Harbor Oaks
Summary requirements for construction activities

Section 1.9 of the Covenants defines Construction as follows:

> "Construction" Any project upon a Lot that involves the building, rebuilding, addition, expansion, conversion, alteration, renovation, rehabilitation, and/or the dismantling and/or demolition of a residence, Outbuilding, or Improvement. Also included are any projects involving the removal and/or pouring of concrete, earth-moving/disturbing operations by heavy equipment. Also all major renovation projects to the interior of the dwelling on any Lot that results in significant labor, heavy equipment, significant vehicle traffic, substantial material deliveries, dumpsters, portable chemical toilets, significant noise, etc. that could be disruptive to the subdivision or cause property damage to neighbors.

Additional guidance on Construction Activities can be found on the attached Table

Any and All projects that are considered "Construction" activities according to the approved Covenants, require Board notification at least 30 days prior to beginning such activities, unless deemed an emergency or exigent situation, and may require approval and an escrow deposit

The following is intended to be a helpful summary of key requirements for owners starting construction activities in Harbor Oaks (HO). We ask that you review the neighborhood covenants to familiarize yourself with the full set of requirements, restrictions, and regulations governing the community. This document is not intended to be comprehensive but rather highlight key steps to aid you as you proceed with building your new home or other construction activities. Of course if you need further clarification you can always contact any of the Harbor Oaks Owners Association (HOOA) board members or the Architectural Committee Lead as listed on the HO website section "Officers".

Before starting any construction activities on the lot please seek board review and approval by following these steps:

(1) Notify one of the board members of your intent to begin the construction activity at least 30 days in advance. This can be done by mail, email, or phone call.

(2) Complete the HOOA Construction Review Application form and provide an electronic copy of your plans. If new build construction include floor plans for each floor with square footage information per floor. Please note the following pertinent sections of the HO covenants: Section 7.1 Land Use, Building Type, and Residential Restrictions, Section 7.3 Dwelling Size and Section 7.4 Building Construction and Quality

(3) Provide specifics on planned siding and roofing materials as well as roof pitch(s). Please note the following pertinent sections of the HO covenants: Section 7.27 Exterior Materials and Colors and Section 7.28 Roofs . Please note that color is of importance to the Board, but can be provided at a later date.

(4) If required, a construction escrow deposit of 10% of the contractor's estimate with a minimum of $500 and a maximum of $5,000 is to be paid to the Association by the lot owner. This deposit will be paid prior to the start of construction activities. Refer to Section 7.26 Construction Rules, 7.26.2 Construction Escrow Deposit for further clarification of this deposit. The check should be sent to the Harbor Oaks Treasurer.

(5) Complete and sign the HOOA Construction Review Application form. Ensure the contractor has a copy of the Builders and Homeowner regulations as well as a copy of the covenants, has read them, and has signed the HOOA Construction Review Application form.

At the very start of construction activities:

(1) A site visit with one of the HOOA officers is recommended to review planned construction activities and, if new build, home siting and planned tree removal to ensure compliance with pertinent covenant's requirements. Contact any of the officers or the Architectural Committee Lead to schedule this.

(2) Section 7.26 – Construction Rules – This section details specific rules governing construction activities. The Builders, Contractors and Homeowner regulations document contains a subset of these requirements but all are obligations of the homeowner, contractors and builders and should be reviewed and complied with before and during construction activities.

(3) Section 7.26.10 Gravel Drives is very important to the HOOA. As new build construction begins, the owner of the lot or the owner's contractor will provide at the approved driveway location a gravel drive with a minimum of five (5) inches of #5 crushed stone base from the paved street toward the house construction location. This is to prevent runoff into the neighborhood streets and prevent trucks from bringing red clay and mud onto the streets. It is also requested that provision for washing vehicles on the lot be provided as they often get muddy in spite of the gravel and need to be cleaned off adequately before entering the street to prevent tracking mud. This provision usually involves a water source and suitable graveled space for washing.

During construction activities:

Please note the following sections of the covenants as these items in particular have proven to be necessary for the construction activity to have minimal impact on the neighborhood while still enabling efficient work by the contractor:

(1) Section 7.20 – Diligent construction. This section deals with time frame for construction including requirements that construction be continuous from start to completion. Also in this section are expectations for how the site is to be managed with regards to debris, etc. during the construction period as well as requirements for managing storm water runoff and erosion during construction.

(2) Section 7.21 – Removal of Trees and Other Vegetation – This section deals with the neighborhood's restrictions regarding tree removal. Please note that in addition to these restrictions, there are requirements for approvals and restrictions imposed by Oconee County and Duke Energy within their buffer zones as they define them. We strongly encourage you to familiarize yourself with these as well as the HO covenants.

After construction activities:

Once your project is complete and, if new build you have received a certificate of occupancy from the county, you may apply for return of your construction escrow deposit net of any charges that have been made to it per Section 7.26.2.7 of the covenants. To apply, please send a copy (electronic preferred) of your certificate of occupancy, or a contractor signed certification that the project is complete, to the Harbor Oaks Treasurer who will refund the balance due you.

Your attention to these requirements is greatly appreciated, should facilitate a smooth construction process and will help ensure that Harbor Oaks is a great neighborhood in which to live. Thank you for your kind attention to these matters!

Examples of **Construction Activities** include, but not limited to the following:

New Residence	Initial construction of a new residence and any ancillary Outbuildings/Improvements also constructed during the same major project upon a Lot. Also includes, but is not limited to, site preparation (grading/removal of trees and other vegetation, erosion control, initial installation of septic tank and drain fields, installation of temporary and then permanent driveway, initial landscaping, etc.
Outbuilding	Any freestanding structure erected or located on a Lot detached from and not connected to the primary residence.
Addition/Expansion	Increasing the footprint, square footage or height of any existing residence/outbuilding/Improvement EXCEPT piers, boatslips, docks (which require approval from the Lake Manager)*
Exterior Alteration/ Renovation/ Rehabilitation/ Conversion	Making changes to the exterior of any residence/outbuilding/Improvement as follows:
	Adding or rebuilding a porch, deck, or patio attached or connected to the primary residence
	Installing solar panels and/or other energy producing products
	Replacing roof
	Expansion or replacement of driveway
	Replacement/major repair of septic system and/or drain fields
	Exterior work required to convert an existing garage to conditioned/habitable living space.
	Replacing/Adding exterior siding material
	Replacing windows
	Replacing exterior doors
	Repainting
Reconstruction/ Rebuilding	Any residence/outbuilding/ improvement needing to be substantially rebuilt after being damaged or destroyed by events such as, but not limited to, fire, wind, fallen tree(s), or tornado.
Dismantling/ Demolition	Applies to any residence/outbuilding/ Improvement demolished and removed from the lot whether rebuilt or not.

Improvement*	Any and all man-made changes or additions to any portion of the Lot including, but not limited to:
	Walkways, Paths, Retaining Walls
	Fence
	Fire Pit
	Porch, deck, patio and/or pad – Detached or not connected to Residence
	Pool/Site-Built Spa and/or Hot tub
Interior Alteration/Renovation/ Rehabilitation/ Conversion	Interior renovation projects with a total estimated cost in excess of $75,000.
Removal and/or Pouring of Concrete*	Any project requiring the demolition/removal of existing concrete and/or pouring of new concrete.
Earth-Moving/Disturbing Operations*	Any such work that will utilize a tractor, loader, backhoe or similar equipment to accomplish the job whether or not soil is removed from or delivered to the Lot.
Removal of Tree(s)/Other Vegetation*	See Section 7.21 of HOOA Covenants for specific regulations regarding trees and vegetation.

*For additional rules and regulations regarding the Lake Buffer Zone, follow the links on the HOOA website for the Duke Energy Shoreline Management Guidelines and the Oconee County Lake Overlay District Ordinance.