

MCCORD POINTE

Architectural Guidelines

Attached you will find the Architectural Control Committee (ACC) Guidelines for our community. The governing documents of the HOA association (CCRs) require that ANY modification to the exterior of your home be approved by said ACC to ensure the preservation of the architectural and aesthetic appearance in McCord Pointe.

These guidelines are provided to the homeowner to help establish what modifications would generally be approved however, each modification is reviewed on a case-by-case basis and based on your specific lot. These Guidelines are not intended to provide any pre-approval and are subject to change by the Board of Directors and/or the Association.

All approvals are subject to the following conditions:

1. Change or improvement must not impede the flow of water in any drainage easement or swale.
2. For any portion of construction in the easement, the owner/applicant must hold the association harmless for any costs associated with repair or replacement of said change/improvement should the Association or local municipality or local utility need to enter the easement.

APPLICATION

Requests for any exterior modifications to your home/property must be submitted through the TownSq site. The verbal approval of any Association representative is not sufficient. All approvals will be by majority vote of the ACC and will be forwarded to the owner via email or TownSq or letter. Work must be completed according to the approved application. Any alterations or deviations from the approved design plan may result in a request for additional approval and/or may result in the homeowner's responsibility for removing or restoring to original approval work.

Homeowners must check TownSquare for any messages regarding the progress of their request or Architectural Committee questions.

TIMELINESS OF WORK

All work approved by the Architectural Committee shall be completed within three months of the approval date unless otherwise approved by the committee. If work is not completed within the timeline the homeowner shall be required to resubmit it for approval. Homeowners shall always inform the ACC upon completion so that a final inspection can be conducted.

PERMITS

The homeowner is fully responsible for compliance with any codes and ordinances of the governmental agencies having jurisdiction.

It is the responsibility of the homeowner to determine whether or not permits are required by the local municipality for the requested modification. Neither the Board of Directors (BOD) nor the ACC have the responsibility to inform a homeowner if permits are needed.

In the event a permit is required and successfully obtained in the town of McCordsville or Hancock County, a request form must be submitted, reviewed and approved by the ACC before work can begin. A PERMIT DOES NOT GUARANTEE ACC APPROVAL.

Neither the McCord Pointe BOD nor the Architectural Control Committee shall be held responsible for any modifications made or contracted by the homeowner if they do not obtain the proper permits.

EXTERNAL APPEARANCE (General)

The preservation of the character and exterior of our community is the primary purpose of the Architectural Guidelines. In making selections and decisions homeowners should consider the following:

1. A request must be submitted if a homeowner is wishing to change any color on the exterior of their home. Approval is not required to repaint with the same color used by the builder.
2. Outdoor clotheslines are NOT permitted.

GUIDELINES

I. PATIOS AND WALKWAYS

- A. A request must be submitted to the ACC for a new patio or patio expansion.
 1. The patio does not extend beyond the site lines of the house and does not extend to within ten (10) feet of the rear property lines.
 2. Drainage patterns are not altered in a manner that adversely impacts any adjacent properties, and the drainage of the patio is directed to the homeowner's own property and properly dispersed.
 3. A well compacted structural stone sub-base of sufficient thickness under the patio/walkway is required.
 4. Area around patio must be mulch, rock, seeded or sod.

B. A request must be submitted for a new walkway or alterations to an existing walkway. The following guidelines apply:

1. The walkway cannot exceed four (4) inches above ground level at any point.
2. Any existing drainage patterns cannot be interrupted or redirected, and all drainage should be directed to the homeowner's property.
3. The width of the walkway will not exceed four (4) feet.
4. Materials including finish or texture can only be natural broom finish and match the existing surface finish.
5. A well compacted structural sub-base of sufficient thickness is required under the walkway.

II. GARDEN PLOTS

A. A photo or drawing must be submitted along with a request for a garden plot or garden container. No bean poles will be permitted. The following apply:

1. A garden plot will be located behind the rear of the home and ten (10) feet from the side of the property line. All other locations will be considered on an individual basis when a request is submitted.
2. Plantings must be less than six (6) feet high.
3. The plot must be properly maintained per community standards.
4. The plot cannot alter the existing drainage patterns in a manner that adversely impacts any adjoining property.
5. The maximum area should be 100 sq. feet or less.

B. The garden must be screened from the street view with sketch included with request.

C. Garden plots are any planting areas or beds that contain anything other than ornamental plants, such as vegetables and herbs.

D. Garden plots shall be cleared of dead plants and overgrowth after the growing season.

E. No permanent structure will be allowed within the garden plot.

III. FLAGS, FLAG POLES, SCULPTURES Refer to CCRs.

- A. A form is not required to be submitted for a single flagpole staff attached to a portion of the front of the house to display the official flag of the United States of America or Indiana state flag. Such flags may not exceed 3'x5' in size.
 - 1. The above poles may also be used for temporary display of flags related to schools, universities, colleges, sports teams and holiday seasons.
 - 2. Temporary flag displays shall be limited to the season.
 - 3. No flags shall be attached to the mailbox or its post.
- B. Free standing flag poles must be reviewed and approved by the committee. The maximum flag size is 3'x5'.
- C. Exterior sculptures need approval.
 - 1. A maximum of five (5) sculptures will be allowed in front of a residence.
 - 2. Birdbaths should be three (3) feet tall or less.
 - 3. Front of house landscaping
 - a. Flowerpots must be limited to six (6) and be within a landscaping bed.
 - b. Tables, chairs or fencing in the front yard and/or driveway is not permitted.

IV. FRONT DOORS, HOUSE NUMBERS

- A. Front doors must be in keeping with the style and colors of the house.
- B. Front door permitted colors are black, white, gray or dark brown.
- C. House numbers shall only be displayed in the original location.
- D. House numbers that differ from the original installed by the builder must be approved by the ACC.

V. HOLIDAY DECORATIONS

- A. Holiday decorations and lighting may be installed in a reasonable manner.
 - 1. Lights must be turned off within fifteen (15) days following holiday.
 - 2. Lights and decorations must be removed within thirty (30) days following the holiday; weather permitting.

VI. BASKETBALL GOALS AND OTHER SPORTS ITEMS (CCR 7.27 and Article VII, Item b of the First Amendment to Second Supplemental Declaration of CCRs)

A. Trampolines

- 1. Placement is crucial for lowering risks during inclement weather.
 - a. The trampoline must be within the site lines of the home.
 - b. May not be placed within six (6) feet of any structures, fencing, trees and common areas and/or easements.
 - c. Trampolines are required to be anchored to the ground with kits to prevent them from moving during high winds in accordance with manufacturers' recommendations.
 - 1. Homeowner MUST submit a photo showing how it is anchored after installation.
- 2. Submission for approval includes:
 - a. Copy of plot with area marked where trampoline will be placed.
 - b. Catalog cut of trampoline and all accessories.
 - c. Photo of anchor kit to be used.
 - d. Insurance: To protect the homeowners and HOA
 - 1. Trampolines are not normally standard for most homeowners' policies.
 - 2. A copy of proof of insurance coverage and/or Umbrella policy is required before approval.
 - 3. A copy of updated/current policy will be required every year.

- a. Verification will be submitted by the insurance agent on letterhead and shall include:
 - 1. Name and address of homeowner.
 - 2. Wording that includes “trampoline” inclusion.
 - 3. Notarization
 - 4. Date of duration of policy
- 4. An updated letter must be submitted yearly prior to March 20 of that year.
- 3. Size: Trampolines will not exceed fourteen (14) feet.
- 4. Trampolines will need to be removed if they become an eyesore due to lack of upkeep, rust, torn nets or broken springs, etc.
- 5. Responsibility in the event of damage or injury:
 - a. The homeowner will be the sole party responsible for any damage caused by their trampoline to neighboring homes and common areas.
 - b. Any bodily injury will be the sole responsibility of the homeowner.
- 6. *Indemnification: The homeowner, at its sole cost, agrees to hold harmless the HOA and its representatives from and against all losses, damages, judgments, rulings or settlements and all costs, expenses and attorney’s fees incurred by Trampoline use.*

VII. OUTDOOR PLAY EQUIPMENT Refer to CCR Section 7.28

- A. All playground equipment must have prior approval by the ACC.

VIII. PRIVATE POOLS, LANDSCAPE PONDS, SPAS/HOT TUBS Refer to CCR 7.14

- A. No above ground pools are permitted.
- B. Landscape ponds need ACC approval.
- C. Fountains need to be approved.
 - 1. A fountain must be included as part of the landscape of the property.

- D. Self-contained water features may be placed on back porches.
- E. In-ground pools
 - 1. A request must be submitted to the ACC for all in-ground pools.
 - 2. The forms for pool addition shall be submitted with a drawing of the property that accurately depicts the location of the house, property lines, building setbacks, decks, patios, easements and any other elements that may restrict the location of the proposed pool.
 - a. Drawings shall be prepared to a scale of 1" = 10 feet.
 - b. The drawing shall dimensionally depict the proposed location of the pool, pool deck and pool equipment and any other related improvements such as landscaping.
 - c. All proposed materials and colors should be indicated on the drawing.
 - d. Said drawing will indicate the location and type of silt fencing to be installed and maintained during construction.
 - e. A drainage plan will be clearly indicated including all drainage conditions.
 - f. Existing trees and other landscaping that are to be removed to accommodate the proposed pool shall be marked with a ribbon for review of the ACC prior to removal.
 - g. The appearance and detailing of all retaining walls must be consistent with the architectural character of the home.
 - h. Any fencing required due to the installation of the retaining wall must be submitted (included) with initial request.
 - i. The homeowner is responsible for ascertaining the need for and obtaining necessary engineering, fencing and building permits prior to beginning construction.
- F. Fencing for lots with pools or spas must comply with the fencing guidelines and county building codes (where applicable).
- G. Glaring light sources which can be seen from neighboring lots shall not be used.

- H. The pool area will be enhanced with landscaping and all pool equipment shall be screened with evergreen landscaping.
- I. Pool equipment shall be located fifteen (15) feet from any adjacent property and shall be behind the rear plane of the house.
- J. Spas and Hot Tubs
 - 1. All spas or hot tubs must be located behind the rear plane of the house and within the site lines.
 - 2. When submitting an Architectural request for a spa or hot tub, all dimensions, depth color type of access as well as catalog cut will be required.
 - 3. All spas or hot tubs shall not be larger than eight (8) feet wide by nine (9) feet long by thirty-six (36) inches tall and not exceed a 550-gallon capacity.
 - 4. Swim spas will not be permitted.

IX. FENCES, PRIVACY SCREENS

Refer to CCR Section 7.25 and Article VII, Item a. of first amendment to the Second Supplemental Declaration of CCRs.

X. EXTERIOR LANDSCAPING AND MAINTENANCE

- A. Approved landscaping materials are black mulch/rubber, or natural color river rock. Refer to CCRs
- B. Builders installed shrubs and trees may not be removed permanently. They must be replaced with like-kind material and with Committee approval.
 - 1. Artificial in-ground vegetation will not be permitted.
- C. No outdoor storage of garden tools will be permitted.
- D. No outdoor storage of trash or recycling receptacles is permitted.
- E. All debris clippings, etc., must be properly removed from lawns, driveways, sidewalks and streets. Hosing, raking or blowing materials into the streets and/or storm water management system will not be permitted.

F. Pond view homes: Newly planted trees that block the pond view from a neighboring property should be avoided as this detracts from the neighbors' enjoyment of their view.

XI. EXTERIOR BUILDING ALTERATIONS AND ADDITIONS

Refer to CCR Section 6.3.

- A. A request must be submitted to the ACC for ALL exterior building alterations and/or additions. Building alterations include, but are not limited to:
1. Windows: All window trim will be white.
 2. Roofs: All roofs will match all existing in the community.
 3. Driveways
 4. Garages
 5. Porches
 6. Room additions
 7. Window boxes
 8. Shutters
- B. The original architectural character or theme of any house must be consistent for all proposed additions to structure.
- C. When requesting a paint color change for a house or front door requires:
1. Paint color: same as used by builder.
 2. Area of home to be painted.
- D. Awnings and Window Screens Refer to CCR Section 7.7
1. No coverings (screens, drapery, automated screens) are permitted without approval from the ACC.
 2. All proposed coverings must blend with the colors of the home and be in character with the neighborhood.
 3. Coverings must be structurally sound to maintain load bearing for snow, etc.

E. Pergolas

Definition: A pergola is a structure with a perforated roof consisting of cross bars of which fifty percent of the roof is open to the sky.

1. A request for construction must be submitted.
2. Pergolas must be attached to the house.
3. No free-standing structures will be approved.
4. No roofs are permitted on pergolas.
5. Sketches or pictures, dimensions and materials to be used are required to be submitted with request.

F. Exterior Lighting

Purpose: To provide standards for outdoor lighting that protect the safety and general welfare of the community by reducing unpleasant lighting conditions. (ref: CCR 6.2 pg. 21 and Town of McCordsville Codes).

Definition: Outside lighting is for the sole enjoyment of the homeowner and does not provide enjoyment for neighboring homes when lighting trespasses into bedrooms and living spaces.

1. Any lighting added to the exterior of a home must be submitted for approval along with a catalog cut.
2. Temporary holiday lighting need not be approved but must be turned off within fifteen (15) days following the holiday and removed within thirty (30) days of holiday; weather permitting.
3. No exterior-colored lighting is not permitted except during holidays.
4. No permanent LED lighting is permitted on or under eaves or outlining the home or in landscaping.
5. Solar lighting is permitted at the ground level.
6. Patio/Party Lighting
 - a. This lighting may be used only when the lighted area is occupied by the homeowner.
 - b. Patio lights shall be turned off when the homeowner is away or the area is not in use.
 - c. Overnight lighting will not be permitted.

d. Security lighting must be directed at a downward angle to lessen impact on neighbors. Motion detectors may be added for security reasons.

7. Uplighting

Definition: Uplighting is soft lighting placed on the ground pointing upwards to highlight the home and/or vegetation (trees, shrubs, etc.)

- a. All uplighting must be submitted for approval to the ACC.
- b. Uplighting must be positioned at a vertical angle and not impinge on neighboring properties and/or street.

XII. VEHICLES AND PARKING Refer to CCR SECTION 7.9

- A. No vehicles may park on any yards or sidewalks.
- B. Vehicles cannot park so that the sidewalk is blocked or impeded upon.
- C. No vehicles may park to obstruct any mailbox.
- D. No motor vehicle, whether or not utilized by a homeowner, shall be parked on any street or public right away, except on a temporary and non-recurring basis. (CCR 7.9, pg. 26)
- E. Vehicles may be parked on a street in the development for no more than forty-eight (48) consecutive hours, and such an occurrence shall not occur more than one time during any thirty (30) day period. (CCR 7.9, pg. 26).
- F. Cars must be parked on the legal side of the street facing the same direction as traffic flow.

XIII. SIGNS IN YARDS Refer to CCR Section 7.8

- A. The only signs allowed in the front or side yard are a FOR-SALE sign or signs required by legal proceedings, in accordance with the Covenants.
- B. Booster signs for schools/students are allowed to be displayed during the sports season.
- C. Contractor signs to identify the current work being done are allowed to be displayed for less than two (2) consecutive weeks or the length of the construction period.
- D. Signs must not exceed 2' x 3' (6 sq. feet).
- E. Small security signs and invisible fencing signs are permitted.
- F. Political signs
 - 1. Signs will be allowed thirty (30) days prior to an election and removed within 5 days following the election.

XIV. SATELLITE DISHES Refer to CCR Section 7.12

- A. Satellite Dishes must be approved by the ACC.
 - 1. May not be visible from street view or constitute an offensive effect to other homeowners.

XV. AIR CONDITIONING UNITS Refer to CCR Section 7.20

- A. Split units must be submitted for committee approval.

XVI. DRIVEWAYS AND SIDEWALKS Refer to CCR Section 7.24

- A. Driveway expansion shall comply with the construction requirements of the original driveway.
- B. Areas impacted by vehicular traffic shall be comprised of a minimum of six (6) inches of concrete and four (4) inches of compacted aggregate base (53 stone).
- C. Areas of the original sidewalk that will see vehicular traffic shall be removed and replaced with six (6) inches of concrete and four (4) inches of compacted aggregate.