



POLO FARMS ARCHITECTURAL REVIEW PACKAGE

INTRODUCTION

This package of materials -- prepared and approved by the Board of Directors in October 2026- 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 below, homeowners may click on the item that interests them. However, as always, it is best to contact a member of the ARC to answer questions; 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 the application can be found on page 6 of this document and is also available on the PFHOA website. 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 website. We hope you find this package both valuable and easy to use.

HOA Board of Directors
ARC Committee Members
October 2026

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ARCHITECTURAL GUIDELINES

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. 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 essential architectural and related requirements and information that must also be strictly adhered to 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 limit the ARC's unfettered right 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. In its discretion, the ARC shall have the right from time to time to alter, modify, and amend these guidelines. The lot owner is responsible for requesting 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 solely by 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, and the building plan and landscaping plan must be submitted to the ARC together with the building plan and landscaping plan 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 align with approved existing dwellings.
- All dwellings must be approved and have a minimum of 3,000 finished and heated square feet (excluding basement and attic). The first floor must have a minimum of 1,600 finished and heated square feet, excluding the garage. (The Basement is not the first floor.)
- Dwellings must be completed within one (1) year of commencement of construction unless otherwise permitted by the Committee's written consent.
- The lot easement requirements are:
 - 10' easement alongside the lot lines of all lots for utilities
 - 20' easement along rear lot lines of all lots that do not adjoin other lots within the subdivision
 - 200' easement along the rear line surrounding Lake Brandt
 - 15' easement along the rear line of lots surrounding ponds

- Excessive or unsightly grading, indiscriminate earthmoving or clearing of the property, and removal of trees and vegetation that would disrupt natural water courses or scar natural land forms are prohibited.
 - No clearing of any lot may commence prior to the Committee approving the architectural documents, issuing a Guilford County building permit, and placing it on the lot.
 - No trees over 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 the surrounding residential lots and homes.
 - Neither landscaping nor the location or design of any improvements may obstruct or impede the proper drainage of water runoff, including, without limitation, the appropriate 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.
 - The committee will perform periodic site inspections to ensure that if a lot becomes unsightly during construction 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 of 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).
 - The basement is not the ground floor.
3. Chimneys
- All chimneys must be brick, stone, stucco, or veneer of the same materials.
 - Chimney stacks are to be boxed in to blend with the exterior of the house, and the boxing's facade is to be brick, stone, or stucco unless otherwise approved.
 - All exterior chimneys are to be carried to the structural foundation below grade and past the roofline in height.
 - No dormer 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 the Committee waives this requirement.
 - If wood or hardy plank is used, the boards must be individual (horizontal, vertical), each 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. However, the location and quality of the materials must be submitted to the ARC for approval.

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 ARC must approve the screening plans and materials.
 - 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, window casings, and sashes 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 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 be allowed on any frieze board at any dwelling elevation.
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 of 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 ARC must approve the type of proposed fence and its design, material, location, and color, as well as the number of gates. Privacy fencing and stockade-type fencing are strictly prohibited.
 - The ARC must approve the type of proposed fence, its design, material, location, and color, 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 that pre-approved metal fabric mesh may be used for tennis courts.
 - Whatever their material, approved fences must be maintained in good condition through painting, staining, and repairs. The ARC reserves the right to require this upkeep. Failure to do so may result in the fence's removal.
 - The homeowner must maintain fencing on all sides. If unsightly disrepair occurs, homeowners will be subject to a violation system.
9. Lampposts/Mailboxes
 - Lampposts/mailboxes must be of the design specified by the ARC.
 - This includes the light fixture for the mailbox/lamppost.
 - The approved vendor is Pickle Iron Works; their phone number is (901) 775 – 5158.

- Because the Norwell light fixture has been discontinued, the ARC approves the Quoizel RO9014EK – Black Four Light Outdoor Post Lantern, which can be found online or at Butler Lighting.

10. Landscaping/Outbuildings

- The ARC must approve landscaping that significantly adds to, alters, or removes existing vegetation, including shrubbery and trees greater than 12 inches in diameter.
- Landscaping changes within existing flowerbeds and natural areas are generally exempt from ARC oversight.
- Neither landscaping nor the location or design of any improvements may obstruct or impede the proper drainage of water runoff, including, without limitation, the appropriate acceptance of runoff from other properties.
- The playground, outbuildings, and other equipment should be located and screened from view by the street and adjacent property owners.
- Playground equipment, such as swing sets and towers, must be wooden structures; metal and plastic structures are prohibited. All playground equipment, including but not limited to play sets, swing sets, and trampolines, must be in the backyard, not along the road.
- Any outbuildings visible from the street or adjacent properties must be constructed using materials that match or complement those of the main home, enhancing the property's overall aesthetic.
- Outbuildings are not permitted along easements.
- The lot easement requirements are:
 - 10' easement alongside the lot lines of all lots for utilities
 - 20' easement along rear lot lines of all lots that do not adjoin other lots within the subdivision
 - 200' easement along the rear line surrounding Lake Brandt
 - 15' easement along the rear line of lots surrounding ponds
- The ARC must approve all outbuildings.

11. Pools

- There shall be no above-ground swimming pools.
- The ARC must approve in-ground pools.

12. Railings

- All exterior railings must be wrought iron or pressure-treated wood.
- All shutters must be made of wood or another 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 pitches are subject to approval.
- Minimum roof pitch is 9:12, excluding screened porches.

14. Satellite dishes/Solar Panels

- The ARC does not regulate the placement of satellite dishes.
- However, it is hoped that homeowners will seek to place dishes in ways that screen them from exterior view as much as possible.
- Solar panels on homes do not require ARC approval.

15. Vents

- All attic vents, gable vents, and louvers must be made of wood and not of metal construction.

- Only nailable ridge vents with shingle tab caps are permitted.
- No metal ridge vents will be permitted.
- Power roof vents must be pre-approved, screened, and incorporated into the roof design.
- Roof power vents, roof vents, rain diverters, skylights, plumbing vent pipes, and non-copper flashing are to be painted to blend with the shingles, except that flashing applied to horizontal surfaces may be painted to blend with the horizontal materials where more appropriate.

16. Walls and Foundations

- All masonry walls and foundations will have approved surface treatment that complements the siding.
- No exposed concrete blocks will be used.

17. 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 wood windows may also be considered. In all cases, ARC approval is required.
- Prefabricated glass block windows are not allowed.
- Metal windows or doors, except pre-painted or anodized storm doors, shall be prohibited unless other materials are expressly approved.

18. 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 thereto shall result in a residence of any particular quality.
- Neither the Homeowner's Association nor 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 the architectural review procedures, nor shall they have any responsibility for construction defects under 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, architects, or builders.

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 valid for six (6) months from the date above, and the work must commence and be completed within nine months thereafter.

Signature of Homeowner:

Architectural Review Committee Approved By:

Date: _____

NEW BUILD ARCHITECTURAL REVIEW PROCEDURES and REQUIREMENTS

According to the Declaration of Covenants, Conditions and Restrictions of Polo Farms Subdivision and Homeowners Association, the Architectural Review Committee (ARC) can 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 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 lot seller and the prospective purchaser to sign a waiver before it grants preliminary approval or rejection of the purchaser's building plans.
 - Sections 2, 3, and 4 will apply once the lot is purchased.
2. Before Submission of NEW Building and Site Plans
 - Payment of \$1,000 ARC fee.
 - Payment of outstanding dues, fines, and assessments, except as outlined in Article 11 of the Declaration of Covenants, Conditions and Restrictions of Polo Farms Subdivision and Homeowners Association.
 - Complete and submit the Builder Basic Information Sheet, including the builder's name, address, and telephone number 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.
 - The lot cannot be cleared or altered, and construction of any kind may not begin without the ARC's prior written approval.
 - Violations will be subject to fines under the Fine Violation System.
 - The 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 shingles.
 - 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 them, reject them, or approve them subject to certain modifications.
 - The lot owner is notified of changes and asked to initial and date each change. Plans are then accepted as modified.
 - The 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 combination of the ARC-approved mailbox, lamp post, and light fixture must be used.
- A combination of a silt fence, hay bales, and other means must be used to effectively and substantially control erosion at all times during construction.
- The minimum roof pitch allowed is 9:12.
- Except within the building site, no trees over 12 inches in diameter and 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 the builder upon completion of construction and before closing.
- Construction will be monitored for compliance.
- Noncompliance will be reported to the Board of Directors.
- In the event of noncompliance, the lot owner will receive a Notice of Violation and will have 10 days from the date of the letter to correct the violation.
- See Polo Farms Architectural Guidelines.
- Exterior Building Material Specification Form.

EXTERIOR BUILDING MATERIAL SPECIFICATION FORM

Specific Items:

<u>Brand Name</u>	<u>Model</u>	<u>Color</u>	<u>Brochure or Sample</u>
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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 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. 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 it.
3. If a Spec house is involved, the Builder must demonstrate financial stability to ensure construction is completed promptly and professionally. This may be accomplished by (a) letters from the banker and the accountant attesting to the financial situation and (b) a commitment letter from a financial institution.
4. The Builder must demonstrate that they have previous experience in building custom "one-of-a-kind" homes in the \$800,000+ range, excluding lot cost, is 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 would maintain the architectural intent of Polo Farms. The Builder must review and sign copies of Polo Farms' Restrictive Covenants and Architectural Guidelines to demonstrate an understanding of and intention to observe them.

The above submissions represent the minimum requirements for an application to become an Approved Builder at Polo Farms. They do not restrict the right or obligation of the Polo Farms Architectural Review Committee to conduct additional inquiries and investigations as 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 605
Summerfield, NC 27358

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 the Greensboro area:

Member of Homebuilders Association: () Yes () No

How Long?

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

List the selling price of the last 10 homes constructed, excluding the cost of the 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 to sunshine@lambethmanagement.com