

Chips Crossing Homeowners' Association Rules & Regulations

Revised September 6th, 2019

We all want a comfortable, nice and safe place to live. CCHOA Rules and Regulations are in place to help maintain order among our 145 diverse households, and keep our property values growing.

FAILURE TO ADHERE TO ANY OF THE CHIPS CROSSING HOMEOWNERS ASSOCIATION RULES & REGULATIONS MAY RESULT IN A FINE OF UP TO \$100 PER INSTANCE. UNPAID FINES WILL RESULT IN A PROPERTY LIEN BEING FILED AFTER 45 DAYS.

Any homeowner seeing our rules being abused is encouraged to contact one of our Board members for further assistance, or our emergency phone at (865) 224 - 6054.

STREETS, PARKING AND TOWING

Chips Crossing is a Private Community. The streets and Common Grounds are considered Private Property, owned by the Homeowner's Association. The terms and definitions herein are immutable and non-negotiable, and are defined by majority affirmative vote from CCHOA Board of Directors.

The speed limit in our community is 15 MPH.

We have many residents who walk and play in our streets. The Speed Limit is there to make sure this is a safe place for us, our children, and our leashed pets to exercise and enjoy our beautiful community.

NO Street Parking

Our streets are not wide enough to facilitate the safe passage of Ambulance, Police and Fire vehicles while street-parked vehicles are present. Any blockage could result in public services **refusing** service to our residents. For our collective health and safety we are required and obligated to enforce NO PARKING in the streets.

TEMPORARY exceptions exist up to 30 minutes for loading, i.e., deliveries for moving vans and/or official vehicles.

TOWING

CCHOA Board will attempt to make one contact for vehicles parked in the street. If there is no response, or we are unable to find the owner, it will be towed. If a vehicle remains parked and unmoved in a Guest or Pool parking spot for a period of 3 days or longer, it may be towed. Please contact the CCHOA Board to request a provisional exception, which may be approved depending on circumstances.

If your vehicle has been towed, check our website at <https://chipscrossing.com> or the signs at our mail house or pool area for information to contact the wrecker service. Our wrecker service WILL

be checking tags on vehicles that are being towed from our community streets and parking. If the tags do not match the vehicle, or the tags report back as stolen, our wrecker company WILL forward the situation on to Knox County Sheriff's Office.

Commercial Vehicles

Commercial Vehicles are prohibited in Chips Crossing. These vehicles do not easily fit into driveways, guest parking, and can damage our grounds and streets. We define any vehicle Class 2b Heavy Duty or higher as Commercial. To be direct, if it has more than 4 tires and also weighs more than 8,500 lbs, it's not allowed. It will be towed at the owner's expense. Any damages caused by the vehicle being parked or during the course of removal will be applied to the homeowner's account with CCHOA. Any unpaid fees will result in a lien being placed on that property after 45 days.

Guest Parking Spots

Additional parking is located throughout the community. It is intended for TEMPORARY guest and visitor parking. It is NOT designated as extra parking for homeowner vehicles on a permanent or frequent basis.

Abuse of our guest spots and commercial vehicles often leads to issues with Street Parking. There are a very limited amount of these spots, and their usage may vary. Their purpose is to allow our homeowners to have a safe and dedicated spot for their guests to park for temporary activities. If these spots are frequently utilized by homeowners for other purposes, it takes this benefit away from everyone else who lives in our community

when they need it.

For purposes of this Rule, the term “parked vehicle” is defined as any inoperable vehicle, including but not limited to flat tire(s), collision damage, other mechanical problems, or expired license tags.

Vehicles of any type shall not be parked permanently or semi-permanently on the property of any residential unit, in the vicinity of any residential lot, or in the Common Area for the purpose of accomplishing repairs to, or reconstruction of such vehicle. This restriction shall also apply to all vehicles not in operating condition regardless of whether or not such vehicles are being operated.

Designated Pool Parking

During our open Pool season, 4 spots shall be designated and dedicated to Pool Parking ONLY. These spots may be used while the pool is not in operation, from Sunset to 9AM. If overnight parked cars remain after Pool Opening, they will be towed.

Other Important Parking Information

Parking is allowed in designated parking areas only. There is absolutely no parking allowed in Common Areas or in homeowner lawns.

No boats or trailers of any kind, or recreational vehicles are allowed to be parked in the community.

Violation of these Rules may result in vehicle being towed at owner's

expense.

MAINTENANCE & REPAIR AND ARCHITECTURAL

Any proposed exterior structure, additions or modifications must be presented in writing to the Architectural Control Committee for approval before any construction begins.

Additions or modifications must comply with any building codes and the Architectural Control Committee will solicit input from neighbors prior to approval.

Satellite dish installation must comply with the Architectural Guidelines and approval must be granted prior to installation.

Maintenance & Repair and Architecture requests can be written and deposited in the M&R Box located at the mail house.

These requests can also be emailed to chipscrossing.hoa@gmail.com, or submitted online at <https://chipscrossing.com/submit-a-maintenance-repair-request/>

Non-Emergency requests receive a response within 24 hours business hours to discuss details.

GROUNDS

PETS

Chips Crossing enforces the Knox County leash law. Pets are NOT allowed to roam freely in the community.

Pets should not “soil” other homeowners’ property, including the Common Areas.

Yards that are repeatedly unable to be mowed due to pet waste will receive warnings leading up to fines.

YARDS

Homeowners **MUST** maintain flowers, shrubs, or trees they plant in their yards. This includes keeping flower beds trimmed and free of weeds, vines and overgrowth.

Landscaping in yards must be done so as not to interfere with access to the yard by the mower.

Trees, shrubs, and vines must be trimmed so that they do not damage roofs, gutters, siding, etc. Homeowners will be responsible for any damage resulting from failure to comply with this regulation.

Waste, such as brush, limbs, etc., must be disposed of properly, i.e.

either in the garbage canister or carried off the property. It is NOT to be placed in the common area.

Homeowners are NOT allowed to plant anything in our Common Areas. These areas are maintained by the CCHOA Board.

ASSESSMENTS/FEES

Monthly assessments/fees are due on the 1st day of each month.

Make the check payable to CCHOA. Note the unit number on your check.

Place the payment in the payment box located at the mail house or mail it to: CCHOA - 8400 Norway St. - Knoxville TN 37931

Homeowners who are delinquent in their assessments/fees, or who have a past - due amount on their account, will have collection action taken against their account. This may include a lien placed against their property and/or further legal action.

POOL

Pool regulations are posted at the pool and should be followed by every homeowner. The pool is "common area" and individual parties are prohibited at the pool. When the pool is open, it is open to all

homeowners. **Homeowners MUST** be present when their guests are at the pool area. The pool is open from Memorial Day through Labor Day weekend with pool hours as posted at the pool. No alcoholic beverages are allowed at the pool.

GARBAGE/RECYCLING

Trash canisters must be placed by your driveway the evening prior, and removed the evening of trash/recycling pickup.

Canisters are not to remain on your driveway, your front yard, or stored on your front porch if visible from the street.

If you need a replacement canister, use the Maintenance & Repair contact to initiate the process.

MISCELLANEOUS

Individual problems between homeowners are just that – problems between homeowners. The parties involved are expected to work things out among themselves.

Board members are elected at the annual meeting in June.

Items such as grills are not to be stored on front porches.

Privacy fences behind units are the responsibility of homeowners, and may not be painted on the surface facing outside the unit.

Sports equipment and children's toys are to be taken in at night. They are also to be moved on the days the lawns are being mowed so that they do not hinder the mowing.