



Ruffin's River Landing
A Distinctive Brunswick County Coastal Community

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I. INTRODUCTION TO ARCHITECTURAL REVIEW

Ruffin's River Landing is a coastal community with low country cottage style homes. Well thought out and consistently enforced architectural requirements and rules help maintain uniformity, which in turn helps support the highest market values of the homes and home sites. Preserving the beauty and developing the community with an emphasis on value, quality, aesthetics and environment are the focus of Architectural Control Committee here in the ACC.

By accepting a deed or other instrument conveying any interest in any portion of Ruffin's River Landing, each Owner agrees that no structure or thing shall be placed, erected, installed, or maintained upon any home site or home and no improvements or other work (including staking, clearing, excavation, grading and other site work, exterior alterations of existing improvements, or planting or removal of landscaping) shall take place on such Owner's home site except in compliance with the Covenants (as described below) and these Architectural Design Standards. The Property Owner's Association has designated the ACC to give its written approval for such activity, which approval may be granted or withheld by the ACC's sole discretion.

The Property Owners Association has recorded the Declaration of Covenants, Conditions, Restrictions and Easements for Ruffin's River Landing (the "Covenants"), which is binding on all home and home site owners in Ruffin's River Landing. The Covenants have also established rules and regulations for the Ruffin's River Property Owner's Association Inc. which is the primary entity responsible for enforcement of the Covenants. In the event of a conflict between the Covenants and this document, the Covenants' provisions will govern.

In accordance with the Covenants, the POA Board has established the Architectural Control Committee ("ACC"), whose 2 - 3 members are appointed by the POA Board. The POA Board has delegated to the ACC certain rights reserved under Article VI and Article VIII of the Covenants and the POA Board has also set forth the ACC's jurisdiction, powers, obligations and the rules and regulations under which it will conduct its review of improvements to Ruffin's River Landing entities. This is to include new construction as well as any improvements to existing structures and landscaping. The intent of the Ruffin's River Landing ACC Guidelines is to:

- Define how the ACC is created, empowered, and staffed.
- Define what the Architectural review procedures are and how they work.
- Define the specific project criteria and standards needed for design approval.
- Define specifications and specific design practices that will assist Owners when applying for approval of projects.
- Identify projects that require ACC review and approval; and
- Show Owners what is expected of them in the Architectural review process.

II. ARCHITECTURAL REVIEW SUBMITTAL PROCESS

The review process begins with the submission of an Architectural Review Package by the homeowner. The Architectural Review Package consists of the Ruffin's River Landing Architectural Request Form with the required documents and plans which describe and provide details of the proposed project.

a) Required Documents

1. Ruffin's River Landing Architectural Request Form
2. Two sets of house plans
3. Two sets of site plans to include trees to be removed.
4. Two sets of landscape plans
5. Sample board with color and material samples
6. Bond - In order to ensure the safe keeping of sidewalks, curbing and pavement, all builders will be required to issue a \$2,000 bond to guarantee repair of any damage during construction. \$1,000.00 of which will be placed in the POA road resurfacing account. The Second \$1000.00 will be refunded at the conclusion of the project if there is no damage to the afore mentioned areas.

(The Ruffin's River ACC shall retain one set of plans and specifications for its permanent files and the other set shall be returned to the person submitting the documents.)

Forms are available by request from your ACC representative. To apply for an Architectural Review by the ACC, submit a completed Architectural Request Form and all required plans to the GO Property Management office. Plans must be reviewed and approved in writing by the ACC prior to the commencement of any work on the property. No construction or work of any nature that deviates from the approved plans is allowed without prior written approval of the ACC. Home and Home site owners are responsible for ensuring that plans are submitted to the ACC in a timely manner and that all work completed is in accordance with the approved plan. Changes to existing structures shall comply with the Architectural Design Standards for Existing Homes and with the current Covenants. Changes as listed in this document must be approved by the ACC prior to undertaking the project. Please take into consideration all the requirements before proceeding with your plans and submitting them to the ACC.

Per the Covenants, the ACC has Thirty (30) days from submission to respond to the request. Once plans have been approved, inspections may be made to ensure compliance. Additionally, penalties may be assessed, or other action taken if the requested change(s) are commenced without ACC approval or if change(s) are not in compliance with the ACC approved plans.

ACC will review the plans and the Owner will be notified in writing by the property management company of the ACC's decision.

b) New Construction

c) Remodeling or Re-Landscaping of existing structures and property

III. Structure Construction Guidelines

In general, all plans for construction and remodeling must be reviewed by the ACC for Color, Material, and usage on any property in the Ruffin's River Landing Community.

a) Site Requirements

No building shall be built/placed within 15 feet of the boundary of an adjacent lot. Since the establishment of inflexible building setback lines for location of houses on lots tends to force construction of houses directly to the side of other houses with detrimental effects on privacy, view, preservation of important trees and other vegetation, ecological, and related considerations, no specific setback lines are established by these Restrictions. In order to assure, however, that the foregoing considerations are given maximum effect, building site and location of any house or dwelling or other building upon any lot shall be controlled by and must be approved absolutely by the Architectural Control Committee.

The maximum allowable built upon area per lot is 5880 square feet. The built upon area includes, but is not limited to, structures, asphalt, concrete, brick, stone, slate, coquina, parking areas, but does not include raised open wood decking or the water surface of swimming pools.

b) Building Restrictions

Ruffin's River Landing is a low country, cottage style development.

No Single-Family Lot shall be used except for single family residential purposes. All residential building shall contain a minimum of 1500 ft.² of conditioned space on the first floor of the residential building. Residential buildings greater than one story must be a minimum of 1800 ft.² of total condition space. With as previously stated 1500 square-foot minimum of condition pace residing on the first floor.

Only site-built homes shall be permitted on any single-family lot and no home or other structure may be moved or relocated from any other property onto any single-family lot. Manufactured homes, modular homes, single-wide trailers, or mobile homes are all expressly prohibited from being placed upon any of the single family lots within this development.

All exterior colors are to be colors are to be subdued tones. Lot owners shall provide color samples on a color board for each proposed color use.

Building height is measured from finished first floor elevation to the roof ridge, a maximum height of 35 feet and cannot exceed Brunswick County building codes.

The minimum roof pitch is 7/12. Shed roofs will only be approved for porches and dormers.

c) Roofing Materials

Roofs are to have architectural grade shingles with a minimum weight of 240 pounds or Metal. The color must be a subdued tone and approved by the ACC. Other materials will be reviewed for approval on a case by case. Like terracotta, or metal shingles for an example.

d) Garages

All garages must be designed to accept two cars with minimum dimensions of 22” W x 22”L. Garage doors and trim must be clearly shown on elevations and must reflect the design used on the front entry.

e) Exterior surfaces

Vertical surfaces material

All homes will have a minimum 25% external vertical surface of brick, or stone. The remainder of the surfaces may be stucco, treated architectural wood, brick, stone, Cementous type board, vinyl, or any combination. Alternative sidings will be reviewed on an individual basis for approval by the ACC.

Horizontal Surfaces (Soffits and Fascia, under Porch roofs)

Acceptable horizontal surface covering is Wood, Hardy bead board, and decorative vinyl by ACC approval. Aluminum Fascia colored to match trim and by approval of the ACC will be considered.

f) Grading

Final grading shall be contoured to prevent any standing water and to prevent any runoff onto adjacent properties and shall be directed to the nearest swale, ditch or culvert.

g) Driveways

Driveway materials shall consist of Asphalt, concrete, textured concrete, brick, or concrete pavers. Pine straw, gravel, mulch or other unstable materials are prohibited.

IV. Contractor Commitment and Accountability Statements

a) Sidewalks, Curbing and Pavement

Any damage to the road pavement, curbing, sidewalks, or the right of way caused by construction activity must be restored to the original condition before the project will be considered complete. There shall be one entrance to all construction sites, which shall be placed where the future driveway will exist. This will help contain any chipping, /breaking to the area where the driveway will be paved.

b) Noxious or Offensive Activities

The Declaration of Covenants, Conditions, Restrictions and Easements prohibits noxious or offensive activities. Lot owners and contractors will be held accountable for subcontractors, material delivery persons and any other agent of the owner doing business in Ruffian's River Landing and are required to conduct themselves accordingly. Speeding and littering in the development will not be tolerated and penalties may be assessed for violations. Loud vehicles, radios, or other disruptive noise will not be permitted.

c) Site Cleanliness

The contractor is responsible for always maintaining a clean construction site and will provide a dumpster, 30-yard capacity minimum, placed at least 15 feet from the road.

d) Portable Outdoor Toilet Facilities

Portable outdoor toilet facilities must be provided during construction and must be removed promptly upon completion of construction.

e) Working Days and Hours

Contractors, included but not limited to service/maintenance, lawn maintenance/landscaping services, etc. may work only during the daylight hours Monday through Saturday unless an extension is granted, in writing, by the ACC. No contracted work, other than on an emergency basis, may be conducted on Sunday, or national holidays. For the purposed of clarification, the following days are considered national holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

V. General ACC Design and Regulation Guidelines

a) PETS and Plants

There shall not be any plants or animals nor device or things of any sort whose normal activities or existence is in anyway an embarrassment, discomfort, annoyance or nuisance, noxious, dangerous, unsightly, or unpleasant so as to diminish or destroy the enjoyment of other property in the neighborhood by the owners thereof.

b) Parking

Parking of vehicles is not permitted for extended periods greater than 48 hours on Lawn or permeable surfaces. No parking over 48 hours allowed in streets. All vehicles at a residence must be maintained in the garage or in the designated driveway of the lot. Vehicles should not block passageway of sidewalks. Front entrance of development should not be blocked at any time.

c) Fencing

Ruffin's River Landing is a community with extensive river, marsh and wooded areas. Maintaining open views of these areas is a priority. Therefore, fencing is only permitted in limited areas of Ruffin's River Landing. Privacy fencing and fencing used for screening will be allowed on the side and/or rear of the home only. Fences may be allowed around an appropriately placed pool or courtyard or where it will not affect a neighbor's view and deemed appropriate to the ACC or required by law or local codes and ordinances. The intent is not to block cross view of the river, marsh wooded areas or common areas from the neighbor's property.

Fences must maintain a reasonable scale to the house and be compatible with the architectural style.

Fencing should be compatible with neighboring fencing in style, color and material.

Ruffin's River Landing will limit the styles of fencing allowed. Those currently allowed are aluminum/rod iron railing, board on board, and vinyl. Fences must not exceed 6ft in height.

If fencing encroaches on utility or maintenance easements it will be the homeowner's responsibility to replace the fencing if a utility company/POA must remove it to access the easement.

Invisible pet containment fencing is permitted without approval.

d) Exterior Lighting

Permanent Exterior Lights must be setup so that Lights do not shine and /or reflect into the windows of adjoining residence. Exterior lights must be shining towards the ground to eliminate as much upward light pollution as possible. Temporary work lights have same restrictions.

e) Landscaping

Landscaping promotes a high-quality community and enhances property values for the entire community. Imaginative landscape design provides color and texture while enhancing the architectural character of the home. Property owners are encouraged to consult with a landscape architect or designer to assist them in the preparation of a landscape plan.

Submit landscape plan showing:

Outline of all structures and site elements i.e. house, driveway, walkways, patios, conservation areas, easements etc.

Outline of proposed tree and shrub locations, lawn areas, ground cover, and seasonal color areas with quantities and common or botanical name, container size, tree caliper and height, ground cover container size, spacing, and the sod type indicated.

Mulched areas and any hard landscape elements (arbors, trellises, fences, patios, walls, steppingstones etc.)

Native plants are recommended along with tropical plants acclimated to the NC Southeastern coast.

Planting beds must be mulched with pine straw or hardwood mulch to control weeds and conserve water. Natural colored rocks may also be used subject to ACC approval.

Location of liquid propane tanks or other fuel storage container must be buried or screened from view.

Location of any proposed landscape lighting indicating fixture type, bulb type and wattage if applicable.

Limited removal of trees is the policy of Ruffin's River Landing. Approval from ACC is required to remove any tree with a trunk caliper of 5" at 5' from the ground.

No privacy hedges or similar planting may be planted without ACC approval.

Replacement of trees or shrubs with similar trees or shrubs does not require approval.

Seasonal flowers and plants do not require approval.

Landscaping with irrigation systems must be completed within 30 days of certificate of occupancy. All Irrigation heads must be directed away from sidewalks and roads.

f) Landscape Lighting

Well-designed exterior lighting can add a dramatic touch to a home site. The key to a successful lighting system is the proper placement of the right fixtures to produce the desired lighting effects. Landscape lighting includes up lighting, down lighting, back lighting, shadowing, and accent lighting among plants. The light source should be hidden so that only the effect of the light on the subject is seen.

Low voltage lighting offers a wide variety of fixtures and bulbs to produce virtually any landscape lighting effect.

- g)** All exterior lighting should be installed so as not to disturb neighbors or impair vision of traffic on adjacent streets. If any lighting is added after construction, it should first be approved by the ACC

h) General upkeep of homes and property

Homes and property are to be kept free and clear of garbage, junk, shrubbery, and grass clipping piles. Any debris should be removed the earliest opportunity to avoid ACC interaction and fines at the discretion of the ACC board.

i) Outdoor structures and accessories

i) Arbors, pergolas, and trellises

Are permitted Location, elevations and finishes must be submitted to ACC for approval prior to beginning construction.

ii) Boats and Recreational Vehicles

Recreational vehicles (boats, RVs motor homes and campers) shall be stored in a garage. They may be parked in a driveway no longer than 48 hours for maintenance, loading and unloading before being put in garage or storage area. Golf carts must be garaged at night. Or by approval of the ACC for visiting guests please acquire fill out visitor RV form from ACC and return for approval and temporary visitor pass.

iii) Clothesline

There shall be no outdoor clothesline on any home site

iv) Deck

Design should be consistent with the architectural character of the house.

v) Flags

Flagpoles with American Flags and or NC State flags are allowed but not permitted to exceed 25 feet in height and 2.5 inches in diameter.

vi) Fountains

Are permitted, Fountains over 36 in height require ACC approval.

vii) Holiday Decorations

Christmas lighting and decorations may be displayed from Thanksgiving Day through January 15 only. Easter, Halloween, and other holiday decorations may be displayed 2 weeks prior and 1 week after the holiday. Inflatable decorations are allowed within the same schedule as other decorations. Colored Christmas lights are allowed.

viii) Hot Tubs

Hot tubs shall be shown on the site plan or landscape plan. Hot tubs shall not be installed on the front of any home. Hot tubs will be subject to additional screening requirements as imposed by the ACC.

ix) Garbage Cans

All trash receptacles and garbage cans shall be stored in a garage or screened by an approved enclosure, fence or natural landscape materials. All garbage and recycling receptacles must be returned to their storage location within 2 days of pickup

x) Junk Vehicles

No stripped, partially wrecked, junk motor vehicle or part, or any motor vehicle not displaying a current valid inspection sticker shall be permitted to be parked on any home site. Cars in general are too parked in garages or on the driveway. Vehicles are not permitted to be parked on lawns or the side of the road for more than 24 hours

xi) Mailboxes

Homeowners shall purchase and install mailboxes and newspaper receptacles approved by the ACC. Homeowners are responsible for maintenance and the repair or replacement if mailbox is damaged following installation.

xii) Patios and Patio Enclosures, Screened Porches

Outdoor living areas should be consistent with the architectural character and details of the home. Porches on the rear of the home may be screened or glazed. Patio surfacing materials should be concrete, stone or pavers. The location, materials and finish used on all porches shall be submitted for approval.

xiii) Pet Enclosures

Pet enclosures/houses, dog runs are not allowed.

xiv) Play Structures

Play structures require approval by the ACC. Play structures must be at least 10' from property lines. They are limited to the rear yard and generally should not be visible from any street or adjacent properties. Structures must be made of wood with a natural finish. They may subject to additional screening requirements or fencing as imposed by the ACC. Suitable fall protection per manufacturer guidelines or required by law or local codes and ordinances. Inflatable play structures are permitted and must come down daily. No basketball backboards and/or baskets (nets) shall be attached to the dwelling. Portable basketball goals must remain on the driveway near the garage area and away from the street and must be stored in the garage when not in use for long periods of time.

xv) Satellite Dishes & Outside Antennas

Installation of a satellite dish smaller than 36" X 18" Oblong does not require prior approval. Installation must comply with the following guidelines. The satellite dish must be one meter or smaller in diameter. The installation must be in the most inconspicuous location of the property that will allow for acceptable signal reception.

xvi) Sheds

Sheds and other detached structures must be submitted to ACC for approval. In general, they must meet the architectural style, color, and materials of the home on that site. Size shall not exceed 12x24 max. Only one shed/outbuilding allowed on any single-family lot.

xvii) Signs

No signs may be placed or erected on any lot other than the standard Ruffin's River Landing or approved temporary builder signs or temporary realtor signs. No sign may be nailed to a tree. Political signs are allowed during certain time periods. Political signs must be removed within 2 days of the election.

xviii) Storm Doors

Clear view (full light) storm doors and storm doors that mimic the characteristics of the door they are covering are permitted without approval of the ACC. ACC must approve all others.

xix) Swimming Pools/Hot tubs/ Water Features

All proposed swimming pools, hot tubs, fountains over 36 inches, waterfalls, etc. must be submitted to ACC for approval and comply with NC State Law in addition to the Design Guidelines. Above ground swimming pools are prohibited. Bubble covers for in-ground pools are prohibited.

xx) Yard Ornaments/Decorative Objects

Yard ornaments and decorative objects generally do not comply with the community wide standard in Ruffin's River Landing. Neighborhoods cluttered with these objects detract from the natural beauty of our surroundings and homeowners are advised to keep sculptures, statues, fountains, decorative flags, artificial wildlife, and decorative objects to a minimum.

Yard ornaments are permitted in the rear yard only and shall not exceed 36 inches in height.

Birdbaths, birdhouses, bird feeders and decorative planters may be placed around the home without ACC approval if they do not exceed 36 inches in height.

xxi) Foundations

All exterior surfaces above finish grade shall be finished with approved materials. Paint finish is not acceptable on concrete/masonry surfaces except brick.

xxii) Garages

All residences shall have at least a 2-car detached or attached, enclosed garage. Carports are prohibited.

Architectural style garage doors are required. Garage door manufacture, style, color, and material must be shown on application.

xxiii) Rental Property

Property contained within the Ruffins River Subdivision can only be rented as a whole property unit to a single family or person (Whole Property Unit is defined as Land and all described but not limited to dwellings and spaces: houses; in buildings; outbuilding; gazebos; attached garages and rooms; detached garages and building; pump houses; pool houses and any other structure(s)). It is not permitted to rent or sub-lease portions of a property, home, apartment, garage, or any space of any kind or for any purpose.

Owners of property in Ruffin's River Landing that is rented out remain responsible for the condition of their property and must ensure that their renters comply with all applicable Restrictions contained in these Restrictive Covenants. Violations on the property are the sole responsibility of the property owner and are subject to all legal means of the Ruffin's River Landing POA.

i) 3rd Party Services

- a. Garbage Services – All Cans must be placed at the ends of driveways not on the sidewalk or roadway no greater than 12 hours before pickup and must be returned to its protected storage position no greater than 12 hours after pickup. All cans must be stored in a hidden location on the side of or behind the home as not to be visible by neighbors or passers-by. Appropriate privacy foliage or fencing is suggested must be approved by the ACC
- b. Lawn Services – Lawn Service personal are to always keep their vehicles to the side of the road. Not permitted on sidewalks or yard spaces. The use of lawn machines like mowers saws, blowers, weed trimmers and other loud motorized equipment is not permitted to begin until after 8:00am hour of each day.
- c. All Services - Owners must use respect and use common sense in the hiring and utilization of contract workers and companies and are financially fully responsible for damage to sidewalks, roads and common areas as well as other homeowner's property. When in doubt you must consult with the ACC and all Neighbors involved before issues that may impact their property. Use the ACC as a reference and to help resolve any disputes that may result. Do not handle any hostel situations yourself.

VI. Variance

The ACC may authorize in its discretion reasonable variances or adjustments from compliance with any of its guidelines and procedures to alleviate practical difficulties and hardship in their enforcement and operation. Such variances may only be granted, however, when unique circumstances dictate, and no variance shall (a) be effective unless in writing or (b) prevent the ACC from denying a variance in other different or even identical circumstances. Any such variances shall not violate the spirit or the intent of this document.

VII. AMENDMENT

The foregoing rules and regulations may be amended at any time by a majority vote of the ACC with the approval of the POA Board of Directors.

No prior notices or announcements will be required to amend these rules and regulations.

Any preliminary or final plan marked "received", on a specific date shall be subject to the rules and regulations applicable at that time.

VIII. Warnings, Fees, Fines and Judgments

Ruffin's River Landing was established as a Family friendly neighborhood. We do have rules and regulations to follow. We are members of the North Carolina Planned Community Act and have authority to maintain a place that is Safe, secure and family friendly, as well as a clean and beautiful place to live. We will operate on a 3 strike rule with the following guidelines

1. First offence Friendly Neighborly Warning noted with the ACC
2. The second offense will be in writing and filed with the POA
3. The third offense will be a written citation with an accompanying fine of 50 – 300 dollars based on the discretion of the ACC. Voting privileges will be revoked until fines are paid. The POA is able to place and secure fines with liens against properties.
4. If you are a builder you may also receive a judgment preventing you personally and or your company from building in the Ruffin's River Landing association at a later time. Property owners are responsible for the actions of their builders and those subcontractors and service providers that are on their property. And may also receive fines in addition to the builder.

The ACC objective at all times is to act in the best interest of the community and the property owners of RRL. The decisions of the ACC can always be appealed to the Board of Directors.

IX. SEVERABILITY

This document shall be rendered valid and enforceable should any of the provisions of this document or the application or effect thereof be invalid or unenforceable for any reason and to any extent. Those provisions, which are not invalid or enforceable, shall be enforced to the greatest extent permitted by law.

X. LIMITATION OF LIABILITY

The ACC shall not bear any responsibility for ensuring the structural integrity or soundness of approved construction or modifications, nor for ensure compliance with building codes and other governmental requirements. Neither the DECLARANT, the Association, the Board, nor ACC shall be held liable for any injury, damages, or loss arising out of the review and approval of any applications, including, but not limited to, the grant or denial of a variance, the manner or quality of construction, defects in any plans or specifications, or deficiencies in kind or quality of materials used, or for compliance or non-compliance with building codes and other governmental requirements.