



ARCHITECTURAL CONTROL GUIDELINES

CARDINAL CLUB ESTATES
HOMEOWNERS ASSOCIATION

SIMPSONVILLE, KENTUCKY

As amended 6/19/2017

I. PURPOSE AND PHILOSOPHY OF GUIDELINES

These guidelines are designed to encourage architectural design and quality construction and to promote an attractive, harmonious and pleasant living environment. For the protection of property values and to assure quality construction by responsible and professional workers, the ARCHITECTURAL CONTROL COMMITTEE (ARC) must approve all home plans, builders and general contractors.

II. ARC AUTHORITY AND REVIEW PROCESS

A. ARC

The Declaration of Covenants, Conditions, Restrictions, Easements and Liens & Charges of CARDINAL CLUB ESTATES delegates the control of CARDINAL CLUB ESTATES' development to the ARC. The relevant provision reads as follows:

“No building or other structure, including fences, or fence like structures and walls shall be commenced, erected or maintained upon any Lot nor shall any exterior addition to or change or alteration to an Lot or Unit (including changing the exterior paint color) be made until the plans and specifications showing the nature, kind, shape, height materials and location of the same, including but not limited to setbacks and curb cuts, has been submitted to and approved in writing as to harmony and external design and location in relation to surrounding structures and topography and the general development plan by an Architectural Control Committee (“Committee”) composed of three or more representatives appointed by the Declarant - The Committee shall approve any lot landscaping or change in landscaping. In the event said Committee fails to approve or disapprove such change, alteration, design or location in writing within (30) thirty days after said plans and specifications have been

submitted to it, said request shall automatically be deemed approved. The Committee shall have the authority to adopt specific architectural guidelines, including but not limited to requiring any plans be prepared and certified by a licensed Architect, and to charge a flat fee to cover administrative and enforcement cost and cash bond.”

ARC approval is only the first step in obtaining the necessary agency approvals for construction of a home in CARDINAL CLUB ESTATES. One complete set of construction drawings must be submitted to the ARC by electronic transmission, to obtain said approval. Once approved, said drawings must be submitted to Shelby County to obtain a building permit.

These guidelines are intended to assist property owners during the design, construction, or improvement of their residence while protecting the property values of all owners. The Declarant may periodically amend ARC guidelines.

B. REVIEW PROCESS

No site cleaning, material deliveries or construction may begin without first obtaining ARC approval.

1. Plan Review

Along with Cardinal Cub Estates' ARC application and cash bond, if applicable, the following items are required for final review:

- a. Site Plan—The site plan shall be a minimum 1"-20' scale and include the following:
 1. Property line description
 2. Designation of directional North
 3. Location of house on lot
 4. Location of all decks and porches
 5. Drives and walkways
 6. Setback dimensions on all four sides of house
 7. Existing & proposed grade contours if grade change is to be made
 8. Desired drainage flow by arrows
 9. Any tree over 8" in diameter to be removed, and not within building or driveway footprint, must be shown for approval
 10. All existing easements and right-of-way
 11. Location of screened HVAC unit

- b. Landscape Plans—The landscape plan shall be a minimum of 1/8"-1" scale showing the location of the house, driveway and walk with proposed landscape concepts. **Each plan should include irrigation, sod and the number of specimen trees and foundation**

plantings. -All landscaping must be completed prior to occupancy.

c. Architectural Plans—One complete set of architectural and construction plans at a scale of ¼" -1" shall be submitted and must contain the following information:

1. Footing and foundation plan
2. Floor plans
3. Building sections
4. Elevation of all views
5. Details of construction
6. Total square feet of heated area on each floor

d. Construction Specifications—One set of specifications must be submitted defining the quality and type of exterior materials not identified on plans.

e. Exterior Colors—Proposed exterior materials including, but not limited to wood siding, trim, cornice, brick, roofing, stucco, lattice and gutters must be submitted for approval.

f. Construction Schedule—An estimated schedule of construction indicating the dates of commencement and completion.

Within ten (10) business days of receipt of all required documents, fees and cash bond, if applicable, the ARC will begin their review. ARC will either grant approval or state reasons for the disapproval of the project in writing within thirty (30) days after said documents have been submitted. If approval plans are changed, they must be resubmitted for review before proceeding. Concept or final approval is valid for twelve months from approval date.

Construction period from start of construction to certificate of occupancy may not exceed twelve months. If construction is not completed within twelve months and in compliance, the ARC may take legal action to insure compliance.

2. Certificate of Compliance

A Certificate of Compliance from ARC is required at the completion of construction. In order to be in compliance, the following items must be completed:

1. The structure must be completed (including walks and drives) according to approved plans
2. Exterior colors shall conform to those approved by the ARC
3. Construction debris must be removed from the site, including all excess dirt from construction.
4. Temporary facilities must be removed from the site (electricity pole, portable toilet, contractor sign, etc.)
5. Approved landscaping must be completed prior to occupancy
6. Cardinal Club Estates' mailbox must be installed
7. Road and roadsides must be repaired to pre-construction conditions

3. Home Improvement Review

As stated in the Covenants, any exterior changes, alterations or additions must be approved by the ARC.

The following are required for review:

1. A completed application for improvements along with fees and/or cash bond, if applicable.
2. Architectural plans at ¼"-1" sufficient to adequately explain the proposed addition or alteration.
3. Site plan showing existing structures, setbacks, property lines and the proposed improvements, as well as any other pertinent information
4. Colors of all exposed exterior materials, Samples may be required in order to assure that any new addition will match the existing structure.

Within ten (10) business days of receipt of all required documents, fees and cash bond, if applicable, the ARC will begin their review. ARC will either grant approval or state reasons for their disapproval of the project in writing within thirty (30) days after said documents have been submitted.

III. DESIGN GUIDELINES

A. THE SITE

The design process should begin by considering the constraints and opportunities of the site. The following should be taken into account during the design process:

1. Existing Topography
2. Existing Vegetation
3. Views
4. Sun Orientation
5. Prevailing Wind
6. Drainage
7. Driveways and Parking
8. Utilities and Easements
9. Setbacks
10. Adjacent Structures
11. Proposed Landscaping & Maintenance
12. Neighborhood Environment

1. Setbacks

No part of a building except for bay windows, stoops, stairs, fireplace or roof overhang may be built between the property line and the setback line of the building. The ARC reserves the right to absolutely and solely control the precise location of any house of dwelling. Front setbacks are to be set at minimums to line up front elevations. Minimum setback requirements are as per plat of the neighborhood and are generally as follows:

Champions Way

Front 40'
Rear 15'
Sides 7' & 7'

Side Streets

Front As per plat (**Champions Cir. 30'**)
Rear 15'
Sides 7' & 7'

Golf Course Lots

Rear 25'
Sides 7' & 7'

2. Easements

The Covenants reserve certain easements. Construction is normally not allowed in these easements. There is a 10' easement on each lot abutting the Cardinal Club golf Course which must be kept free of all improvements and which must be maintained according to the standards enumerated in the Declaration of Conditions, Covenants & Restrictions.

B. ARCHITECTURAL DESIGN

It is necessary during the design process to consider mass, roof form, window and door articulation, materials, finishes and colors in addition to site constraints. As Cardinal Club Estates grows, the relationship of each residence to its neighbor will become increasingly important and should play an integral role in the design process. In addition to general design principals, the following are required:

1. Use Restrictions

Article VIII, Section 1 of the Declaration of Covenants, Reservations and Use Restrictions of Cardinal Club Estates states: (A) No lot Shall be used except for the private residential purpose of a single family, provided however, that nothing herein shall prevent Declarant from using any dwelling as a model, sales office, or amenity: (B) not more than one unit shall be constructed on any lot.

2. Size of Structure

The Links	Ranch	1800 sq. ft.
	1 ½ Story	2000 sq. ft.
	2 Story	2200 sq. ft.
The Estates (Champions Way Champions Circle)	Ranch	2400 sq. ft.
	1 ½ Story	2600 sq. ft.
	2 Story	2800 sq. ft.
The Courtyards	Ranch	1800 sq. ft.
	1 ½ Story	2000 sq. ft.
	2 Story	2200 sq. ft.

3. Mail Box

The ARC approved mailbox must be installed prior to occupancy. Mailboxes must be properly maintained and in good condition.

4. Exterior Materials

Exterior materials shall be **70% brick**, with horizontal siding, stucco or stone accents. The approval of vinyl siding will be limited to cornice and soffit wrapping and will not be approved for aesthetic purposes for side walls, gables, etc.

5. Roof Pitches

Roof pitches will be dictated by the architecture of the home. For example, a cottage-style home with a gable roof would require a 9 to 12 minimum pitch. Dormers, gables and porches should also compliment the house architecture and style.

6. Roofs

Roofs shall be metal, tile or architectural shingles with a 30-year minimum warranty and applicable weight.

7. Fences

The ARC will review request for fences on a case-by-case basis. Chain link fences or wooden fences will not be permitted. No fencing shall be allowed on the lots adjoining the golf course.

- a. The fencing through out the Estate Section, Links Section and the Courtyards Section shall be constructed of steel or aluminum with a Black Wrought Iron Picket appearance of similar style as the fencing surrounding the University of Louisville Golf Club Pool on Champions Way.
- b. As an exception to Section III, B 7, a, above, lots # 16-28, 47-48, 50-53, 56-60, a total of 24 lots, located in the Links Section, may erect a wooden fence as approved by the Committee. Said wooden fencing shall have the posts and stringers on the interior side of the fence, meaning facing toward the house on the lot that the fence is being installed upon. No posts and stringers shall be visible from the adjacent properties, or the street. In the event that the owner wishes to have the fencing hide the posts and stringers on the interior of the fence then and in such event the fence shall be erected with the face fencing applied to both sides.
- c. Fencing shall not protrude forward beyond the rear wall of the house.
- d. On corner lots, the fencing shall not protrude beyond the recorded Building Front Setback, or forward of any adjacent house facing the side street.
- e. Swimming pool fencing must be of the wrought iron appearance. Wood privacy fencing will not be approved for pools except in those lots where

wood fences are allowed under 7b.
above.

8. Garages

All garages will be side or rear entry along Champions Way and Champions Circle. ARC will review exceptions for small lots in The Links section on a case-by-case basis. All garages must have access from the service road in The Courtyards Section.

9. Gutter and Downspouts

Gutters and downspouts should match the trim color and may be required for run off control.

10. Foundations

Exposed foundations are not permitted.

11. Driveways

All driveways should be exposed aggregate, brushed or stamped concrete. Exceptions will be reviewed on a case-by-case basis.

12. Maintenance of yards and landscaping

Sprinkler systems are required for homes within the Estate Section (Champions Way, Champions Circle, Courtyards). Yards and landscaping must be maintained in a manner consistent with the quality of the subdivision.

13. Pools and Hot Tubs

The ARC must approve the site plan including landscaping, deck apron final appearance and pool or hot tub location prior to construction. No above ground pools will be permitted. Prior to any construction, pools and hot tubs must meet any and all local and state requirements.

14. Tennis Courts

No tennis courts shall be allowed on individual residential lots.

15. Recreational Vehicles

Boats, campers, motorcycles, bicycles, golf carts and other recreational equipment are not permitted on any lot if they are visible from any street, the University of Louisville golf Course, or any other lot.

16. TV Dishes and Antenna

No antennas of any kind that are on the exterior of the residence will be allowed within the residential neighborhood. Sixteen to eighteen inch (16'-18") and smaller satellite dishes will be allowed subject to prior approval by the ARC. Placement of the dish shall be at the discretion of the ARC, and must be approved prior to installation.

17. Signs

Signage is restricted to builder/developer signage during new construction and Real Estate Agency “For Sale” signs in the case of a re-sale. One “For Sale” sign is permitted in the lot for sale. Additional signs, except alarms system signs, of any kind are not permitted on lots or in the common areas or at the entrance to the Cardinal Club Estates, except that the Declarant may place additional signs at locations within the subdivision.

18. A/C Units

Through wall or window air conditioning units are not allowed.

19. Trees

Any tree 8” in diameter and not within building or driveway footprint must be approved for removal.

20. Retaining Walls

Retaining walls are encouraged to lessen steep grades. The ARC. Must approve wall design and material.

21. Trash Receptacles

Trash receptacles are to be placed at curbside on the day before collection day and removed from curbside the same evening as collected. Trash receptacles and recycling receptacles are to be stored so as not to be visible from the front street of the house. If storing other than

in your garage, neighbors are asked to be considerate of their neighbors to the rear and side in their storage choices.

22. Parking on Streets and Courtyards Service Road

1. No motor vehicles of any type may be parked on the Courtyards Service Road at any time.
2. Parking of commercial trucks, boats, buses, trailers, camping trailers, motor homes and recreational vehicles is prohibited in any area under the jurisdiction of the Cardinal Club Estates Homeowners Association, except for loading and unloading, including on any lot or common area or the rights of way of any public or private street in or adjacent to the lots or common areas except those screened from view within an approved enclosure.

23. Outdoor Recreational Equipment

1. Permanent outdoor recreational equipment, including basketball goals and permanent child's climbing fixtures shall not be installed or used on any lot unless the materials used and placement has been approved in writing by the Architectural Control Committee.

24. Outbuildings and structures

1. Open air structures, such as gazebos may be permitted upon approval from the committee. Enclosed outbuildings, such as storage sheds will not be permitted. Any approved outbuildings or structures must not be visible from the front street and must be within the stated setbacks.

IV. CONSTRUCTION GUIDELINES

All residential construction at Cardinal Club Estates will be under observation by the ARC. Field inspections conducted by the ARC during construction will insure that the contractor and owner are adhering to these guidelines and Covenants. A final inspection for a Certificate of Compliance will occur only after all construction is completed. Entering upon lot or into buildings under construction shall not constitute a trespass.

A. Required Before Construction

Prior to beginning any clearing, grading or construction the following must be completed:

1. Obtain ARC approval of Plans and Specifications, along with submission of the Building Plans Approval Form.
2. Obtain all Shelby County and other required agency permits.

B. Required During Construction

1. Each construction site is required to have a job toilet placed on lot with the door facing away from the street.
2. Each contractor is responsible for maintaining a clean and orderly job site. All construction materials must be stored in a neat and orderly manner and must be kept within the property line. Likewise, all debris and trash must be placed in a job dumpster to be emptied when level with the top. No open burning on construction site without prior consent of the Kentucky Department of Environmental Protection Division of Air quality.
3. Temporary utilities shall be installed in a neat manner. Temporary power poles must be installed plum and are not to be used for placement of signs.
4. During construction, trees and common areas must be protected.
5. Contractors are required to keep the street clean from mud, gravel and other construction debris during the course of construction. The ARC shall clean the streets if contractors fail to do so and shall "back charge" contractors for that cost. Any change to road, curb or gutter shall be repaired to pre-construction condition at the expense of the contractor.
6. Silt fence shall be utilized to prevent soil erosion on all lots. All silt fencing shall be removed when construction is completed or ceased.
7. **Construction hours:** All construction must be done between 7 AM and 8 PM on weekdays and 8 AM and 5 PM on weekends. Violations will be subject to an immediate \$50 fine, assessed daily. **Builders are responsible for their subcontractor's actions.**

Cardinal Club Estates is a private community. Contractors and their employees and suppliers shall abide by the guidelines and regulations set forth by the ARC. Subcontractors and suppliers shall not have the use of any private facilities including the tennis and golf club, restaurants, swimming pool, golf course lakes or any other area designated for the exclusive use of property owners and club members or their guests. All builders and individual lot owners are required to maintain their unimproved lots in a desirable fashion and to be in compliance with Simpsonville City Ordinances regarding same, commencing from the date of closing until said lot is improved.