing dogs on construction sites.**

27. Prior to implementation, any revisions to the ARC approved plans must be submitted to ARC for approval. Some general guidelines as to what constitutes a revision include any change in the external appearance such as a change that affects the visible size in square footage from the street, color of brick or stucco, change in type or color of roof, change in the number of windows, etc. Example of what would not constitute a revision would include a change in the interior of the home plans that do not affect the exterior, e.g., the number of electrical outlets, interior wall color, changes an interior room dimension, etc. The rule of thumb should be when in doubt about a revision, submit the revision to ARC for their review and approval since there is currently no fee for a change or revision to ARC approved home plans.
28. New home construction is permitted on Mondays through Saturdays from 7:00 AM until 7:00 PM **ONLY**. There will be no new home construction allowed on Sundays or Federal holidays.
29. **Reminder-** Iredell County requires that house numbers four inches in height be posted and maintained within a three foot perimeter of the front entrance of the structure.
30. **New home construction- a New Construction Approval Change Order** form must be completed, submitted and approved by ARC before any exterior change can be initiated. The form can be found on the HOA website.

### **A Reminder: Please refer to your deed covenants for all restrictions**

Should you have any questions or need additional information, current contact addresses, telephone numbers, and e-mail addresses for the Harbor Watch Homeowners Association, including those of the Architectural Review Committee, can be found at our website at [www.harborwatchhoa.com](http://www.harborwatchhoa.com); the Board can be emailed directly at [board@harborwatchhoa.com](mailto:board@harborwatchhoa.com); or write to the Harbor Watch Homeowners Association, Architectural Review Committee, PO Box 5665, Statesville, NC 28687.