



POLO FARMS ARCHITECTURAL REVIEW PACKAGE

INTRODUCTION

This package of materials -- prepared and approved by the Architectural Review Committee in September 2014 -- is intended to achieve two main objectives: 1) to make navigation of the many rules regarding new home construction and alterations or additions to existing homes easier for Polo Farms residents; and 2) to update those regulations to take account of changes in building materials and the related increase in homeowner requests to alter or renovate their homes. This document contains all previous versions of the Covenants and Restrictions, revised ARC guidelines, New Home Construction package, and related documents. Using the alphabetical Table of Contents provided below, homeowners may click to the item that is of interest to them. However, as always, it is best to contact a member of the ARC to answer questions, and in any case homeowners must submit a Request for Architectural Approval to the ARC before beginning any work covered by these regulations. A copy of that application may be found on page 6 of this document and is available elsewhere on the PFHOA web site. In addition, for archival purposes, the original documents from which this guide is drawn (some of them legal in nature) are housed elsewhere on the Polo Farms web site. We hope you find this package both useful and easy to use.

The Architectural Review Committee
September 2014

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ARCHITECTURAL GUIDELINES

In order to preserve the value and desirability of the Polo Farms Subdivision, the construction of homes in Polo Farms is subject to certain covenants, conditions, restrictions, and architectural review. In an effort to assist the Polo Farms lot owners in the development of their architectural plans, and the architectural review and approval of their building, site, and landscaping plans, the Architectural Review Committee (ARC) has created this document which lists some, but not all, of the major requirements that must be strictly complied with. Additional important architectural and related requirements and information that must also be strictly complied with are located in the following documents:

- Architectural Review Procedure/Requirements
- Declaration of Covenants, Conditions and Restrictions of Polo Farms Subdivision and Homeowners Association
- Declaration of Restrictive Covenants of Polo Farms Subdivision
- Fine Violation System

These guidelines do not in any way limit the unfettered right of the ARC to approve or reject any plans, and do not limit the scope of the areas within the purview of the ARC's control. Complying with the requirements listed in these guidelines does not necessarily mean that a particular set of building, site and landscaping plans will be acceptable to the ARC. The ARC, in its discretion, shall have the right from time to time to alter, modify, and amend these guidelines. It is the responsibility of the lot owner to request the latest revised guidelines from the ARC.

1. General Considerations

- The design of the home, and the selection, color and quality of the building materials must promote and supplement the value and desirability of the Polo Farms subdivision as determined by the sole discretion of the ARC.
- A site plan showing the location of the house, the curved driveway and walks, the refuse and other enclosures for external mechanical and other equipment must be submitted together with the building plan and landscaping plan to the ARC for approval.
- All drives must be concrete and must be curved to avoid linear monotony.
- No garages shall open facing the front street line. Any garage on a skewed line from the main dwelling line must be approved.
- All dwellings must front the street and be in plane with approved existing dwellings.
- All dwellings must be a minimum of 3,000 finished and heated square feet (excluding basement and attic) and must be approved. First floor must be a minimum of 1,600 finished and heated square feet, excluding garage. (Basement is not first floor.)
- Dwellings must be completed within one (1) year of commencement of construction unless otherwise permitted by written consent of the Committee.
- Lot easement requirements are:
 - 10' easement alongside lot lines of all lots for utilities
 - 20' easement along rear lot lines of all lots that do not adjoin other lots within subdivision
 - 200' easement along rear line surrounding Lake Brandt
 - 15' easement along rear line lots surrounding ponds
- Excessive or unsightly grading, indiscriminate earth moving or clearing of the property, and removal of trees and vegetation which would disrupt natural water courses or scar natural land forms is prohibited.
- No clearing of any lot may commence prior to the architectural documents being approved by the Committee and the issuance of a Guilford County building permit and its placement on the lot.
- No trees of any kind in excess of 12 inches in diameter (at one foot above ground level) may be removed without the written approval of the Architectural Review Committee.
- The location and configuration of the home, and all landscaping must be visually harmonious with the terrain and vegetation of the lot and with the surrounding residential lots and homes.
- Neither the landscaping nor the location or design of any improvements may obstruct or impede the proper drainage of water runoff, including without limitation, the proper acceptance of runoff from other properties.
- During construction, all construction trash and debris shall be removed from each lot under construction at least by Friday of each week.

- Periodic site inspections will be performed by the Committee to insure that, if a lot becomes unsightly during building due to construction debris, the Homeowner's Association, per the covenants and restrictions, will contract to remove the construction debris and bill the homeowner/builder for the costs for such removal.
 - If the Homeowner's Association is not reimbursed for the costs, appropriate legal action will be taken, i.e. a lien placed on the property (Stop Work Order).
- Grading and Landscaping
2. Ceiling heights
 - A minimum of 9 feet (first floor)
 - A minimum of 8 feet (second floor).
 - Basement is not a ground floor.
 3. Chimneys
 - All chimneys must be brick, stone, or stucco or veneer of the same materials.
 - Chimneystacks are to be boxed in to blend with the exterior of the house and the boxing is to have a facade of brick, stone, or stucco unless otherwise approved.
 - All exterior chimneys are to be carried to structural foundation below grade and past the roofline in height.
 - No dormered chimneys will be approved.
 - All ducts, pipes, wiring, piers, etc., under the house visible through carports or open garage doors will have approved enclosure screening or surface treatment.
 4. Exterior Finishes
 - The exterior finish on the principal and all accessory buildings must be face brick, stone (approval required), stucco, wood, hardi plank or similar materials.
 - Brick houses must have brick treatment over both stories and all sides of the house unless waived by the Committee.
 - If wood or hardi plank is used, they must be individual boards (horizontal, vertical), each of which may be no more than 12 inches wide.
 - The use of synthetic stucco is prohibited.
 - Vinyl siding is strictly prohibited but the limited use of high quality vinyl components or aluminum for soffits and fascia boards may be permitted but must be submitted to the ARC for approval as to location and quality.
 5. Exterior Mechanicals
 - All exterior mechanical equipment, garbage receptacles, electrical transformers, ground level pilings or piers and other unsightly objects must be screened and concealed from view.
 - The screening plans and materials must be approved by the ARC.
 - All well caps shall be screened from street view by location, landscaping or other decorative treatment.
 6. Exterior Trim
 - All trim, trim boards, soffits, doors, or window casings and sash must be wood, or other approved materials such as high-quality PVC.
 - No bright plated natural aluminum window screens or flashing shall be permitted.
 7. Doors
 - All exterior doors must be paneled except for storm doors and sliding glass doors.
 - All windows and doors, on the front and sides of the dwelling, shall have caps of soldier course brick, jack arches, wood caps, or other approved decorative treatment.
 - No running bond brick will be permitted over any door or window of any elevation facing a street.
 - No window opening shall abut any frieze board on any elevation of the dwelling.
 8. Fencing
 - No fence or wall shall be closer to the street than the rear line of the primary residence without prior approval.
 - On corner lots, for privacy's sake, the rear yard may be fenced along the side street setback starting from the rear line of the house extending to the rear to the right of way margin of the rear easement area.

- All perimeter fencing must be horse rail fencing, wrought iron, pickets with standard spacing between pickets, stone, or brick. The type of proposed fence and its design, material, location, and color must be approved by the ARC, as well as the number of gates. Privacy fencing and stockade type fencing are strictly prohibited.
 - The type of proposed fence and its design, material, location, and color must be approved by the ARC, as well as the number of gates.
 - All fence heights must be less than or equal to four feet (4') in height as measured from the ground level. Posts may be four and one-half feet (4.5) in height.
 - The ARC may require landscaping on the exterior side of the fence to break up large expanses of fencing.
 - No chain link or metal fabric fences are permitted except preapproved metal fabric mesh may be used for tennis courts.
 - Whatever their material, approved fences must be maintained in good condition in terms of painting, staining, and repairs. The ARC reserves the right to require upkeep of fences in this regard. Failure to do so may lead to the fence's removal.
9. Lampposts/Mailboxes
- Lampposts/mailboxes must be of the design specified by the ARC.
 - This includes the light fixture for the mailbox/lamppost.
10. Landscaping
- Landscaping that significantly adds to, alters or removes existing vegetation, including shrubbery and trees greater than 12 inches in diameter, must be approved by the ARC.
 - Landscaping changes within existing flowerbeds and natural areas are generally exempt from ARC oversight.
 - Playground and other equipment should be located and screened from view from the street and adjacent property owners.
11. Pools
- There shall be no above ground swimming pools.
 - In-ground pools must be approved by the ARC.
12. Railings
- All exterior railings must be wrought iron or pressure treated wood.
 - All shutters must be wood or other approved material.
13. Roofing
- Only approved architecturally dimensional shingles or equal may be used.
 - Shingles must be submitted to ARC for approval.
 - Roof shapes and pitch are subject to approval.
 - Minimum roof pitch is 9:12, excluding screened porches.
14. Satellite dishes
- Placement of satellite dishes is not regulated by the ARC.
 - However, it is hoped that homeowners will seek to place dishes in ways that screen them from exterior view as much as possible.
15. Solar Panels
- Solar panels on homes are permitted but require ARC approval.
16. Vents
- All attic vents, gable vents, and louvers are to be wood and not of metal construction.
 - Only nailable ridge vents with shingle tab cap are permitted.
 - No metal ridge vents will be permitted.
 - Power roof vents must be preapproved, screened, and incorporated into the roof design.

- Roof power vents, roof vents, rain diverters, sky lights, plumbing vent pipes, and non-copper flashing are to be painted to blend with the shingles except that flashing that is applied to horizontal surfaces may be painted to blend with the horizontal materials where more appropriate.

17. Walls and Foundations

- All masonry walls and foundations will have approved surface treatment that complements the siding.
- There shall be no exposed concrete block used.

18. Windows

- Windows must be single or double hung casement or sash wood windows, except as noted below.
- Solid vinyl windows may be accepted if they are made of premium vinyl (e.g., no recycled materials) and if the windows' exterior appearance and trim replicate windows made of wood. Vinyl windows should have exterior brick molding around the window frame.
- Premium solid wood vinyl- or aluminum-clad windows in which the exterior is wood clad in vinyl or aluminum may also be allowed.
- Premium fiberglass windows that replicate windows made of wood may also be considered. In all cases, ARC approval is required.
- Prefabricated glass block windows are not allowed.
- There shall be no metal windows or doors except pre-painted or anodized storm doors unless other materials are expressly approved.

19. Disclaimer

- No approval of plans, location, or specifications and no publication of architectural standards or requirements shall be construed as representing or implying that any such plans, specifications, or standards will, if followed, result in a properly constructed residence.
- Such approvals and standards shall in no event be construed as representing, warranting, or guaranteeing that any residence or improvement thereto will be built in a good workmanlike manner or that the plans and specifications with respect thereto shall result in a residence of any particular quality.
- Neither the Homeowner's Association or the Architectural Review Committee shall be responsible or liable for any defects in any plans or specifications submitted, revised, or approved under the restrictive covenants or under the architectural review procedures, nor shall they have any responsibility for defects in construction pursuant to any such plans and specifications.
- Each property owner shall have sole responsibility for compliance with the ARC approved plans and agrees to hold the Association and the Committee harmless from any failure thereof caused by the property owners, architect, or builder.

Polo Farms Homeowners Association, Inc.
Request for Architectural Approval Form
for
Alterations and Additions

OWNER'S NAME/S _____

Address _____

Phone Number _____ Alternative Number _____

Email Address _____

Type of Improvement: (Check applicable)

- | | |
|---|---|
| <input type="checkbox"/> Painting/Color Schemes | <input type="checkbox"/> Paving (drives, walks, ramps etc.) |
| <input type="checkbox"/> Landscaping | <input type="checkbox"/> Siding/Exterior Surfaces |
| <input type="checkbox"/> Fencing | <input type="checkbox"/> Windows (new or replacement) |
| <input type="checkbox"/> Addition of Equipment | <input type="checkbox"/> Other _____ |

Briefly describe the improvements you propose (attach detailed drawing)

Who will do the actual work on this improvement? _____

Location of Improvement: (check applicable areas)

- | | | |
|---|---|--|
| <input type="checkbox"/> Front of House | <input type="checkbox"/> Patio/Deck/Porch | <input type="checkbox"/> Garage |
| <input type="checkbox"/> Back of House | <input type="checkbox"/> Roof of House | <input type="checkbox"/> Side of House |
| <input type="checkbox"/> Other (describe) _____ | | |

Materials/Equipment to be used for proposed improvement: (check)

- | | |
|--|--|
| <input type="checkbox"/> Paint (color/s) _____ | <input type="checkbox"/> Stain (color/s) _____ |
| <input type="checkbox"/> Siding _____ | <input type="checkbox"/> Brick (type/s) _____ |
| <input type="checkbox"/> Screen (type/s) _____ | <input type="checkbox"/> Equipment (Playground, Pagodas, Water gardens, Recreational/Sports Equipment, etc.) _____ |
| <input type="checkbox"/> Fence (type/s) _____ | |
| <input type="checkbox"/> Other _____ | |

I understand that the Polo Farms ARC will act on this request as quickly as possible, but within thirty (30) days, and contact me regarding the status of my request. I agree not to begin the proposed improvement(s) until notification of approval is received.

Reviewed and considered by the PF Architectural Review Committee at a meeting held on _____ and Approved _____ Disapproved _____ Pending Further Review _____.

This approval is good for six (6) months from the above approval date, for the work to commence and be completed within a further 9 months thereafter.

Signature of Homeowner:

Architectural Review Committee
 Approved By:

Date: _____

ARCHITECTURAL REVIEW PROCEDURES and REQUIREMENTS

Pursuant to the Declaration of Covenants, Conditions and Restrictions of Polo Farms Subdivision and Homeowners Association, the Architectural Review Committee (ARC) has the authority to review, approve, require changes to, and reject building, site, and landscaping plans. The following procedure is designed to assist the lot owner in expediting the review process and in complying with the mandatory requirements.

1. Preliminary Approval of Building Plans for Prospective Purchasers
 - This section applies only to the sale of a lot that is subject to preliminary approval of the purchaser's building plans by the ARC.
 - The ARC requires both the seller of the lot and the prospective purchaser to sign a waiver before the ARC will grant preliminary approval or rejection of the purchaser's building plans.
 - Sections 2, 3, and 4 will apply once the lot is purchased.

2. Prior To Submission of Building and Site Plans
 - Payment of \$1,000 ARC fee
 - Payment of outstanding dues, fines, and assessments except as set forth in Article 11 of the Declaration of Covenants, Conditions and Restrictions of Polo Farms Subdivision And Homeowners Association
 - Complete and submit Builder Basic Information Sheet including name, address, and telephone of builder for ARC approval
 - Develop architectural building, site plans, and landscaping plans which strictly comply with Polo Farms Architectural Guidelines; Architectural Review Procedure/ Requirements; Declaration of Covenants, Conditions and Restrictions of Polo Farms Subdivision and Homeowners Association; and the Declaration of Restrictive Covenants of Polo Farms Subdivision
 - Lot cannot be cleared or altered, and construction of any kind may not begin without the prior written approval of the ARC.
 - Violations will be subject to fines pursuant to the Fine Violation System
 - Lot owner's proposed builder is approved or rejected and notice is given

3. Submission of Building, Site, Landscaping Plans, etc.
 - Submit three (3) sets of complete working blueprints, site plans (showing location of house, walkways, a curved concrete driveway, etc.), and landscaping plans to any ARC member.
 - Submit your choice for brick, stacked stone, siding, windows, other exterior materials, exterior paint colors, and type and brand of architectural dimensional shingle
 - Submit a completed "List of Building Materials" form which can be obtained from the ARC
 - Incomplete plans or noncompliance with all of Section 2 and Section 3 shall be deemed an automatic rejection by the ARC of the submitted plans, even if the submitted plans are not physically returned or notice of rejection is not timely given.

4. Post Submission
 - The ARC and its architect review the plans and either approve the plans, reject the plans, or approve subject to certain modifications
 - Lot owner is notified of any changes and asked to initial and date each change Plans are then accepted as modified
 - Lot owner may then begin construction
 - Builder must not deviate from the approved plans without the express written consent of the ARC
 - The use of synthetic stucco is prohibited
 - The ARC approved mailbox, lamp post, light fixture combination must be used
 - Erosion must be effectively and substantially controlled at all times during construction by a combination of a silt fence, hay bales, and other means
 - Minimum roof pitch allowed is 9:12
 - Except within the building site, no trees of any kind in excess of 12 inches in diameter one foot from the ground may be removed without the prior written approval of the ARC
 - Damage done to road shoulders must be repaired and reseeded by builder upon completion of construction and prior to closing

- Construction will be monitored for compliance
- Noncompliance will be reported to the Board of Directors
- In the event of noncompliance, lot owner will be sent a Notice of Violation and given 10 days from the date of the letter to correct the violation.
- See Fine Violation System for actions that will be taken by the Board of Directors in the event the violation is not timely corrected
- See Polo Farms Architectural Guidelines
- Exterior Building Material Specification Form

EXTERIOR BUILDING MATERIAL SPECIFICATION FORM

Specific Items:

Brand Name

Model

Color

Brochure or Sample

Exterior Building Materials (brick, stucco, wood, stone)

Windows (all wood, exterior vinyl or aluminum clad, premium fiberglass, or premium solid vinyl—see specifications under “Windows” item on Page 5 of document titled “Polo Farms Architectural Review Package”)

Window Trim (brick mold, wood trim board, etc.)

Window Headers (decorative wood, soldier course brick, keystone)

Shingles Soffits

Fascia Boards

Exterior Doors

Garage Doors

REQUIRED CRITERIA FOR BUILDER APPROVAL

Polo Farms was planned and has been developed as a community of custom "one-of-a-kind" homes, each designed to provide its own unique impact while blending in with the overall harmony of the neighborhood. In order to preserve the intent of the original developer, the Polo Farms Homeowners Association Architectural Review Committee has established the following requirements for a builder to become approved for building in Polo Farms.

1. The Builder must complete the attached Basic Information Sheet.
2. If you have promotional information, please include same.
3. If a Spec house is involved, the Builder must demonstrate financial stability to ensure that construction will be complete in a timely and workmanlike manner. This may be accomplished by (a) letters from banker and accountant attesting to financial situation and (b) commitment letter from financial institution.
4. The Builder must demonstrate that they have previous experience in building custom "one-of-a-kind" homes in the \$300,000+ range, excluding cost of lot, comparable to the existing residences in Polo Farms. Please provide a list of homes you have built over the past three years in the Greensboro area which you think would maintain the architectural intent of Polo Farms. Where possible, indicate which ones the Architectural Review Committee might visit with you.
5. The Builder must demonstrate an understanding of and intention to observe the Restrictive Covenants and Architectural Guidelines of Polo Farms by reviewing and signing copies of same.

The above submissions represent minimum requirements for application to become an Approved Builder at Polo Farms. They do not restrict the right, or the obligation, of the Polo Farms Architectural Review Committee to conduct additional inquiries and investigations on its own as a part of the approval process.

Finally, it should be noted that Builder Approval is a conditional status. Approved Builders status may be revoked if the builder's financial status should change, if it is found that the quality of the work is not at the required level, if job completion/cleanup/follow-up is inadequate and/or if the builder does not adhere to the Covenants, Restrictions and Architectural Guidelines of Polo Farms.

Polo Farms Home Owners Association
P.O. Box 8071
Greensboro, NC 27419

BUILDER BASIC INFORMATION SHEET

Builder Name/Address

Builder Contract License Number:

Primary Point(s) of Contact:

Name:

Business Phone:

Emergency Phone:

Years in business in Greensboro area:

Member of Homebuilders Association: () Yes () No

How Long?

List the number of homes built per year the last three (3) years:

List the selling price of last 10 homes constructed, excluding the cost of lot:

List the addresses of the last 10 homes built in Guilford County:

Other business entities building other types of houses (Y/N)

(Please specify)

Return to: Lambeth Management, PO Box 8071, Greensboro NC 27419 or Tiffany.Lmgmt@gmail.com

FINE VIOLATION SYSTEM

Under the authority of the North Carolina Planned Community Act, Chapter 47F, effective January 1, 1999, a fine not to exceed one hundred fifty dollars (\$150.00) per day may be imposed for violations of the Declaration of Covenants, Conditions and Restrictions. Such fines shall be assessments secured by liens under Section 47F-3-116 of the North Carolina Planned Community Act.

Notice of Violation

A letter describing the violation will be mailed to the Homeowner for each observed violation of the Declaration of Covenants, Conditions and Restrictions for the Polo Farms Subdivision. The Board of Directors or the Management Company shall mail this letter. This letter will provide that the owner has ten (10) days from the date of the letter to correct the violation.

Board Hearing on the Violation

If the Homeowner fails to correct the violation within ten days from the date of the above-referenced letter, the Board of Directors shall schedule a hearing within fourteen (14) days of the expiration of the ten day period referenced in the notice of violation letter. The homeowner shall be given written notice of the hearing date and the homeowner shall have the opportunity to be heard and present evidence at the hearing.

Based upon the facts presented and representations made, the Board of Directors, at its discretion may:

1. Levy a fine in accordance with the schedule set forth below and/ or initiate legal action, dependent upon the nature and circumstances of the violation.
2. Grant an extension of the time to allow the Homeowner to abate the violation, in which case the Board of Directors will also determine the action to be taken in the event the violation is not abated; or,
3. Dismiss the action.

The homeowner shall be given written notice of the Board's decision. All fines shall be payable within thirty (30) days of the levy of the fine by the Board of Directors.

Schedule of Fines

Fine Violation Warning Letter Sent- Homeowner has 10 days from the date of the notice of violation letter to correct the violation and avoid a hearing on the imposition of a fine.

- 1st Fine- Failure to correct the violation within 7 days after the hearing date will result in a fine of \$50.00
- 2nd Fine- Failure to correct the violation within 14 days after the hearing date will result in an additional fine of \$100.00.
- 3rd Fine- Failure for correct the violation within 21 days after the hearing date will result in an additional fine of \$150.00.
- 4th Fine- Failure to correct the violation within 28 days after the hearing date will result in an additional fine of \$150.00 per day until the violation is corrected.

Any future occurrence of the same violation by the same homeowner will result in the 1st and 2nd fines being increased as follows:

- 2nd Violation 1st fine shall be \$100.00 and 2nd fine shall be \$150.00
- 3rd Violation 1st fine shall be \$150.00 and 2nd fine shall be \$150.00
- 4th Violation 1st fine shall be \$150.00 per day until the violation has been corrected.

Damage

In addition to fines being assessed, the cost to repair any damage to the Common Area caused by the Violation of the Declaration of Covenants, Conditions and Restrictions for the Polo Farms Subdivision shall be the responsibility of the homeowner.

Architectural

If a homeowner starts architectural changes to a residence without Architectural Committee/ Board of Directors approval, the homeowner shall be subject to a fine of \$100.00 per occurrence. The imposition of this fine shall also be subject to notice and an opportunity to be heard and present evidence at a hearing on the violation.