



White Bluff
• RESORT •
LAKE WHITNEY

WHITE
BLUFF
BUILDING
PACKET

Revised January 2023

**WHITE BLUFF BUILDING PACKET
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1/15/23**

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WHITE BLUFF RESORT BUILDING PACKET
GENERAL
SECTION I

REVISED: 1/15/23

I. GENERAL

- A. INTRODUCTION:** The Architectural Control Committee (ACC) welcomes your interest in building at White Bluff Resort. The community is growing with people that want the very best for White Bluff. The White Bluff Covenants and Restrictions require the ACC to review, approve or disapprove all planned improvements on a property owner's lot(s). All improvements must be site-built, and the initial improvement must be a single-family dwelling. For the safety and welfare of the property owners and the general public, the ACC has adopted Construction Rules and Regulations, a Building Code, and an Inspection System to provide minimum standards in single-family residential building at White Bluff Resort.
- B. WHITE BLUFF COVENANTS AND RESTRICTIONS:** The White Bluff Covenants and Restrictions specify very important building parameters for each Section within the White Bluff Development. Each Property Owner should carefully review and study these restrictions before starting the building process. These Covenants and Restrictions are available for your review, downloading, and printing at the White Bluff Property Owners' Association website, www.whitebluffpoa.com under the main menu. Should you have difficulty finding the information, we encourage you to contact the ACC Liaison (POA Office) 254-694-9276.
- C. BUILDING CODE:** The Building Code contained herein, along with the International Residential Code for One and Two-Family Dwelling (IRCFOTFD), is hereby approved and adopted, without exception, to provide minimum standards for the protection of life, limb, health, property and environment and for the safety and welfare of the property owners, occupants, and general public of residential buildings of the White Bluff Subdivisions. All future references to the IRCFOTFD, unless otherwise specified, shall mean the 2021 edition/publication. If there is a conflict between the IRCFOTFD and the Building Packet the more restrictive provision will govern.

By adopting the 2021 IRCFOTFD Code without exception, an automatic residential fire sprinkler system shall be installed in all new homes. Installation of all automatic residential fire sprinkler system(s) shall be in accordance with Section R313.2 of the IRCFOTFD.

Although not recommended by fire safety professionals or ACC members, those soliciting a permit for a new home, may opt out of the requirement to install a residential fire sprinkler system by completing and signing **Exhibit L**.

- D. RESIDENTIAL ENERGY CODE:** The state of Texas passed two pieces of legislation in 2001 that will deliver economic benefits to the state for years to come.

Senate Bill (SB) 5 adds “Texas Building Energy Performance Standards” to the Texas Health and Safety Code, among innovative measures to meet Federal Clean Air Act requirements in Texas. SB 5, adopts the energy efficiency chapter of the International Code Council’s (ICC) International Residential Code (IRC) (as it existed on May 1, 2001) as the energy code for all other residential, commercial, and industrial construction, including single-family homes that have greater than 15 percent glass in the exterior wall area.

In unincorporated areas, builders are required to self-certify compliance. Therefore, the ACC will require all builders to complete and submit a Texas Building Energy Code Compliance Form for Residential Building in Unincorporated Areas-See **Exhibit K**.

The second piece of legislation –SB 365, establishes the IRC as the standard municipal residential building code for the state. Although local amendments are allowed, this legislation is the first major initiative to create consistent standards for residential construction.

E. TEXAS RESIDENTIAL CONSTRUCTION COMMISSION & HOUSE BILL 35:

House Bill 35 covering residential use of adjacent lots added Section 209.015 to Chapter 209 of the Texas Property Code. This Section restricts a Subdivision Association from adopting or enforcing a provision in a Dedicatory Instrument that would prohibit or restrict an owner of a lot on which a residence is constructed from using an adjacent lot also owned by such owner for “residential purposes”.

F. ADJACENT LANDOWNERS TO GOVERNMENT PROPERTY: The White Bluff Community has a large number of properties that are adjacent to or abut to property owned by the Government and managed by the U.S. Army Corps of Engineers. Adjacent Landowners to Government property, may not:

1. “Use public lands for any type of private exclusive use, or for commercial purposes.
2. Place unattended personal property of any kind on public land.
3. Construct buildings, roads, improved pathways, or any other facilities on public land.
4. Restrict public access to public land either verbally, by posting signs, or by any other method.
5. Operate vehicles on public land, except on paved roadways and at authorized access points.
6. Dispose of any type of garbage, debris, or other refuse on public land.
7. Build fires on public land, except in authorized locations.
8. Gather fallen timber for firewood to be removed from public land.
9. Allow horses, cattle, or other livestock on public land, except by lease from the government or as otherwise permitted.
10. Destroy, alter, or remove any facility, vegetation, or natural feature.”

Violation of these provisions may result in fines imposed by the U.S. Army Corps of Engineers. For more information, please obtain an informational brochure from the POA office or contact the U.S. Army Corps of Engineers, Whitney Lake Office 285, CR 3602, Clifton, Texas 76634 or call 254-622-3332.

G. GENERAL CONTRACTOR APPROVAL PROCESS: All general contractors desiring to work in the White Bluff Community must be approved by the ACC. Prospective general contractors requesting approval must complete **Exhibit N**, attached hereto, paid \$300 application fee, and submit said documentation to the ACC for approval. If the applicant is required to resubmit due to incomplete information, a \$150 resubmission fee will be required. If the application is incomplete after re-submission, a one-year waiting period will be required before the prospective general contractor can reapply. The ACC has the right, in its sole

discretion, to accept or reject all prospective contractors based upon the information provided or any other information available to it. The ACC will advise the prospective general contractor of the approval status within 60 days from the next ACC meeting date following the submission of **Exhibit N** and related documentation. All newly approved general contractors will be conditionally approved subject to the receipt of a signed affidavit-See **Exhibit O** and will be allowed to construct two residences. Newly conditionally approved general contractors may be required, at the discretion of the ACC, to provide a Performance/Construction Bond in favor of the White Bluff Property Owners' Association equal to the greater of the construction cost of the residence or an amount equal to \$115 times the total square footage of the residence. During this conditional approval period, a newly approved contractor cannot have more than two residences under construction.

After the completion of two residences, the ACC will evaluate and determine, in its sole discretion, whether the Conditionally Approved General Contractor will be allowed to continue to work at the White Bluff Resort as an Approved General Contractor. Should the ACC elect not to approve the General Contractor status, this matter will be referred to the Board of Directors of the White Bluff Property Owners Association for their disposition. The Board of Directors will make the final decision to allow a Conditionally Approved General Contractor to become an Approved General Contractor or remove his/her rights to build in White Bluff.

At the discretion of the ACC, general contractors not meeting the requirements set forth on **Exhibit O**, may be approved for miscellaneous construction activities outlined on **Exhibit H**. However, project cost cannot exceed \$80,000 (excluding swimming pools) and the number of projects for a given contractor is limited to three running concurrently.

H. REVOKING AND/OR REMOVAL OF APPROVED GENERAL CONTRACTOR

STATUS: An approved general contractor can be removed from the list of approved contractors by the ACC at its sole discretion. Confirmed major foundation, plumbing or electrical problems (within the warranty period governed by the State of Texas) may justify removal. Property owners are encouraged to report major problems to the ACC with proper supporting documentation. Untimely completion of structures or improvements within the construction period and extensions thereto, a high number of failed building inspections and/or violations of provision of the Building Packet as determined by the ACC may be considered justifiable basis to remove general contractor's approval status. At the discretion of the ACC, an egregious violation of the Building Packet can result in revoking of the general contractor's privileges for a period of up to 90 days. No permits will be issued in favor of the contractor during this period. Once revoked or removed, a general contractor can appeal the removal to the POA Board of Directors by submitting a written request for reinstatement with documentation supporting his/her position.

- I. SELECTING A GENERAL CONTRACTOR:** The ACC maintains a list of general contractors approved to build in the White Bluff Community. The Approved Builder List may be downloaded and printed by going to www.whitebluffpoa.com. A copy may be obtained by calling the White Bluff Administration Office (254-694-9276). This list is meant for your information only and is not intended as an endorsement by the ACC. Also, please contact the Building Inspector for the names of individuals not approved to work at White Bluff Resort. Before selecting a general contractor, you will want to consider the following:

1. **Check References:** Ask your prospective contractor for names of past clients, suppliers and banking references and check these references.
2. **Review Plans and Specifications:** Review the plans and specifications thoroughly with your contractor, including the dollar amount of allowances for carpet, lighting, plumbing, heat and air to ensure the type, quality, manufacturer, etc.... Make sure the plans and specifications meet or exceed the Texas Building Energy Code Compliance for Residential Building in Unincorporated Areas.
3. **Written Contract:** Have a written contract between you and the contractor. Put all change orders including dollar amounts in writing signed by you and your contractor. Progress payments should be set out in writing as to payment only on work performed. Since it is the responsibility of the Property Owner to pay all fines prior to the issuance of a Certificate of Occupancy, it is recommended that you have a written agreement regarding reimbursement of fines paid on behalf of the general contractor.
4. **Insurance:** Require your contractor to maintain in force such forms of Worker's Compensation Insurance, Employee's Liability Insurance, and Comprehensive or Commercial General Liability Insurance policies in such amounts as to fulfill the Contractor and Subcontractor's obligations under your contract.
5. **Requirements:** Require your contractor to construct your residence or structure in accordance with the building codes and standards contained in the International Residential Code for One and Two-Family Dwelling (IRCFOTFD), and the White Bluff Covenants and Restrictions, White Bluff HUD report information, White Bluff Construction Rules and Regulations and the Building Code and Inspection System.
6. **Final Inspections:** Before final payment is made verify that the home is built to plans and specifications as agreed to by you and the contractor. Ensure that all sub-contractors and material suppliers have been paid or the contractor has made satisfactory arrangements for payment.

J. FLOOD PLAIN LOTS: Because Hill County opted during 2005 to be excluded from a FEMA Study, Halff & Associates was authorized to conduct a 100 Year Flood Plain Study to reduce the cost of flood insurance. Property owners desiring to build on lots covered by this study will be required to execute **Exhibit J-100 Year Flood Plain Acknowledgement Form.**

K. FRIENDLY NIGHT SKY: Certain POA members have expressed an interest in implementing policies and procedures to protect the outstanding night sky that exists at White Bluff. Covenants and Restrictions are not in place to enforce any said policies and procedures; however, the ACC recommends consideration be given to the following issues:

1. Landscape lighting around homes should face downward or lights should be at an angle no greater than 90 degrees from horizontal in order to minimize light encroachment
2. More intrusive exterior home lighting such as porch lights and yard spotlights should be on a timer as not to exceed 10 pm.
3. Streetlights are not recommended but when used should be shielded in order to force light downward
4. Parking lot lights should be turned off when not in use by approximately 10 pm.
5. Security lights that must remain on throughout the night should be directed downward at an angle no greater than 90 degrees from horizontal

L. COMBINED LOTS: Property owners desiring to build on two or more adjacent lots can have the lots surveyed together as one build site. It is recommended that the property owner require the surveyor to state on the Site Plan that the utility easements previously existing on the separate lots have been abandoned. The property owner remains liable for the relocation of all utilities on lots previously surveyed separately.

M. TRACT TYPE HOMES: Tract type homes are strongly discouraged within the White Bluff Community. Homes with the same exterior design will not be permitted within a three-block area.

N. PROCEDURAL OVERVIEW: Section II of this document contains the Building Code, Section III contains Construction Rules & Regulations, and Section IV contains the Inspection System. These documents have been designed to assist you, your architect and your general contractor with the preparation of plans and the submission of the application form. We recommend that your general contractor, architect, engineer, or home designer be provided copies of this material along with the White Bluff Covenants and Restrictions. These Covenants and Restrictions and White Bluff Building Packet documents are available for your review, downloading, and printing at the White Bluff Property Owners' Association website, www.whitebluffpoa.com under the main menu. These documents will help facilitate the development of your plans and the preparation of your application. You and your general contractor should be aware of the following issues as they relate to your building plans.

1. **Electrical Service:** When you are ready to start building, the property owner (not the contractor) should call HILCO Electrical Cooperative, Inc. at 254-687-2331 or 1-800-338-6425 in Itasca and apply for service. The typical procedures are as follows:
 - (a) Property owner requests service from HILCO
 - (b) HILCO will provide a cost estimate for power pole extension, if needed
 - (c) HILCO bears the expense of extending service lines from the nearest existing electric to your lot, up to a maximum expenditure of \$1,200.
 - (d) Property owner is responsible for power from new pole to new home at property owner's expense
 - (e) Property owner receives power to designated area from HILCO
2. **Water and Sewer Service:** Contact Texas Water Utilities, Inc @ 866-654-7992 for water and sewer service. Email www.swwc.com
3. **Water Connections:** Make sure to advise your plumbing contractor of the following issues:
 - (a) Water meters will be placed at front lot corners.
 - (b) It is better to have water and sewer outlets on opposite ends of the house especially when connecting to the White Bluff central sewer system.
 - (c) Plumbing contractors should furnish a separate water disconnect just before water service enters house.
 - (d) When installing an irrigation system require your licensed contractor to install a Y strainer, a double check or vacuum break valve between the water source and the irrigation system (this is a state code requirement). This is designed to prevent water from your irrigation system siphoning back into your drinking water.
4. **Central Sewer Connections:** Each home on the central sewer system will have an individual lift station. For this station to work properly, it is imperative that your contractor follows these guidelines
 - (a) The sewer stub out should be plumbed as though hooking up to a septic tank. Sewer stub out cannot be more than 18 inches below final grade of the yard. Your 210-gallon sump tank will be installed approximately 5 feet from the foundation and will be at finished grade. If the sewer is brought out too low, it will diminish the capacity of your tank.

- (b) Drinking water service lines may not be any closer than 9 feet from any part of the sewer tank or lines.
- (c) Plumbing contractors will be responsible for running sewer line into the tank and ensure the connections are sealed properly. He should also provide a clean-out line directed back towards the house.
- (d) Sewer installation must be in an area that provides visibility from the street for your control box. The control box has a red alarm light on top. When this light is on, it means that your lift station is not working properly.
- (e) The sewer grinder pump will require the following electrical connection:
 - A 240-volt, 30 Amp dedicated circuit
 - The wiring must be copper wire, 3 conductors with a ground
 - The wiring must be stubbed out 18 to 24 inches above the slab where the building drain exits from under the slab
 - After the grinder pump has been installed, the Electrician will be required to make the final connection to the grinder pump control box
- (f) Proper use and care of the grinder pump is the responsibility of the property owner. Proper use of the grinder pump means that only normal wastewater should be discharged from your kitchen, bathroom, or laundry. Some chemicals and materials may cause operating problems or safety hazards to your system. It is advisable to check labels on chemicals prior to their disposal. The following materials should NEVER be put into your sink, toilet, or drains as they may clog your system and cause it to fail:
 - Glass, metal, wood, seafood shells
 - Feminine hygiene products, condoms, or excessive amounts of toilet paper or sanitary tissue
 - Paper, socks, rags, or cloth of any kind
 - Plastic objects (toys, eating utensils, etc.)
 - Any strong chemical, toxic, caustic, or poisonous substance
 - Degreasing solvents
 - Any explosive or flammable material
 - Gasoline, kerosene, fuel oil, paint thinner, and antifreeze
 - Lubrication oil or grease
 - Cooking fat (lard, oil, and/or grease)
 - Hair clippings
 - Dental floss

O. DOCUMENTS REQUIRED BY ACC: Complete and submit the following documents to the ACC. These application forms and exhibits can be found on the White Bluff POA website at www.whitebluffpoa.com. By using Adobe Acrobat software these forms can be completed and printed on your home computer. Plans and Documents received in the POA office by 4PM on Friday will be placed on the agenda for review at following ACC meeting. However, at the discretion of the ACC, documents received after the submission deadline may be reviewed and approved. (See Section II-M APPLICATION FOR BUILDING PERMIT-for more details)

1. New Site-Built Homes Application:

- a. Site-Built Home Application-Exhibit A**
- b. Construction Rules and Regulations-Exhibit B**
- c. List of Sub-Contractors and Trades-Exhibit C**
- d. Building Permit Checklist-Exhibit D**
- e. Dedication of Funds Form-Exhibit E**
- f. Agreement to Comply with Landscape Minimum Monetary Provision-Exhibit F**
- g. If applicable, 100 Year Flood Plain Acknowledgement Form-Exhibit J**

- h. Texas Building Energy Code Compliance Form for Residential Buildings in Unincorporated Areas-**Exhibit K**
 - i. Automatic Fire Sprinkler System Opt Out Form-**Exhibit L**
 - j. Landscape and Irrigation Permit Application-**Exhibit M**
 - i. Landscape Plan
 - ii. Irrigation Plan
 - iii. Landscape, Irrigation, and Cost Analysis Form-**Exhibit M-1**
 - k. Written confirmation from the Director of Finance for the WBPOA that all maintenance fees, special assessments, and related charges for the lot for which the building permit is requested and for all lots of the owner, General Contractor, and affiliated companies of each are current and none are delinquent or unpaid.
- 2. Site-Built Structures Application:**
- a. Site-Built Structures Application-**Exhibit G**
 - b. Construction Rules and Regulations-**Exhibit B**
 - c. List of Sub-Contractors and Trades-**Exhibit C**
 - d. Building Permit Checklist-**Exhibit D**
 - e. Dedication of Funds Form-**Exhibit E**
 - f. Agreement to Comply with Landscape Minimum Monetary Provision-**Exhibit F**
 - g. If applicable, 100 Year Flood Plain Acknowledgement Form-**Exhibit J**
 - h. Texas Building Energy Code Compliance Form for Residential Buildings in Unincorporated Areas-**Exhibit K**
 - i. Landscape and Irrigation Permit Application-**Exhibit M**
 - i. Landscape Plan
 - ii. Irrigation Plan
 - iii. Landscape, Irrigation, and Cost Analysis Form-**Exhibit M-1**
 - j. Written confirmation from the Director of Finance for the WBPOA that all maintenance fees, special assessments, and related charges for the lot for which the building permit is requested and for all lots of the owner, General Contractor, and affiliated companies of each are current and none are delinquent or unpaid.
- 3. Add-on Major Modification Application:**
- a. Add-on Major Modification Application-**Exhibit I**
 - b. Construction Rules and Regulations-**Exhibit B**
 - c. List of Sub-Contractors and Trades-**Exhibit C**
 - d. Building Permit Checklist-**Exhibit D**
 - e. Dedication of Funds Form-**Exhibit E**
 - f. Agreement to Comply with Landscape Minimum Monetary Provision-**Exhibit F**
 - g. If applicable, 100 Year Flood Plain Acknowledgement Form-**Exhibit J**
 - h. Texas Building Energy Code Compliance Form for Residential Buildings in Unincorporated Areas-**Exhibit K**
 - i. Landscape and Irrigation Permit Application-**Exhibit M**
 - i. Landscape Plan
 - ii. Irrigation Plan
 - iii. Landscape, Irrigation, and Cost Analysis Form-**Exhibit M-1**
 - j. Written confirmation from the Director of Finance for the WBPOA that all maintenance fees, special assessments, and related charges for the lot for which the building permit is requested and for all lots of the owner, General Contractor, and affiliated companies of each are current and none are delinquent or unpaid.
- 4. Miscellaneous Construction Application:**
- a. Miscellaneous Construction Permit Application-**Exhibit H**
 - b. Construction Rules and Regulations-**Exhibit B**
 - c. List of Sub-Contractors and Trades-**Exhibit C**

If any permit application is re-submitted for review by the ACC for the third time, a re-submission fee will be required. The re-submission fee must be paid to the White Bluff POA in an amount up to \$1,000 as determined by the ACC based on the level of incompleteness. (This provision does not apply to Exhibit N)

P. APPROVAL OF APPLICATION AND PLANS: After receiving approval of your application and plans, you and your contractor will need to:

For New Site-Built Home, Site-Built Structures, and Add-on Major Modification:

1. Have a temporary address sign installed in such a position as to be plainly visible and legible from the street or road fronting the property. The sign should display five-digit reflective house numbers and be visible from both directions. See **Section III, L-7** for size and quality restrictions.
2. Have a code compliant temporary electric pole installed on your lot meeting the current requirements of the National Electrical Code (NEC) and HILCO. If the contractor elects, they can install the temporary electric pole and request a water tap when the application is submitted to the ACC.
3. Have a chemical toilet installed on your lot.
4. Have a trash dumpster installed on your lot.
5. Install a construction grade silt fence around the perimeter of the job site.
6. Have the Building Inspector perform a Build Site Inspection.
7. Ensure all construction is performed in accordance with the International Residential Code for One and Two-Family Dwellings.
8. Call for a Build Site Inspection

For Miscellaneous Construction:

1. Once the ACC has approved the application, the Building Inspector will issue a building permit. The property owner or contractor will need to pick up the permit and deliver it to the job site.

Q. BUILDING PERMIT: Once the ACC has approved the application, the Building Inspector will issue a building permit. The Building Inspector will deliver the permit to the build site at the time of the Build Site Inspection. (Except for Miscellaneous Construction-see above) Your general contractor(s) must request and satisfactorily complete all inspections as required. A set of approved building plans must always remain on the jobsite. An Inspection Report will be completed at the time of each inspection. The building permit is issued for eight (8) months from the date the ACC approves the permit application. See **CONSTRUCTION PERIOD** below for extension considerations.

R. PLAN MODIFICATION: During the initial plan submission, a minimum number of manual plan revisions will be accepted by the ACC, if properly initialed and dated. However, if the manually noted plan revisions become too numerous, the ACC at its sole discretion may require the property owner to have their architect, engineer, or professional building designer revise the plans prior to approval. Any modifications or additions to your approved plans must be reviewed and approved by the ACC.

S. DOCUMENTATION CONTROL: All documentation submitted with the building permit application will remain in the control and custody of the ACC. Property owners with proof of

home ownership may come by the POA office and make copies as needed. However, these plans will not be allowed to leave the POA office.

T. CONSTRUCTION PERIOD: The Contractor and Property Owner agree to complete the project within the following construction period:

1. New residence-8 months from date of respective permit
2. Landscape-90 days from the date of the Final Building Inspection but preferably on or before the final building inspection
3. Site-built Structures-8 months from date of respective permit
4. Miscellaneous construction-90 days from date of respective permit
5. Add-on or Major Modification-8 months from date of respective permit

The ACC will consider longer periods of construction, if justified, and requested at the time of application. An extension of time to complete the project without fine for untimely completion will be considered by the ACC if requested by the property owner or general contractor prior to the expiration of the building permit. If a request for extension of time to complete is not received by the scheduled completion date, the ACC will schedule an inspection of the project to determine the status. If the project is not complete, a \$100 re-inspection fee will be assessed. If it is determined that a structure is not completed in a timely manner, the ACC will consider fining the property owner or general contractor \$40 per day for untimely completion. The ACC desires to have construction work on an ongoing continuous basis. If the building inspector observes periods of no activity, this is justification to not extending the building permit period without assessing a fine. If the building permit expires during the construction period, for whatever reason, a new application must be filed with the ACC.

U. LANDSCAPING:

1. **General Requirement:** The property owner shall landscape and cover the soil with mulch, grass, vegetation and/or shrubbery of a monetary cost equal to two (2%) percent of the construction cost of the residential dwelling. If the projected construction cost for a new residence is less than \$115 per total square foot, then the minimum monetary expenditure for landscape will be based on a projected cost using \$115 per square foot times the total square footage. Landscaping requirements for add-on or major modification will be 2% of the construction cost. However, this amount may be reduced by the ACC, if requested, on a case-by-case basis depending on the type of add-on or major modification. The property owner agrees, to provide the ACC with proof of compliance with this requirement.
2. **Landscape and Irrigation Permit:** A Landscape and Irrigation Permit Application-**Exhibit M** must be requested and approved prior to landscaping. For Site-Built Homes and Site-Built Structures, the Landscape and Irrigation Permit Application should be completed and submitted together with the Site-Built Home Application-**Exhibit A**, Site-Built Structure Application-**Exhibit G**, and Add-on Major Modification Application-**Exhibit I**.
3. **Landscape Plan, Irrigation Plan and Landscape Cost Analysis Form:** As part of the permitting process, the property owner must submit to the ACC for approval, a Landscape Plan-**Exhibit M** and an Irrigation Plan and Landscape Cost Analysis Form-**Exhibit-M-1**.
 - a. **Landscape Plan-**The plan at a minimum should show the property lines, footprint of the residence or other site-built structure, setbacks, location of the planting

material to be installed. A copy of the site plan can be converted into a Landscape Plan.

- b. Irrigation Plan-**The plan at a minimum should show the property lines, footprint of the residence or other site-built structure, setbacks, location of the irrigation lines, location of the irrigation heads, location of the Y strainer, and Backflow Connection. The Irrigation Plan must be designed and approved by a licensed irrigator, licensed by the Texas Commission on Environmental Quality (TCEQ).
- c. Landscape Cost Analysis Form-**The Landscape Cost Analysis Form (See **Exhibit M-1**) must be completed and submitted with the Landscape Permit Application. The Form must show cost estimates for irrigation, sod/grass, planting material by type, dirt work, addition of soil and labor. A minimum landscaping compliance statement is part of this form and must be signed by the Landscaping Company and Property Owner.

- 4. Completion Time Period:** It is recommended that the landscaping be completed prior to the final inspection and issuance of the Certificate of Occupancy. However, the landscaping must be completed within ninety-90 days of the Final Building Inspection. In the event weather conditions prevent completion of the landscaping within the required time-period, additional time may be granted by the ACC. However, this will only be granted upon receipt and review by the ACC of a detailed explanation of the weather delay. The weather extension will be no greater than 30 days.
- 5. Landscape Expenditures:** The ACC will consider the following items to be a valid part of landscape cost: landscape plans, soil, soil contouring, drainage, shrubbery, trees, mulch, stone or rock flower beds, irrigation system, edging, landscape lighting, ground cover, flowers, and grass. Conversely, the ACC **will not** consider the following items to be a valid part of landscape cost: yard art, fountains, flag poles, walkways, patios, patio furniture, swimming pool/spas, pool furniture, solarium, gazebo, cabana, retaining walls, fences, planters, decorative flowerpots, birdhouses/feeders, address sign or wind chimes.

V. PAYMENT OF FINES: The property owner must pay all fines assessed during construction in advance of the issuance of a “Certificate of Occupancy”. Therefore, the owner and contractor should consider having an agreement regarding responsibility for violations and fines between the owner and the contractor. However, if the violation/fine is contested, under review or scheduled for a hearing before the Appeal Committee at the time of a final inspection, the ACC may issue a “Certificate of Occupancy” prior to payment of fines if it deems it appropriate.

W. APPEAL COMMITTEE: The White Bluff POA Board of Directors has established an Appeal Committee to hear all contested violations of the White Bluff Building Packet and resulting fines. All contested violations must first be reviewed by the ACC. If the matter remains unresolved, the Property Owner may elect to submit a written appeal to the Appeal Committee at P.O. Box 37, Whitney, Texas 76692. However, this written appeal must be submitted on or before 60 days from the date the matter was reviewed by the ACC.

X.. CERTIFICATE OF OCCUPANCY: Moving furniture into your newly constructed house and/or occupying it in any manner prior to obtaining a “Certificate of Occupancy” is prohibited and subjects the property owner to a fine up to \$750. You will need to obtain a “Certificate of Occupancy” from the ACC after the final inspection is completed. In addition, the Building Inspector will complete, sign and date Form TCEQ-20699-Customer Service Inspection Certificate to be permanently maintained in the building file.

X. REMOVAL OF EXCESS BUILDING MATERIAL: The Property Owner agrees to remove all excess building material from the job site at the time the landscape is completed.

Failure to timely remove excess building material may result in a fine. Compliance with this provision will be determined at the time of final landscape inspection.

Z. DISCLAIMER: The White Bluff Property Owners' Association, Inc., its Board of Directors, officers, employees, agents, Architectural Control Committee members, other committee members, successors and assigns, hereby expressly disclaim any representation, liability, obligation, or duty in connection with the proposed construction, including without limitation any warranty, either express or implied, of habitability, suitability, fitness for purpose, safety, compliance with applicable laws or restrictive covenants, or the effect of the proposed construction upon any surrounding property. By the execution and delivery of the application, the owner and/or applicant expressly covenants and agrees to indemnify and hold harmless the White Bluff Property Owners' Association, Inc., its Board of Directors, officers, employees, agents, Architectural Control Committee members, other committee members, successors and assigns, from any cost, loss claim liability, damage, expense, or other obligation arising out of, related to, or in any way connected with the construction proposed herein or the effects thereof, including without limitation any claim by any person or entity that such construction (a) fails to meet the requirements of any applicable law or restrictive covenants, (b) is unsafe or unsound, or creates a nuisance or other dangerous condition, or (c) adversely or improperly affects the drainage of water on, across, or under the property in question or any surrounding property.

We hope this information will assist you in planning and completing your residence at White Bluff. If you have any questions, please call the POA Office at 254-694-9276.

WHITE BLUFF RESORT BUILDING PACKET
BUILDING CODE
SECTION II

REVISED: 1/15/23

II. BUILDING CODE:

- A. **PURPOSE:** The purpose of this Code is to provide minimum standards for the protection of life, limb, health, property and environment and for the safety and welfare of the property owners, occupants and general public of residential buildings in the White Bluff Subdivision.
- B. **AUTHORITY:** The Architectural Control Committee, herein after referred to as the ACC, is hereby authorized and directed to administer and enforce all of the provisions of this Code.
- C. **SCOPE:** This Code is applicable to all one- and two-family residential dwellings.
- D. **DEFINITIONS:** General construction terms:
 - 1. **Structure:** Any residence, garage, storage shed, workshop, swimming pool, spas, deck, gazebo, cabana, fence, satellite dish, or any structural accessory thereto, this also includes wells for irrigation, holes for geothermal units or any other underground work.
 - 2. **Addition:** The creation of any new floor space under-roof, which did not exist before construction began, either attached to, or detached from, any previous existing structure. Construction or alteration which includes the addition or re-routing of electrical, gas, mechanical, or plumbing system, the installation of which is regulated by the technical codes.
 - 3. **Major Modifications:** As a general rule, any addition that adds square footage exceeding 50% of the original structure will be considered a major modification. When any structure undergoes a major modification, the new construction or major modification shall be subject to the provisions of the Code in effect at the time of such new construction or major modification. Any prohibited item classified as Existing-nonconforming such as carports, chain link fences etc. will not be allowed after the major modification.
 - 4. **Ordinary Repairs:** Nonstructural repairs which do not include addition to, alteration of, or replacement or relocation of water supply, sewer, drainage, drain leader, gas, soil, waste, vent, or similar piping, electrical wiring, or mechanical or other work for which a permit is required by the ACC.
 - 5. **Clearing of Land:** The clearing of any lot by hand or machine.
 - 6. **IRCFOTFD:** International Residential Code for One and Two-Family Dwelling: A nationally accepted standard for state-of-the-art technical construction guidelines including electrical, gas, mechanical, plumbing, and other technical trades.
 - 7. **Setback Lines:** Imaginary lines running parallel to platted or surveyed lot lines and lying entirely within the boundaries of the lot.
 - 8. **Site Preparation:** Any excavation planned for construction shall not start prior to the issuing of a building permit or unless approved by the ACC.
- E. **EXISTING-NONCONFORMING:** Structures in existence or being constructed under permit at the time of adoption of this Code (July 1, 1997) are hereby granted exemption from new provisions contained in this Code, except as otherwise provided herein. Also, when building restrictions are modified or new building restrictions are adopted after July 1, 1997, structures in existence or being constructed under permit at the time of adoption or modification are hereby granted exemption from new provisions contained in this Code, except as otherwise provided herein. When any structure is destroyed, damaged beyond repair, or undergoes major modifications as defined herein, any new construction or major modification **shall be subject to the provisions of the Code in effect at the time of such**

new construction or major modification. Any prohibited item classified as Existing-nonconforming such as carports, chain link fences etc. will not be allowed after the major modification.

F. ADMINISTRATION:

- 1. ACC Chairman:** The ACC Chairman is hereby charged by the Property Owners' Association Directors with the overall administration of this Code. The Chairman is authorized to appoint, upon agreement of all ACC members, a qualified person or persons to conduct building inspections. In the absence of the ACC Chairman, the Vice Chairman can act on his/her behalf.
- 2. Building Inspector:** A Building Inspector shall perform building inspection as required by the Code contained herein and in accordance with the International Residential Code for One and Two-Family Dwelling. The inspector should be trained and certified through a recognized program for the appropriate trades.
- 3. Violation of Code and Enforcement:**
 - (a) Violation:** The Building Inspector will report non-compliance to the contractor and/or the homeowner immediately and request that corrective action is taken as quickly as possible.
 - (b) Enforcement:** If homeowner or contractor refuses to make requested corrections, the ACC will be notified. If the ACC agrees with the inspector, and non-compliance is not corrected, the inspector will issue a stop work order and all construction must stop. In the event that the non-compliance could result in immediate harm to person's property, the inspector can issue a stop work order immediately, and all construction must stop. If non-compliance is not corrected, the property owner could be fined and the contractor's access to White Bluff Resort could be restricted. No building permit shall be issued for subsequent projects when the contractor and/or owner have been determined to be responsible for a violation that is still un-resolved at the time of application. In the event of an emergency that threatens imminent harm to human life or damage to property, the ACC Chairman or his representative is authorized to take the necessary corrective actions. The Chairman shall notify the property owner of the emergency and any charges incurred by the corrective action taken, shall be charged to the property owner.
 - (c) Entry:** The ACC Chairman and/or his representative may enter at reasonable times any building, structure or premises at White Bluff Resort, under permit, to perform any inspection required by the IRCFOTFD.
 - (d) Issue Resolution:** The ACC committee shall meet as required to resolve any issues. All issues must be submitted to the ACC in writing.

G. GENERAL CONSTRUCTION STANDARDS: The standard for all construction governed herein shall be the 2021 edition/publication of the IRCFOTFD. The ACC will not permit any prefabricated and/or pre-assembled buildings of any type to be installed on any White Bluff Resort lot. Examples include, but not limited to, log home, garage, greenhouse, workshop, playhouse or storage building. A-frame or log home type construction is prohibited.

H. SETBACKS: No structure more than 6 inches above grade shall be constructed in the area between the setback lines and the lot lines. Driveways, retaining walls, and sidewalks are permissible within the setbacks. Fences may be installed along the property line (on owner's side) at sides and rear of house. It is recommended no fences or fencing walls are allowed between the front property line and the front of building or structure. However, fences constructed between the front property line and front of residence shall be constructed of black wrought iron with black post not to exceed four (4) feet in height and may not create a safety hazard or create a sight-line hazard at any street intersection.

1. **Setback Distance:** All setbacks and easements shall be in accordance with each Section's individual Covenants and Restrictions.
 2. **Variance to Encroach within Setback Requirements:** A homeowner has the right to make written application to the White Bluff Board of Directors for a variance to the setbacks and/or easements, but it is the requirement of the ACC to enforce these setbacks and easements for the protection of life and property. **The White Bluff Board of Directors will approve or disapprove any request for variance in its sole and absolute discretion.**
- I. **MINIMUM DWELLING SIZE:** The minimum dwelling size for a specific lot is controlled by the Covenants and Restrictions for each Section within White Bluff Resort.
 - J. **THE TWO-STORY HEIGHT LIMITATION:** No residential dwelling or structure on any lot shall exceed two (2) stories in height above the highest natural ground level abutting such improvements. A "basement" level is permitted if the height restriction herein provided is not exceeded. A finished attic space shall not be considered an additional story; however, such finished attic space shall not contain any deck, balcony, oversized window(s) or exterior exits that extend past the footprint of the foundation or face the front and/or sides of the dwelling.
 - K. **RENEWABLE ENERGY SYSTEMS:** A renewable energy system can be used to supply some or all of the homeowner's electricity needs. Some people, especially those in remote areas, use the electricity from their systems in place of electricity supplied to them by power providers. These are called stand-alone (off-grid) systems. Others connect their systems to the grid and use them to reduce the amount of conventional power supplied to them through the grid. A grid-connected system allows the homeowner to sell any excess power they produce back to their power provider.

Some renewable energy technologies available for use today are as follows:

1. Small solar electric systems
2. Small wind electric systems
3. Micro hydropower systems
4. Small hybrid electric systems (solar and wind)

HILCO Electric Cooperative, Inc. has elected to allow Members to install Distributed Generation (DG), provided the Member's DG facility does not adversely affect the Cooperative. HILCO refers to a stand-alone system as "isolated" DG facility and a grid-connected system as "parallel" DG facility. The ACC recommends that the property owner contact HILCO to obtain a copy of their Service Rules and Regulations early in the planning process when considering a renewable energy system and that careful consideration be given to the overall economic benefit.

The ACC is in favor of renewable energy systems and will review each application for use on a case-by-case basis. However, the ACC will require as a minimum, the following:

1. Install pre-engineered packaged systems
2. Installer must be a master electrician and follow the National Electrical Code
3. A complete set of plans and diagrams describing the system must be provided to the ACC
4. Certified equipment must be used

If a "Parallel"-grid-connected system is proposed, a copy of the fully executed "Cooperative Agreement for interconnection and Parallel Operation of Distributed Generation" from HILCO must be submitted by the property owner along with HILCO's acceptance of the plan showing the electrical design of the generating installation, including equipment for interconnection with the Cooperative's Distribution system.

System approval can be denied for aesthetic or noise-control reasons.

L. CONSTRUCTION REQUIRING PERMITS:

1. **General:** Building permits are required for construction of a new residence, site-built structures, additions and major modifications as defined above, plus certain other actions as set forth below. Minor modifications within an existing residence, which do not involve rerouting or addition of electrical, plumbing, or mechanical do not require a building permit. The Building Inspector will ensure that a building permit is always on the job site along with a permitted set of construction plans. The construction of a site-built structure shall not precede the construction of the primary residential structure (home).
2. **Concerns, complaints and/or observations:**
Any individual, subcontractor or laborer that has a concern about the quality of work being performed on the job site, or any question regarding the compliance with building code should submit their concern, complaint and/or observations to the ACC in writing. The ACC will investigate the matter and take the appropriate corrective action, if necessary.
3. **Lot Clearing:** Lot clearing and tree removal is strictly prohibited until a building permit is obtained to construct a site-built home. Use of heavy equipment, including a Bobcat or small tractor to clear the lot is prohibited. Hand clearing to remove brush and under growth will be allowed without a permit, but trees cannot be removed by hand.
4. **Specific Projects Requiring Permits:** A list of projects requiring a permit is as follows:
 - (a) Permits are required for the construction of a new dwelling-See Site-Built Home Application-**Exhibit A**.
 - (b) Permits are required for or major modifications of dwelling-See Add-on Major Modification of Dwelling-**Exhibit I**
 - (c) Permits are required for the construction of site-built home and site-built-structures. (See Site-Built Home Application-**Exhibit A** and Site-Built-Structure Application-**Exhibit G**.)
 - (1) Detached-Garages
 - (2) Cabanas(The exterior of Detached-Garages and Cabanas must match the décor, roof material, roof pitch, masonry, siding and color of the residence).
 - (d) Permits are required for Landscape & Irrigation-**Exhibit M**
 - (e) Permits are required for miscellaneous construction. See Miscellaneous Construction Permit Application-**Exhibit H**.
 - (1) Fences
 - (2) Retaining walls
 - (3) Swimming pool/spa
 - (4) Portable spa
 - (5) Septic system installation and modification
 - (6) Installation of propane tank
 - (7) Addition to or modification of driveways and flatwork
 - (8) Concrete decks, porches, or patio
 - (9) Outdoor fireplaces
 - (10) Water wells for irrigation purposes
 - (11) Satellite dishes over 3 feet in diameter
 - (12) Renewable energy systems
 - (13) Storm Shelter

- (14) Generator System
- (15) Replacement of composition roof with metal roof.
- (16) Flag Poles
- (17) Patio covers
- (18) Storage shed
- (19) Gazebo
- (20) Pergola

M. APPLICATION FOR A BUILDING PERMIT: An application for the issuance of a building permit should be prepared according to the requirements and guidelines below.

1. Forms/Documents: When making application for a building permit, the following Forms/Documents must be completed, signed, initialed, and dated by the Owner and General Contractor. These application forms and exhibits can be found on the White Bluff POA website at www.whitebluffpoa.com. By using Adobe Acrobat software these forms can be completed and printed on your home computer.

For Site-Built Home Application-**Exhibit A**, Site-Built Structure Application- **Exhibit G**, and Add-on Major Modification-**Exhibit I** the following are required:

- (a) Construction Rules and Regulations-**Exhibit B**
- (b) List of Sub-Contractors and Trades-**Exhibit C**
- (c) Building Permit Checklist-**Exhibit D**
- (d) Dedication of Funds Form (when applicable)-**Exhibit E**
- (e) If a septic sewer system is required, a letter must be obtained from the appropriate Hill County representative for the Texas Commission on Environmental Quality (TCEQ), approving the design of the septic system.
- (f) Executed Agreement to Comply with Landscape Minimum Monetary Provision-**Exhibit F**
- (g) Texas Building Energy Code Compliance Form for Residential Buildings in Unincorporated Areas-**Exhibit K**
- (h) If applicable, 100 Year Flood Plain Acknowledgement Form-**Exhibit J**
- (i) If applicable, Automatic Fire Sprinkler System Opt Out Form-**Exhibit L**
- (j) If applicable, Landscape and Irrigation Application-**Exhibit-M**
- (k) If applicable, Landscape Cost Analysis-**Exhibit M-1**
- (l) Proof of Ownership (See below)
- (m) Construction plans (See below)
- (n) Proof of Financial Capability (See below)
- (o) Written confirmation from the Director of Finance for the WBPOA that all maintenance fees, special assessments, and related charges for the lot for which the building permit is requested and for all lots of the owner, General Contractor, and affiliated companies of each are current and none are delinquent or unpaid.

For Miscellaneous Construction Application-Exhibit H

- (a) Construction Rules and Regulations-**Exhibit B**
 - (b) List of Sub-Contractors and Trades-**Exhibit C**
 - (c) Construction plans (see below)
- 2. Proof of Ownership:** The owner must provide proof of ownership of the build site by submitting a copy of the recorded Deed of Trust or Warranty Deed or conveyance reflecting ownership of property (with Vol. And Page No. Stamped on copy).
- 3. Construction Plans:** One complete set of construction plans must be submitted. The entire structure must comply with the International Residential Code for One and Two-Family Dwelling. Plans must be full size (at least 24" X 36") and professionally drawn to scale (1/4" equals 1') by an architect, engineer, (including name, date, and state seal)

or a professional building designer. Construction Plans shall always remain on the job site and should include the following:

- (a) **Site plan** must show the following:
 - (1) Grade contours at 1' intervals, prepared by licensed surveyor, drawn to scale of 1" = 20' or 1" = 30'. Original grade contours must be shown with dashed lines and final grade contours shown with solid lines. A maximum of 18" of exposed concrete above finished grade is permitted. (Lots greater than ½ acre may be provided using a smaller scale)
 - (2) Location of house/all structures on lot with finished floor elevation indicated on plan
 - (3) Location of patios, decks, sidewalks, driveways and retaining walls. If retaining walls are shown, please specify height and material type. (See Section HH. RETAINING WALLS)
 - (4) Location and measurements of building setbacks and easements
 - (5) Driveway culvert location(s) (culverts made of galvanized steel measuring a minimum of 12 inches in diameter must be used, unless an exception is granted and approved by ACC)
 - (6) Location of Corner Pins
 - (7) Requested location of main water line connection to house
 - (8) Requested location of central sewer tank and connecting sewer line to the house
 - (9) Requested location of Liquid Petroleum gas tank and connecting gas line to house
 - (10) Location of Geothermal Heating/Cooling Wells, if applicable.
- (b) **Floor plan** must identify rooms, decks, porches, garages, and plumbing fixtures. Attic access, water heaters, and air conditioning units must be shown on the plan. The plan must include a window and door schedule. The plan must include a typical wall section.
- (c) **Building Elevations** must show front, rear, left & right sides of structure. Exterior building material and roofing material must be identified. Show roof pitch and location of roof vents. If the insulation package for the residence is of the enclosed envelop foam design, then this must be noted on the plans. Show the finished floor elevation and grade contours on the Building Elevations. Original grade contour must be shown with dashed line and final grade contour with solid line. A maximum of 18" of exposed concrete above finished grade is permitted on outside beams. Building Elevations must show how this requirement will be met.
- (d) **Foundation plan** must show beams or foundation walls and piers with dashed lines showing the outline footing of each (including crawl space dimensions) and all brick or stone ledges consistent with exterior materials shown on all elevation views. Plans must include a detail of the typical beam section.
- (e) **Electrical plan** must show plugs, switches and wiring diagram. A notation on the plan should specify arc-fault circuit interrupter (AFCI) and ground-fault circuit interrupter (GFCI), where appropriate. Also, the plan must show a surge-protective device (SPD) at the service panel and the outdoor location of the emergency service disconnect.
- (f) **Renewable energy system plan** must include a diagram describing the system with detail specifications. If a "parallel"-grid-connected system is proposed, a copy of the fully executed "Cooperative Agreement for interconnection and Parallel Operation of Distributed Generation" from HILCO must be submitted by the property owner along with HILCO's acceptance of the plan showing

the electrical design of the generating installation, including equipment for interconnection with the Cooperative's Distribution system.

- (g) **Plan Revisions:** A minimum number of manual plan revisions will be accepted by the ACC, if properly initialed and dated. However, if the manually noted plan revisions become too numerous, the ACC at its sole discretion may require the property owner to have the architect, engineer, or professional building designer revise the plans prior to approval. All revisions to the approved plans must be resubmitted to the ACC and/or Building Inspector for review and approval.

4. **Landscape Provision:** Property owner agrees to landscape and cover the soil with mulch, grass, vegetation and/or shrubbery of a minimum cost equal to two (2%) of the construction cost of the residential dwelling, other site-built structure, or add-on major modification as set forth on **Exhibit F-Agreement to Comply with Landscape Minimum Monetary Provision**. If the projected construction cost for a new residence is less than \$115 per total square foot, then the minimum monetary expenditure for landscape will be based on a projected cost using \$115 per square foot times the total square footage. **See Section I-General, Item S-Landscape Requirement for more details. See Exhibit M for Landscape & Irrigation Permit Application.**

5. **Proof of Financial Capability:** Property owner must provide proof to the ACC of financial capability to complete the new construction. Proof of financial capability is accomplished by submission of one of the following:

- (a) A copy of an approved interim construction financing agreement from a bank or lending institution.
- (b) A signed "Dedication Funds Form", (see **Exhibit E**) supported by a statement from the controlling financial institution indicating the availability of assets planned to be used on this project.

6. **Trash Containment:** The general contractor/builder is responsible to ensure that trash and/or building materials are not washed or blown on any other White Bluff property. General contractors/builders are required to install a 2-3 feet high construction grade silt fence around the perimeter of the job site for site-built homes and other site-built structures.

N. **BUILDING PERMIT DOCUMENT REVIEW:** Upon completion of the above referenced material, this information along with payment of appropriate fees should be submitted to the POA Office. Your application and plans will not be considered submitted for review by the ACC until all required materials have been completed. Completed materials received by the ACC at the POA Office by 12:00 noon on Friday, will be placed on the agenda for review at the following ACC meeting. The submission deadline is Monday by 5:00 PM for items begin resubmitted for permit application under review.

In addition, the ACC reserves the right to refuse to issue a permit, or to require a "release from liability" from the lot owner, under certain circumstances, including but not limited to the following:

- 1. Construction of a residence would alter the flow of water runoff in such a way that adjoining or nearby property, either private or owned by the POA, would be damaged or subject to damage.
- 2. Construction of a residence would allow for multi-family occupancy.

O. **ISSUANCE OF BUILDING PERMIT:** Once the permit application has been approved, the ACC will authorize the issuance of a building permit. The Building Inspector will ensure that the building permit and approved construction plans are always at the building site. The Building Permit shall be protected in a weatherproof container and shall remain posted on the job site until the Final Building Inspection is completed. Next you or your contractor will need to perform the following:

1. Have your contractor meet with the Building Inspector to conduct a plan check of your plans and discuss building code compliance. The Building Inspector will schedule this meeting within 10 working days from the time the ACC approves the application and plans.
2. Have a temporary address sign installed in such a position as to be plainly visible and legible from the street or road fronting the property. The sign should display five-digit reflective house numbers and be visible from both directions. See Section III, K-10 for size and quality restrictions.
3. Have a code compliant temporary electric pole installed on your lot meeting the current requirements of NEC and HILCO. If the contractor elects, they can install the temporary electric pole and request a water tap when the application is submitted to the ACC.
4. Have a chemical toilet installed on your lot.
5. Have a trash dumpster installed on your lot.
6. Install a construction grade silt fence around the perimeter of the job site
7. Have the Building Inspector perform a Build Site Inspection.

If any construction starts prior to the issue of the building permit the property owner may be cited for a building violation and fined accordingly.

P. BUILDING PERMIT FEE AND ROAD MAINTENANCE FEE-SCHEDULE AND RULES:

1. **Permit Fees:** Building permits shall be payable to the White Bluff Property Owners' Association (POA) upon submission of application, according to the following schedule. Once the permit is issued, all fees are non-refundable.
 - (d) **New Dwellings (Exhibit A)-** \$0.75 per sq. ft. of total under roof square footage.
 - (e) **Addition or Modification to Existing Dwelling (Exhibit I)-** Fee will be \$0.75 per modified sq. ft. or a minimum of \$300.
 - (f) **Other Structures added after Residence is completed (Site-Built Structure-Exhibit G):**
 - (1) Cabanas and Detached-Garages – \$0.75 per sq. ft. of building space with minimum of \$300.
 - (g) **Miscellaneous:** A permit application (**Exhibit H**) will be required for each of the following activities. The permit fee will be as follows:
 - (1) Fences-\$100
 - (2) Portable Spa-\$100
 - (3) Septic System-\$100
 - (4) Installation of propane tank-\$100
 - (5) Outdoor fireplaces-\$100
 - (6) Satellite dishes over 3 feet in diameter-\$100
 - (7) Storm Shelter-\$100
 - (8) Generator System-\$100
 - (9) Replacement of composition roof with metal roof-\$100
 - (10) Flagpoles-\$100
 - (11) Patio covers-\$100
 - (12) Retaining Walls-\$200
 - (13) Driveways and all flatwork-\$200
 - (14) Concrete decks, porches or patios-\$200
 - (15) Water Wells for Irrigation-\$200
 - (16) Renewable Energy System-\$200
 - (17) Swimming Pool/Spa-\$300
 - (18) Gazebo-\$200

(19) Storage Shed-\$300

(20) Pergola-\$200

2. **Road Maintenance Fee:** Due to the fact that the wear and tear of the roads is exceptionally high during construction, the POA Board approved an Road Maintenance Fee payable to the White Bluff Property Owners Association for road repair work as follows:

1. New Dwelling (**Exhibit A**)-\$1,250
2. Other Structures added after Residence is completed-Site-Built-Structure (**Exhibit G**)-\$150
3. Addition or Major Modification to Existing Dwelling (**Exhibit I**)-\$450
4. Miscellaneous Construction Permit Application (**Exhibit H**)-No fee will be charged

This fee is payable when the building permit is requested.

Q. TEMPORARY ELECTRIC POLE: The temporary electric pole to be installed must be code compliant with the current requirements of NEC and HILCO. An inspection is required before HILCO can connect temporary power to the pole.

R. FOUNDATIONS, SLABS, FLATWORK AND FOOTINGS: All foundations, slabs and footings shall be constructed according to the White Bluff building requirements and the IRCFOTFD, Chapter 4.

1. **Prevention Issues:** White Bluff Resort has a variety of different soil types throughout the property. Areas within Section 47 contain fill material from the 2011 marina excavation. Faulting in certain areas has been discovered. In addition, expansive soils, such as those found in this area, swell when they absorb moisture and shrink as they dry. Structures placed on these soils move up and down with such volume changes of the soil. The superstructure can be damaged if the foundation is not designed to accommodate differential movements in the foundation. Therefore, the ACC requires an engineer, licensed in the State of Texas, be engaged to design all building foundations. The ACC recommends the owner obtain a geotechnical investigation with recommendations for foundation design for their building site. In addition, owners must obtain a geotechnical investigation for all build sites using a pier and beam foundation and all foundation types in Section 47. Engineered foundations must meet the minimum design standards contained herein.

2. **Termite Damage Prevention:**

(a) **Probability Map:** According to the IRCFOTFD Termite Infestation Probability Map, White Bluff Resort is located along the border area of very heavy/moderate to heavy termite infestation.

(b) **Treatment:** The foundation pad shall be treated chemically before concrete is poured. The concentration, rate of application and treatment method for termites shall be consistent with and never less than the label recommendations. The Building Inspector will require proof of treatment.

(c) **Prevention Issues:**

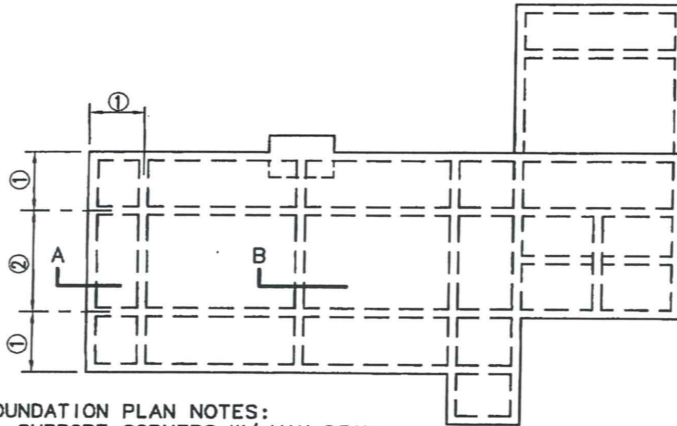
(1) Foundation walls shall extend at least 6 inches above the finish grade adjacent to the foundation at all points. Where masonry veneer is used, foundation walls shall extend a minimum of 4 inches above the finish grade. However, no more than 18" of exposed concrete is allowed above the finished contour grade.

(2) Sills and sleepers on a concrete or masonry slab, which is in direct contact with the ground, must be protected against termites and decay.

3. Concrete Slab Foundation for Site-Built Home, Other Site-Built Structure, and Add-on Major Modification:

- (a) **Design:** An engineer licensed in the State of Texas shall be engaged to design all foundations, including conventionally reinforced stiffened slab and post-tensioned stiffened slabs in accordance with the adopted Building Code referenced herein.
- (b) **Material:** Concrete used in slabs shall have a minimum compressive strength of 3000 psi and the slab thickness shall not be less than 4 inches with a 15-mil vapor barrier. The vapor barrier shall meet the requirements of Section 1805.2.1 of the International Building Code with a permeance less than 0.01 Perms after conditioning meeting ASTM E 1745 Section 7 and strength meeting ASTM E 1745 Class A; joints must be taped and fit tight around plumbing risers in accordance with manufacturer's recommendations.
- (c) **Curing Time:** The ACC recommends that concrete foundations be allowed to cure from three (3) to five (5) days before framing starts and that foundations are not subjected to heavy weight bearing loads for seven (7) days.
- (d) **Piers:** Piers (if required) shall be monolithic poured concrete with steel reinforcement as required by design. Piers shall not be less than 12 inches in diameter. Minimum vertical reinforcement shall not be less than ½ % of the pier shaft area.
- (e) **Conventionally Reinforced Stiffened Slab:** Slab shall be designed by an engineer licensed in the State of Texas but shall not be less than the design shown in figures "A" and "B" below. Steel reinforcement in the slab shall be a minimum of #3 bar 16 inches on center each way.

Figure "A"



- FOUNDATION PLAN NOTES:
1. SUPPORT CORNERS W/ MAX BEAM SPACING OF 8'-0" IN AT LEAST ONE DIRECTION.
 2. MAX BEAM SPACING TO BE 16'-0"

CONCRETE FOUNDATIONS - SAMPLE PLAN

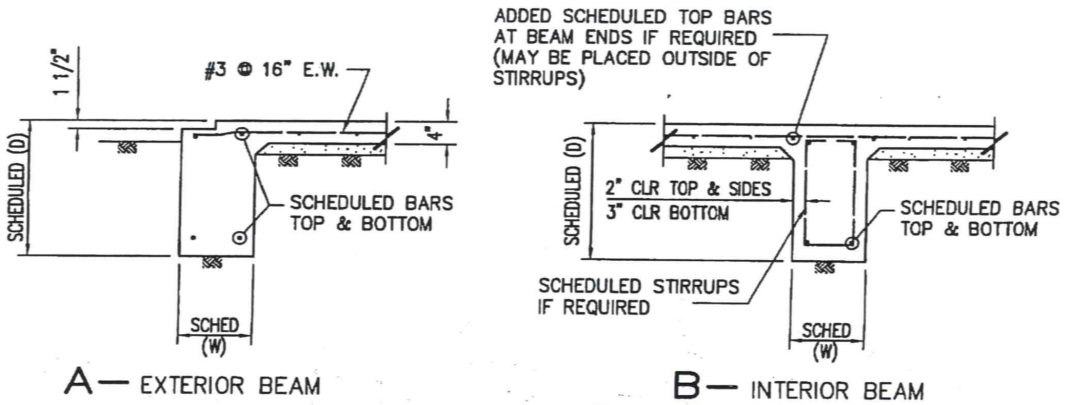


FIGURE A

Figure "B"

SINGLE STORY BEAM SCHEDULE								
PLASTICITY INDICES (PI)	EXTERIOR BEAMS			INTERIOR BEAMS				
	BEAM SIZE W X D	NO	SIZE & LOCN	BEAM SIZE W X D	NO	SIZE & LOCN	ADDED TOP EACH END	STIRRUPS EACH END
25 OR LESS	10 x 24	2 2	#5T #5B	10 x 24	2 2	#5T #5B	NOT REQUIRED	NOT REQUIRED
26 TO 30	10 x 26	2 2	#6T #5B	10 x 26	2 2	#6T #5B	NOT REQUIRED	NOT REQUIRED
31 TO 35	10 x 26	2 2	#6T #6B	10 x 26	2 2	#6T #6B	1 - #6 MK A	NOT REQUIRED
36 TO 40	12 x 28	2 2	#6T #6B	12 x 28	2 2	#6T #6B	1 - #7 MK B	7 - #3 @ 12"



TWO STORY BEAM SCHEDULE								
PLASTICITY INDICES (PI)	EXTERIOR BEAMS			INTERIOR BEAMS				
	BEAM SIZE W X D	NO	SIZE & LOCN	BEAM SIZE W X D	NO	SIZE & LOCN	ADDED TOP EACH END	STIRRUPS EACH END
25 OR LESS	10 x 28	2 2	#6T #6B	10 x 28	2 2	#6T #6B	1 - #6 MK C	4 - #3 @ 12"
26 TO 30	12 x 28	2 2	#6T #6B	12 x 28	2 2	#6T #6B	2 - #7 MK D	5 - #3 @ 12"
31 TO 35	12 x 30	2 2	#7T #7B	12 x 30	2 2	#7T #7B	2 - #7 MK E	6 - #3 @ 12"
36 TO 40	12 x 34	2 2	#7T #7B	12 x 34	2 2	#7T #7B	2 - #7 MK F	7 - #3 @ 12"

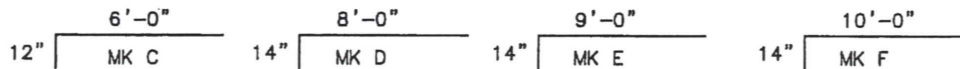


FIGURE B

- (f) **Post-Tensioned Stiffened Slab:** An engineer licensed in the State of Texas must design all Post-Tension Slabs.
- (g) **Anchor Bolts:** Anchor Bolts and hold down bolts shall be in accordance with the building code but shall not be less than ½ inches in diameter x 10 inches in length with standard hook placed in all sill plates every 4 foot center and within 12 inches from corners. Bolts shall be placed a minimum of 7 inches into the masonry/concrete.
- (h) **Exposed Concrete:** No more than 18 inches of exposed concrete is allowed above the finished grade for perimeter beams of the foundation.
- (i) **Form Board Survey:** A Form Board Survey must be prepared by a licensed registered surveyor or engineer and presented to the building inspector or POA office prior to pouring the foundation.

4. Pier and Beam Foundation:

- (a) **Design:** An engineer licensed in the State of Texas must be engaged to design the foundation. The ACC requires the owner obtain a geotechnical investigation for foundation design for their building site for a pier and beam foundation.
- (b) **Continuous Foundation Wall:** A continuous foundation wall designed and constructed in accordance with Section R404 of the IRCFOTFD or as designed by a licensed engineer.
- (c) **Footings:** Footings shall be designed according to Table R403.1 and Figure R403.1 (1) of the IRCFOTFD.
- (d) **Piers:** Piers shall be monolithic poured concrete with steel reinforcement as required by design. Piers shall not be less than 12 inches in diameter. Minimum vertical reinforcement shall not be less than .5% of the pier shaft area.
- (e) **Crawl Space:**
 - (1) Crawl space access hole shall be a minimum of 18" x 24".
 - (2) Minimum crawl space clearance shall be 18" from bottom of floor joist or girder to sub-grade.
 - (3) Crawl space shall be properly sloped for drainage and properly ventilated.
 - (4) A 15-mill vapor barrier meeting the requirements of Section 1805.2.1 of the International Building Code with a permeance less than 0.01 Perms after conditioning meeting ASTM E 1745 Section 7 and strength meeting ASTM E 1745 Class A shall be placed above the sub-grade; joints must be taped and fit tight around plumbing risers in accordance with the manufacturer's recommendations.
- (f) **Anchor Bolts:** Anchor Bolts and hold down bolts shall be in accordance with the building code but shall not be less than ½ inches in diameter x 10 inches in length with standard hook placed in all sill plates every 4-foot center and within 12 inches from corners. Bolts shall be placed a minimum of 7 inches into the masonry/concrete.
- (g) **Exposed Concrete:** No more than 18 inches of exposed concrete is allowed above the finished grade for perimeter beams of the foundation.
- (h) **Form Board Survey:** A Form Board Survey must be prepared by a licensed registered surveyor or engineer and presented to the building inspector or POA office prior to pouring the foundation.

5. Concrete Slab Foundation for Storage Shed:

- (a) **Material:** Concrete used in storage shed foundation shall have a minimum strength of 3,000 PSI and the slab thickness shall not be less than 4 inches with a 15-mill vapor barrier. Concrete mix should be designed with a 5 +/- 1 percent entrained air.
- (b) **Conventionally Reinforced Stiffened Slab:** Steel reinforcement in the slab shall be a minimum of #3 bar 16 inches on center each way.
- (c) **Exterior Beam:** 10" wide extending 12" minimum below final grade, 2 #5 bars top and bottom.
- (d) **Anchor Bolts:** Anchor Bolts shall not be less than ½ inches in diameter x 10 inches in length with standard hook placed in all sills plates every 4-foot center and within 12 inches from corners. Bolts shall be placed a minimum of 7 inches into the masonry/concrete.
- (e) **Termite Treatment:** The Building Inspector will require proof of termite treatment.

6. Flatwork: (Driveways, sidewalks, patios)

- (a) **Driveway Requirement:** Driveway from existing roadway to dwelling must be concrete. The ACC strongly recommends that all driveways be a minimum of 14 feet wide. Newly constructed detached garages must have connecting driveways.
- (b) **Culverts:** The minimum specifications for culverts and culvert headwalls are defined in Article II, paragraph eight (8) of the White Bluff Covenants and Restrictions. Culverts must be a minimum of 12 inches in diameter. Any deviation must be approved by the ACC. Headwalls should extend above the pavement at each culvert opening a minimum of six (6) inches (18" maximum), be eighteen (18) inches minimum in length and eight (8) inches thick. If possible, headwalls should not be above roadway grade within two (2) feet of roadway. Headwalls must be constructed of cement or masonry.
- (c) **Material:** Concrete used in driveways shall have a minimum compressive strength of 3,000 PSI at 28 days and shall be 5-inch minimum thickness. Concrete used in flatwork other than driveways shall have a minimum strength of 2, 500 PSI at 28 days and shall be 4-inch minimum thickness. Concrete mix should be designed with a 5 +/- 1 percent entrained air.
- (d) **Steel Reinforcement:** Steel reinforcement in driveway flatwork shall be a minimum #3 bar, 18 inches on centers each way. All reinforcement must be adequately supported.
- (e) **Cut Joints:** Construction and cut joints shall be made as not to impair the strength of the driveway and shall not exceed 15 feet between joints.

S. PLUMBING: The IRCFOTFD, Chapter 25 – 34 shall apply to all plumbing work at White Bluff Resort.

- 1. **Licensed Plumber:** Plumbing contractors working at White Bluff Resort must be licensed by the State Board of Plumbing Examiners and must be master plumbers. A copy of their license must be attached to **Exhibit C** along with a photo ID. All other rules of the Plumbing License Law shall apply, including all the requirements of the IRCFOTFD.
- 2. **Water Heaters:** Water heaters will not be allowed in attics. However, tankless water heaters will be allowed in attics that are spray-foam insulated along the roof line to provide a conditioned space within the home's thermal envelope.
- 3. **Water Test:** The head pressure for a water test of DWV systems is 10 feet.

T. WASTE TREATMENT SYSTEMS:

1. Central Sewer System: All property owners being served by the White Bluff Central Sewer System shall follow all rules according to the application and contract for service. Proper use of the grinder pump means that only normal wastewater should be discharged from your kitchen, bathroom, or laundry. Some chemicals and materials may cause operating problems or safety hazards to your system. It is advisable to check labels on chemicals prior to their disposal. The following materials should **NEVER** be put into your sink, toilet, or drains as they may clog your system and cause it to fail:

- (a) Glass, metal, wood, seafood shells
- (b) Feminine hygiene products, condoms, or excessive amounts of toilet paper or sanitary tissue
- (c) Paper, socks, rags, or cloth of any kind
- (d) Plastic objects (toys, eating utensils, etc.)
- (e) Any strong chemical, toxic, caustic, or poisonous substance
- (f) Degreasing solvents
- (g) Any explosive or flammable material
- (h) Gasoline, kerosene, fuel oil, paint thinner, and antifreeze
- (i) Lubrication oil or grease
- (j) Cooking fat (lard, oil, and/or grease)
- (k) Hair clippings
- (l) Dental floss

2. Septic Systems: Individual Septic systems, must meet all requirements of the State, County and Texas Commission on Environmental Quality (TCEQ). A letter approving the septic system design must be obtained from the appropriate Hill County representative for TCEQ. A certified installer must install the system.

U. LIQUID PETROLEUM GAS TANKS: The installation of liquid petroleum gas tanks are permitted within White Bluff Resort. An installer licensed by the Texas Railroad Commission in accordance with their rules and regulations must do installation. A copy of their current license must be attached to **Exhibit C** along with a photo ID. An above ground tank must be installed behind the mid-point (front to rear) of the house. A privacy enclosure or stone/brick walls must be installed to screen the above ground tank. An underground or aboveground tank 125 gallons or greater must be located no closer than ten-10 feet from property lines and any structure. Propane tanks installed on Golf Course or Lake Lots must be installed underground if 60 gallons or greater. Propane tanks less than 60 gallons installed above ground on Golf Course, or Lake Lots must be screened by stone/brick wall matching the residence. All above ground tanks must not be visible from roads, adjoining property, or the golf course.

V. ELECTRICAL: All electrical work shall be installed in conformity with the IRCFOTFD, Chapters 35-41.

- 1. Licensed Electrician:** Everyone engaged in regulated electrical work must be licensed. This applies to all categories of electricians including apprentices. All electrical work performed at the White Bluff Resort must be performed and/or supervised by a Master Electrician. A copy of their current license must be attached to **Exhibit C** along with a photo ID.
- 2. Aluminum Conductors:** No aluminum conductors shall be used on any feeders, or branch circuits.
- 3. Emergency Service Disconnect:** An emergency service disconnect is required in a readily accessible outdoor location.
- 4. Surge-protective Device (SPD):** An SPD is required at the service panel.
- 5. Receptacle outlets for Peninsular and Island Countertops:** The number is based on area of the countertop surface.

- 6. GFCI Protection:** GFCI protection is required for damp and wet locations not previously required.
- W. FRAMING:** Framing requirements shall comply with the following:
- 1. General:** Exterior walls of wood frame construction shall be designed and constructed in accordance with the provisions set forth in IRCFOTFD, Chapter 6 using the tables contained therein. Wall covering shall be designed and constructed in accordance with the provisions set forth in IRCFOTFD, Chapter 7. Roof and ceiling construction shall be done in accordance with the provisions set forth in IRCFOTFD, Chapter 8.
 - 2. Ridge Beams:** Ridge beams must be sized to cover full cut of rafters, plus 1”.
 - 3. Purlin Size:** Purlin size shall be not less than the required size of the rafters and continuous.
 - 4. Purlin Bracing:** Purlin bracing shall be installed to bearing walls at a slope not less than 45 degrees from the horizontal. The braces shall be spaced not more than 4 feet on center and the unbraced length of braces shall not exceed 8 feet.
 - 5. Collar Ties or Ridge Straps:** Collar ties or ridge straps to resist wind uplift shall be connected in the upper third of the attic space in accordance with Table R602.3(1). Collar ties shall be not less than 1 inch by 4 inches, spaced not more than 4 feet on center.
 - 6. Rafter/Hurricane Ties:** Rafter/Hurricane ties will be required at top plate as required by code but spaced not more than 4 feet on center.
 - 7. Headers:** All headers shall be not less than 2 (two) 2x12’s.
 - 8. Wall Bracing:** Building shall be braced in accordance with Section R602.10 or, when applicable, Section R602.12 of the IRCFOTFD.
- X. ROOFING MATERIALS:** Chapters 9 of the IRCFOTFD shall apply to all buildings constructed under this Code and the replacement of existing roofs, except that wood shingle or shake shingle roofs shall not be allowed by this Code. Replacement roofs converting to metal material must be permitted by the ACC prior to commencement of any replacement activity. Standing seam or R-panel metal roofs (26-gauge minimum) are allowed. ACC must review and consider color of all metal roof material prior to permitting. All metal roofs must have edge closures. Use of two or more types of roofing material is discouraged. If two types of roofing material are desired, the ACC must approve the material types and color. Material product samples must be submitted to the ACC for approval. Special shingles designed primarily to be wind and hail resistant, and/or provide solar generation capabilities must (i) resemble the shingles used or otherwise authorized for us in the subdivision; (ii) match the aesthetics of the property surrounding the owner’s property.
- Y. ROOF PITCH:** Residential dwellings (exclusive of porches), detached garages, and cabanas must have a minimum roof pitch of 6/12. Storage sheds and residential dwelling porches must have a minimum roof pitch of 4/12. Residential dwelling 1,800 square feet or less, including garage if same is attached, must have a minimum roof pitch of 8/12. Cases where the architectural design calls for a roof pitch of less than that prescribed within the Covenants and Restrictions, the ACC may approve on a case-by-case basis a deviation provided the design utilizes premium non-composite roofing materials such as tile or slate.
- Z. HVAC (Heating, Ventilation, and Air Conditioning):** All HVAC shall be constructed according to the IRCFOTFD, Chapters 14-17. Air Conditioning & Refrigeration Contractors must be licensed by the State of Texas, Department of License Regulations. A copy of their current license must be attached to **Exhibit C** along with a photo ID.
- AA. FIREPLACES:** All fireplaces shall be constructed according to the IRCFOTFD, Chapter 10 and 18. These provisions also apply to the construction of outdoor fireplaces. Construction of outdoor fireplaces in building setbacks is prohibited.
- BB. GARAGES:** All residential dwellings must have a two (2) car garage (side-by-side) as a minimum. The ACC recommends a garage door minimum width of 16’ with a preferred width

of 18'. No garage door opening may exceed twelve (12') feet in height from the finished floor elevation to the header.

CC. SITE-BUILT STRUCTURE: Metal, plastic and vinyl structures are prohibited. Detached garages and cabanas must conform to the residence as it relates to theme, style, masonry, siding, and roof material and in no circumstance, should the facility ever be converted to a habitable facility. No detached garage door opening may exceed twelve (12') feet in height from the finished floor elevation to the header. No detached garage or cabana shall have an opening or aperture visible from the golf course. It is recommended that the maximum size of a detached garage be limited to 1,200 square feet (46'x26' approximately) with a maximum roof pitch of 8/12. The ACC recommends a garage door minimum width of 16' with a preferred width of 18'. Detached garages must have a connecting driveway. The two percent (2%) landscaping requirement applies to newly constructed detached garages and cabanas.

DD. STORAGE SHED: Metal, plastic and vinyl sheds are prohibited. A storage shed must be site-built and cannot exceed 150 sq. ft. in size. The shed must conform in style and theme to the residence and have the same siding, and roofing material as the residence. The minimum roof pitch is 4/12. However, masonry is not required. Overhead doors are strictly prohibited.

EE. EXTERIOR MASONRY: The percentage of exterior masonry required for new dwellings, shall be in accordance with each Section's individual Covenants and Restrictions. Masonry material consists of brick, synthetic stone, ledge stone, field stone or other native types of stone veneer or stucco.

1. EIFS systems are prohibited. Use of synthetic stone requires prior approval by the ACC.
2. The minimum masonry requirement is 60% (75% on residential dwelling visible from the golf course; **each component** must comply with the minimum, including the front, rear, and all sides)

FF. EXTERIOR SIDING: Exterior log siding is prohibited.

GG. CARPORTS: Carports are prohibited.

HH. FENCES, WALLS OR ENCLOSURES: A building permit is required for any fence, wall, or enclosure that creates a barrier. The following guidelines apply:

1. General Guidelines:

- (a) **Permit:** A building permit issued by the ACC is required before the construction of all fences, walls, or enclosures.
- (b) **Construction Period:** Construction must be completed within sixty-60-days from start date.
- (c) **Location:** It is recommended that fences or walls shall not extend past the front corner of the house on either side. However, fences constructed between the front property line and front of residence shall be constructed of black wrought iron with black post not to exceed four (4) feet in height and may not create a safety hazard or create a sight-line hazard at any street intersection. In addition, fences or fence walls must be constructed just inside the property lines on the sides the lot.
- (d) **Line-of-Sight:** Fences or fence walls may not be constructed to block the line-of-sight at any intersection.
- (e) **Material:** Fences may be constructed of metal, vinyl, wood or composite materials. Decorative fences are permitted. A description of the fence material must be submitted to the ACC for approval. Wire mesh, t-post fencing, vinyl chain link and chain link fences are prohibited. Chain link fencing is permitted on security enclosures owned and operated by the Property Owners' Association.
- (f) **Height:** Fences and walls are limited to a height of seven (7) feet but in no case can a fence or wall be less than four (4) feet.

2. Horse Fencing:

- (a) **Location:** Fences around lots where horses are permitted and used for horse containment may come to the front property line if configurations are approved by the ACC.
 - (b) **Construction Material:** Fences on the front property line must be four planks constructed of wood, plastic vinyl polymer, composite or metal pipe. Fences on the side and rear property line may be three planks.
 - (c) **Prohibited Material:** Barbed-wire and t-post fencing material is prohibited.
- 3. Privacy Fencing:**
- (a) **Limited Usage:** Privacy fences are not encouraged in order to maintain the open beauty of this rural area. However, they will be considered to meet specific needs. Privacy fences may be constructed of wood or composite materials **approved by the ACC**. Privacy fences will be allowed on lots adjoining common areas.
 - (b) **Prohibited Usage:** Privacy fences are prohibited on golf course lots and lake lots.
 - (c) **Height:** Privacy fences shall not exceed a maximum height of seven (7) feet but in no case can a privacy fence be less than four (4) feet.
 - (d) **Location:** Privacy fences shall not extend past the front corner of the house on either side.
 - (e) **Construction Style:** Privacy fence slats may be solid on one side of the rails or the slats may be on alternating sides of the rails (i.e., good neighbor fence). The good neighbor fence is encouraged for esthetic purposes and air circulation. If slats are used solid on only one side of the rails, the slats must be placed on the outside of the fence with the rails on the inside. The finished side of the fence should always be on the outside.
 - (f) **Material Specifications:** Privacy fences must meet the following specifications:
 - (1) Posts must be made of metal two-and-one half (2½) inches in diameter and nine (9) feet in length. Full weight poles are required (3.79 lbs./ft.).
 - (2) Postholes are to be two (2) feet deep and six (6) inches in diameter on eight-foot centers. Holes are to be filled with concrete after posts are placed.
 - (3) Three rails are required that are two (2) inches x four (4) inches.
 - (4) One (1) inch x six (6) inch x six (6) or seven (7) foot slats are required.
 - (5) A top plate with two (2) inch trim is required.
 - (6) All lumber must be number one (1)
 - (7) Gate material is to be the same quality as the fence.
- 4. Privacy Enclosures:** Privacy enclosures are prohibited on golf course and lake lots except for enclosing trash containers and propane tanks smaller than 60 gallons and enclosures are constructed of stone/brick material matching the residence. On non-golf course and non-lake lots, privacy enclosures may be used to shield trash containers, boats, trailers, RVs not in excess of eighteen (18) feet or other personal property from public view. These privacy enclosures must meet the same general specifications as privacy fences. Privacy enclosures used for boats and RVs must meet the following additional requirements:
- (a) **Size:** Encloses an area no greater than three hundred (300) square feet.
 - (b) **Height:** Is not more than seven (7) feet high or less than four (4) feet and is attached to a residential dwelling

(c) **Location:** Be on the back one-half of the lot or in back of the mid-way point of the residential dwelling located on the lot, whichever is further from the front of the lot containing a residential dwelling.

5. **Pools and Spas:** Fences around swimming pools and/or Spas must meet the Standard Swimming Pool Code.

6. **Golf Course and Lake Lots:** Fences constructed on Golf Course or Lake Lots must be constructed of wrought iron or aluminum material with posts. Columns may be used instead of posts, but they must be constructed of white limestone. The wrought iron or aluminum material must be painted black.

II. **RETAINING WALLS:**

1. **Design Requirement:** All retaining walls over 4 feet high shall be engineered.

2. **Footings:** All concrete or masonry retaining walls shall be supported on a continuous solid masonry or concrete footings, which shall be of sufficient design to safely support all loads.

3. **Timber Walls:** Pressure treated landscape timber retaining walls shall not be over 3 feet high.

4. **Setbacks:** Retaining walls are permissible within setbacks.

JJ. **LAWN IRRIGATION SYSTEM:**

1. **Permit:** A building permit must be issued by the ACC to install a lawn irrigation system. See **Exhibit M**

2. **Plan:** A written plan illustrating the proposed system must be submitted with the application for Permit.

3. **Backflow:** Every irrigation system shall be protected against backflow with a state approved device. Backflow connection and Y strainer must be inspected and approved by a licensed irrigator, licensed by the Texas Commission on Environmental Quality (TCEQ). The Building Inspector will inspect the irrigation system to ensure that the backflow protection has been properly installed.

4. **Owner Installed:** A Property Owner electing to install an irrigation system must comply with items 1, 2 and 3 above.

KK. SWIMMING POOL/SPA: All swimming pool/spa shall be installed according to Chapter 42 of the IRCFOTFD. Swimming pools must be enclosed with a fence.

LL. SEPTIC SYSTEM: The plans and a letter must be obtained from the appropriate Hill County representative for the Texas Commission on Environmental Quality (TCEQ) approving the design of the septic system and submitted to the ACC at the time the construction application (**Exhibit A**) is submitted. A certified installer must install the system.

MM. SOLAR ENERGY DEVICES: Solar panels are permitted in the subdivision provided the owner has submitted a written application for their use and it has been approved by the ACC. It is recommended that solar energy devices be (i) located on the rear roof of the property owner's residence or (ii) located within a privacy fenced yard and out of view. However, ground mounted solar energy devices are prohibited on golf course and lake lots. Roof-mounted solar energy devices must generally conform to the slope of the roof and the top edge must be parallel to the roofline. Solar energy devices located within privacy fenced yards must not be taller than the top of the fence line enclosing them. Either a Certified Solar PV Installer or a NABCEP Certified Installer must do design and installation of solar energy systems.

NN. WATER WELLS: The White Bluff Covenants and Restrictions for certain sections allow individual water wells to be drilled for the sole purpose of irrigation. No individual wells may be drilled on any lot for the purpose of providing potable water. Water wells drilled in White Bluff Resort must be constructed and maintained by a professional, licensed water well driller and pump installer. All work must be performed in compliance with construction standards approved by the Water Well Drillers Advisory Council and the Water Well Drillers and Pump

Installers Program. When applying for a permit to drill individual water well, the ACC must be provided with a current copy of the driller's license and said driller/contractor must be in good standing with the Texas Department of Licensing and Regulation (TDLR). It is understood and agreed, that the property owner and all successors/or assigns are responsible for the maintenance and future plugging of said well. The property owner is responsible for abiding by groundwater district policies and should become familiar with their new well-owner responsibilities.

OO. RAIN BARREL/RAIN HARVESTING: Any rain barrel or rainwater harvesting device must not be visible from the street, common areas, another lot, or any golf course property and (i) be located within the fenced yard of the property or (ii) enclosed within a privacy fence on the rear half of the property. All such devices must be of a neutral color consistent with the color scheme of the property owner's home.

PP. ANTENNA TOWERS: Direct TV and DISH TV in rural areas have largely replaced the need for antenna towers for television reception. However, the transmission of Internet service through radio frequency is now in use within the White Bluff Resort.

It is recommended that roof-mounted tripod not exceed five (5) feet in height and free-standing antenna towers not exceed twelve (12) feet above the roof ridge line of the residence. However, if additional height is needed to obtain the desired download speed, an engineered safety study must be submitted to and approved by the ACC prior to installation.

QQ. FLAGPOLES & FLAGS: Any property owner displaying a flag of the United States of America must do so in accordance with the United States Flag Code, Title 4, and Sections 5-10. Any property owner displaying a flag of the State of Texas must do so in accordance with Chapter 3100 of the Texas Government Code.

Property owners are limited to displaying a maximum of two (2) flags at a time. Flagpoles may not exceed twenty-five (25) feet in height. No more than one flagpole may be located on a residential lot and any external halyards must have noise dampening devices installed. Displayed flags may not exceed 4' by 6' and shall be in good condition with no rips or tears. Faded flags will not be tolerated and must be removed or replaced. Any lighting or illumination device must comply with all state and local ordinances and not create a nuisance to neighboring properties.

RR. IMPROVED PROPERTY DESTROYED: Any dwelling, garage, permitted storage building or similar structure on any Lot which may be destroyed in whole or part by fire, windstorm or for any other cause or act of God, must be rebuilt in accordance with the current rules and regulations of the ACC and the requirements of the Covenants and Restrictions, or all debris removed and the Lot restored to a slightly conditions with reasonable promptness, provided, however, that in no event shall debris remain longer than three (3) months. Should an Owner not conform to this provision, the Association is entitled to accomplish necessary repairs, reconstruction or clean-up according to its best judgment, and levy an assessment upon the Owner for any and all costs of repairs, reconstruction, cleanup, and collection costs.

SS. STORM SHELTER: Storm shelters constructed as separate detached buildings or constructed as residential safe rooms for the purpose of providing refuge from storms that produce high winds, such as tornados and hurricanes shall be constructed in accordance with ICC 500. An engineered design is required for storm shelters. When purchasing storm shelters/safe rooms make sure they meet or exceed FEMA P-320 and ICC 500 Building codes.

TT. INSTALLATION OF GENERATOR SYSTEM: A licensed master electrician must install the generator systems and the sound level cannot exceed 125 dbs. A plot plan must show the exact location of the unit and a detail specification sheet must be submitted with the permit application. Installation must be code compliance.

UU. COMMERCIAL COOKING APPLIANCES: Commercial gas cooking appliances are prohibited.

VV. GAZEBO: Gazebo must be site-built and conform in style and theme to the residence. The roofing material must match the residence. The minimum roof pitch is 4/12. It is recommended the posts be set in concrete or buried into the ground or anchored with heavy-duty concrete anchor bolts.

WW. PERGOLA: Pergola must be site-built, constructed with high quality material, and designed to withstand strong winds. It is recommended the posts be set in concrete or buried into the ground or anchored with heavy-duty concrete anchor bolts.

**WHITE BLUFF RESORT BUILDING PACKET
CONSTRUCTION RULES & REGULATIONS
SECTION III**

III. CONSTRUCTION RULES & REGULATIONS:

A. CONTRACTOR AND PROPERTY OWNER RESPONSIBILITIES:

1 Conduct: Property owners shall be responsible for the conduct of their contractors. Contractors shall be responsible for the conduct of their employees on the building site and on White Bluff Resort streets and other property. Contractor shall be responsible for providing sanitation facilities for their subcontractors and/or employees.

B. PARKING OF VEHICLES: Vehicles belonging to contractors or employees shall be parked as far as possible off the street at work sites and never on White Bluff Resort roadways. Vehicles shall never be parked on the edge of streets after sundown, and shall not be parked on or driven across any adjacent property without prior written permission of the adjacent property owner and notice to the ACC.

C. WHITE BLUFF RESORT SPEED LIMITS: The following speed limits will be enforced at all times:

1. White Bluff Drive:

- (a) From the entrance gate to Highland Drive is 15 mph in both directions
- (b) From Highland Drive to pool #2-45 mph (exception-20 mph at the covered bridge)
- (c) From pool #2 to the Hotel/Conference Center-35 mph (exception-25 mph at the bridge over Bear Creek and on marked curves)

2. Golf Drive:

- (a) From White Bluff Drive to the Marina-35 mph (exception-20 mph on marked curves and 15 mph entering and exiting the golf course facilities)

3. All Other Streets:

- (a) Unless otherwise posted, 30 mph on all other streets throughout White Bluff Resort

D. CONCRETE TRUCKS: In an effort to protect the wear and tear of White Bluff Resort roads during residential construction, the ACC will limit concrete trucks to nine (9) yards. Drivers will be required to provide front gate protective service personnel/security personnel with their manifest showing total yards being carried before entering White Bluff Resort. General Contractors will be responsible to communicate this limitation to concrete providers. Trucks shall “wash out” only on the lot where concrete has been poured. No “wash out” is allowed on any other White Bluff Resort property.

E. BUILDING TRASH-WASTE: All building trash-waste shall be placed in an onsite waste container/dumpster. Trailer receptacles, site-built receptacles are no longer allowed. Trash may not be disposed of in any White Bluff Resort receptacle or in any White Bluff Resort burn pit area. No burying of construction trash material is allowed on any job site or lot. All trash must be removed from the building site at reasonable intervals. If accumulation of trash is excessive, the contractor may be directed by the Inspector to dispose of it. If the trash is not removed within seven (7) days of the contractor and owner being notified, then a fine of \$50.00 per day will be assessed. It is the contractor’s responsibility to ensure that trash and/or building materials are not washed or blown onto any other White Bluff Resort property. Any owner or contractor, who is found, dumping construction trash material in the burn pit areas, will be cited, fined and restricted in accordance with the enclosed rules and operating procedures for the White Bluff Resort burn pits.

F. TRASH CONTAINMENT: To help contain trash on all new site-built homes and other site-built structures, the general contractor/builder must install a 2-3 feet high construction grade silt

fence around the perimeter of the build site. All debris should be collected daily and placed in the waste container/dumpster.

- G. BUILDING MATERIAL:** Storage of all building materials shall be entirely on the build site. Vehicle parking and material storage on adjoining property is prohibited unless the adjoining property owner has agreed in advance, in writing, to allow parking and storage. Any extra building material such as stone, brick or other masonry products remaining after the completion of the residence such be removed from the build site on or before the later of after ninety (90) days from the date of the Certificate of Occupancy or the completion of Landscaping.
- H. WHITE BLUFF RESORT BURN PIT:** The burn pit is to be used for dumping tree, brush and grass clippings from White Bluff Resort lots only. No building materials, household trash, metal, plastic or any other synthetic material may be dumped in the burn pit. Anyone found dumping unapproved material in the burn pit shall be subject to fines. Contact White Bluff Security for location and access to the burn pit.
- I. WARMING BARREL:** The use of construction site warming barrels on White Bluff Resort property is permitted under the following guidelines:
- 1. Period Allowed:** Warming barrels will be permitted on building sites only when Hill County is not under a burn ban and only between November 1st and March 31st.
 - 2. Location:** Warming barrels must be kept at least twenty-five (25) feet from any structure.
 - 3. Unattended:** No fire is to be left unattended. No fire is to be left burning after workmen leave the building site.
 - 4. Fire Response:** If a Fire Truck has to respond to an unattended fire, the owner and/or contractor may be subject to a fine by the Hill County Sheriff's Office.
 - 5. Purpose:** The warming barrels are to be used to keep workers warm and not to get rid of building debris. Only wood products are to be burned in the warming barrels. No roofing, vinyl, PVC, carpet, paper, etc....
- J. WORK ON SUNDAY:** The ACC and property owners request that work on projects not be scheduled on Sunday. Scheduled work on Sunday should be the exception rather than the normal way of doing business. The ACC and residents would appreciate contractors cooperating in not scheduling Sunday work.
- K. WATER CONTROL:** During lot preparation and construction, contractors and lot owners are responsible for ensuring that:
- 1 Natural Drainage:** Existing natural drainage is not to be altered by construction through contour grade changes unless approval has been granted by ACC.
 - 2 Movement of Material:** Corrective action will be the responsibility of the Property Owner for any soil, trash, and/or building materials deposited by water onto any other lot owner's property or property owned or controlled by the POA (including streets and drainage ditches) resulting from construction.
 - 3 Barriers:** Appropriate physical barriers are to be erected when necessary to prevent water damage to adjacent properties when water flow has been altered, diverted, or increased by construction activity.
- L. SIGNAGE:** The following guidelines apply:
- 1 Written Approval:** The property owner or his/her representative is required to obtain written approval for signage from the ACC prior to placing a sign on improved property.
 - 2 Improved Property:** Owners of improved property (property with a residence on it) or builders, investors or their authorized agent who have constructed "spec homes" may post one sign on the improved property indicating the property is available for purchase. The word "Offered By", "Available From", "Please Contact", etc. will be used rather than "For Sale". Owners, builders, investors or their authorized agents who are offering an improved property adjoining the golf courses may post one sign in front (street). Signs should not be visible from the golf course. Under no circumstances and in no event, will any sign be approved on the rear of lots adjoining or abutting the golf course.

- 3 Unimproved Property:** Signs are prohibited on unimproved lots.
- 4 Contractors and Sub-Contractors:** Contractors and sub-contractors may each post one sign on the front/street side of lot where homes are under construction. These signs may not be put up until a building permit is issued. Signs must be removed when the work provided by the Contractor or Subcontractor is completed. If the Contractor is the owner, their sign may remain until the home is sold but not to exceed 120-days. Signs should not be visible from the golf course.
- 5 Open House Signs:** Owners, Builders, and Realtors are allowed to display three “Open House” signs per property as follows: one-1 sign in front of the property and two-2 directional signs along a White Bluff Resort roadway easement of their choice with the following exception. The directional signs cannot be placed in front of an improved property. The directional signs can display the address of the open house. The directional signs must be placed in the easement only one hour before the start of the open house and remove within one hour after the close of the open house. Open house signs should not appear in any easement between 7:00pm and 8:00am. Builders and Realtors are allowed only two open houses at any given time. Also, a property can only be shown as an open house for two days of any given week. Builders and Realtors agree that no additional property will be marketed during the Open House. Request for approval of open house signage should be made through the POA office at least two-2 working days prior to the scheduled open house. The following information will need to be provided; location, time of open house, date, location of directional signage and period covered. Assuming compliance with these rules, approval will be given over the phone. Security will be requested to remove and discard any signs in violation of these provisions and the owner, builder, or realtor will be subject to a fine.
- 6 Political Signs:** Political signage is strongly discouraged within White Bluff Resort. Political signs should not be displayed more than 90 days prior to an election and should be removed within 10 days after the election. The size must comply with the requirement denoted below. Signs will be limited to one per candidate or ballot item.
- 7 Temporary Address Signs:** During residential construction a temporary address sign must be placed on the property in such a position as to be plainly visible and legible from the street or road fronting the property. The sign should display five-digit reflective house numbers and be visible from both directions.
- 8 Permanent Address Signs:** Prior to final inspection, a five-digit reflective house number must be displayed on the culvert header visible from both directions. It is recommended that the numbers be placed inside a permanently mounted bracket attached to the culvert. If a residence does not have a culvert, a five-digit house number must be displayed on an architecturally pleasing sign placed on the property in such a position as to be plainly visible and legible from the street or road fronting the property. A permanent address sign must be in place before a Certificate of Occupancy can be issued. A reflective sign can be ordered online through the White Bluff Volunteer Fire Department at their website: www.whitebluffvfd.com.
- 9 Prohibited Wording:** Signs displaying the words “For Sale” or “Sale” are prohibited within the White Bluff Resort.
- 10 Size and Quality:** Approved signs must be of professional quality and no larger than 36” x 24” or “18” x 24” in size (this is the normal size of a Realtors sign).

M. BAR-DITCHES AND CULVERTS:

- 1 Drainage:** It is the responsibility of the owner/contractor to restore all bar-ditches to their adequate contour and an adequate grade to ensure drainage capability on adjacent lots. Driveway culvert made of galvanized steel measuring a minimum of 12 inches in diameter

must be installed in a manner that will provide adequate drainage capability from adjacent areas. Any deviation in culvert size must be approved by the ACC.

N. EROSION AND SEDIMENT CONTROLS: If the contour of the job site is such that erosion could become a problem during construction, the ACC or Building Inspector will require the owner to install a culvert and graveled road over culvert before construction starts or at any time during construction.

O. DAMAGE TO ADJACENT PROPERTY, COMMON AREAS AND DEVELOPMENT ROADS:

- 1 Common Areas, Street and Roads:** Contractors are responsible for any and all damage to the common areas, streets and roads located within the subdivision caused by the acts or omissions of the general contractor, its subcontractors, agents, representatives and/or employees. The ACC and/or Building Inspector shall promptly notify the contractor of any damage. Contractors shall repair all such damage prior to the next scheduled inspection. Failure to complete required repairs within this time period will result in the issuance of a “red tag” by the ACC and/or Building Inspector and all construction must be stopped until such time as all required repairs have been completed to the satisfaction of the ACC, in their sole and absolute discretion. The ACC has the power, but not the obligation, to allow the contractor to resume work in instances where the contractor disputes the amount or causation of the damage or where weather conditions or force majeure prevents contractor from completing repairs prior to the next scheduled inspection.
- 2 Adjacent Property:** Contractors are responsible for any and all damage to adjacent property caused by the acts or omissions of the general contractor, its subcontractors, agents, representatives and/or employees. Contractors will restore adjacent property to its original condition at contractor’s sole cost and expense within twenty (20) days of completion of construction.
- 3 Enforcement:** A Certificate of Occupancy will not be issued by the ACC and/or Building Inspector until all repairs required under 1 and 2 above have been completed to the satisfaction of the ACC.

**WHITE BLUFF RESORT BUILDING PACKET
INSPECTION SYSTEM
SECTION IV**

IV. INSPECTION SYSTEM

A. REQUIRED INSPECTIONS:

1. Build Site:

After the building permit has been approved, after the IRCFOTFD code compliant temporary electric pole has been installed, a silt fence has been installed, and after a chemical toilet and trash dumpster has been put on location, a build site inspection will be performed. The Building Inspector will ensure that the permit and construction plans are on location at the time of this inspection. For small lots, the Building Inspector, at his discretion, may waive the requirement for a silt fence until after the foundation is poured.

2. Plumbing Rough In:

All potable water connections complete with manifolds made up and pressure test applied at normal White Bluff Resort water pressure (see Section P2903 of the IRCFOTFD). Drain waste and vent shall be tested on completion of the rough piping installation by water or air with no evidence of leakage (see Section P3002 of the IRCFOTFD).

3. Piers: Piers (if required) shall be monolithic poured concrete with steel reinforcement as required by design. Piers shall not be less than 12 inches in diameter. Minimum vertical reinforcement shall not be less than ½ % of the pier shaft area.

4. Foundation:

For newly constructed site-built homes, newly constructed site-built structures, and Add-on or Major Modifications-all excavation must be complete and all reinforcing steel in place and tied. All form boards and brick ledges must be in place. Anchor bolts must be on site at the time of inspection. Electrical, HVAC and Plumbing rough in under slab must be complete. A 15-mil vapor barrier must be in place with all joints taped and all plumbing risers with tight fits. The Building Inspector will require proof of termite treatment. A Form Board Survey must be prepared by a licensed registered surveyor or engineer and presented to the building inspector or POA office prior to pouring the foundation.

Miscellaneous construction requiring foundations and Storage Shed- all excavation must be complete and all reinforcing steel in place and tied. Anchor bolts must be on site at the time of inspection. Vapor barrier must be in place with all joints taped. The Building Inspector will require proof of termite treatment.

5. Framing, Electrical, HVAC and Plumbing Stack Out:

Frame inspection shall be made after the following work has been completed/or is in place:

- (a) Building is considered “in the dry” with felt and decking applied.
- (b) All electrical and HVAC are “roughed-in” and plumbing is “stacked-out” with nail guards and flashing installed.
- (c) Electrical panel must be set in place; all homeruns pulled, and boxes in place.
- (d) All return and supply HVAC ducts and the high/low pressure lines are installed.
- (e) All framing is in place.
- (f) Brick ties are in place.
- (g) Bracing is in place.
- (h) Fire stopping is in place.

The plumbing, mechanical, gas and electrical systems will be inspected at the same time as the framing.

6. Insulation Inspections: After all insulation is in place, an Insulation inspection will be conducted in accordance with the current Energy Code requirements.

7. Flatwork Inspections:

Culvert, steel installation forms for culvert headers, driveways, bar-ditch grade/contour and culvert grade will be inspected. Inspection is required prior to the initial flatwork pour. The inspection of additional flatwork pours will be at the discretion of the Building Inspector.

8. Final Building:

Building, Electrical, Plumbing, HVAC exterior and interior are finished-out and ready for occupancy. Finish grade must be established and conform to the Plot Plan. A permanent address sign must be in place. Only 18” of exposed concrete above finished grade is permitted.

If a “parallel” grid-connect renewable energy system is being installed, HILCO will conduct a final inspection of the facilities and interconnection to the Cooperative’s distribution system. Upon a satisfactory final inspection, HILCO will initiate service to the property owner.

9. Certificate of Occupancy: A Certificate of Occupancy will be issued after the final inspection has been made, completion of all repairs required under Section III, item N, “DAMAGE TO ADJACENT PROPERTY, COMMON AREAS AND DEVELOPMENT ROADS”, payment of any outstanding fines, permanent power connected, and all inspections and tests have been completed in accordance with all Rules and Regulations and Building Codes, at White Bluff Resort.

10. Pool Construction:

Three inspections will be required as follows:

- (a) First - lot line inspection with pool outline spray painted on the ground. All property markers, monuments, pins and building lines must be clearly visible. Property lines must be defined with string between all corner pins.
- (b) Second - an inspection of completed steel, electrical and plumbing work.
- (c) Third – a final inspection of completed pool, fencing with self-closing gate and door alarms installed as appropriate.

B. PROCEDURE FOR REQUESTING AND SCHEDULING INSPECTIONS:

1. Requesting Inspection: When requesting an inspection, the contractor will need to state the following:

- (a) Section number and lot number of construction project.
- (b) Type of inspection needed (see Required Inspections above).
- (c) Name and phone number of Contractor

2. Scheduling Inspection: All contractors requesting any of the above inspections should call 24 hours in advance of the anticipated inspection. Inspections called in before 5 PM will be completed within two (2) business days. The phone number to call is 254-694-9276; please leave your request for inspection with the POA Customer Support Representative or the voice mail. Covering up of any work requiring inspection will result in removal of covered material and/or violation fine.

3. Notice of Inspection: The Inspector will complete an Inspection Report as notice of approved inspection. A copy of this report will be enclosed in the building file maintained in the POA office. If a red tag report is issued, violations and corrections procedures will be stated on the Inspection Report. A request for re-inspection must be called in after corrections are made.

4. Appeals: If contractors disagree with the inspection results, they may appeal by filing a written request for a hearing with the ACC.

C. VIOLATION AND FINES: The ACC will be responsible to properly notify property owners of all White Bluff Building Packet violations/fines and the collection thereof in compliance with

the provisions of the Texas Residential Owners Protection Act-TROPA. The property owner may request a hearing before the ACC to discuss and attempt to resolve the violation/fine. If unsuccessful, and at the election of the property owner, they may appeal the decision of the ACC by filing an appeal before the Appeal Committee as set forth herein. The property owner must pay all fines assessed during construction in advance of the issuance of a "Certificate of Occupancy". However, if the violation/fine is contested, under review or scheduled for a hearing before the Appeal Committee at the time of a final inspection, the ACC may issue a "Certificate of Occupancy" prior to payment of fines, if it deems it appropriate. Fines are payable to the White Bluff Property Owners' Association (POA).

1. **No Permit:** Work starting prior to a permit being issued – up to \$1,000 fine
 2. **Revisions Not Approved:** Any on the job site construction or significant structural change that has not been approved by the ACC and/or Building Inspector – up to \$450 fine per issue, plus re-inspection fee - \$100 per inspection
 3. **Work Covered Without Inspection:** If inspection is required and work is covered – up to \$1,000 fine per incident and/or uncovered.
 4. **Work without Chemical Toilet-**\$450 fine
 5. **Violation of Form Board Survey Requirement:** Pouring of a foundation without a Form Board Survey – \$1,000 fine.
 6. **Work Continued with Red Tag:** Work continued after red tag is issued and corrective action is not completed-up to \$1,000 fine for the first occurrence and \$1,500 for each additional occurrence.
 7. **Construction Site Not Clean:** Construction site not clean - \$50 per day fine after notification
 8. **Signage Violation:** Violation of signage rules and regulations - \$25 per day fine after notification
 9. **Burn Pit Violation:** Violation of burn pit rules and regulations-up to \$450 fine and removal of material
 10. **Warming Barrel Violation:** Violation of warming barrel rules and regulations-up to \$750 fine
 11. **Speed Limit Violation:** Violation of speed limits are subject to fines under White Bluff Security rules and regulations
 12. **Re-inspection Fee:** Re-inspection fee for contractor error - \$100 fine per inspection
 13. **Timely Completion of Structure:** Exterior and interior not completed in 8 months or extended period- \$40 per day fine, each day after 8 months or extended period
 14. **Invalid Occupancy:** If residential dwelling is occupied (moving in furniture or occupying before Final Inspection is completed) prior to issuance of "Certificate of Occupancy" – up to \$750 fine
 15. **Landscape Requirement and Removal of Excess Building Material:** Minimum landscaping not completed and failure to remove excess building material within 90 days from the Final Building Inspection - \$30 per day fine, each day after 90 days
 16. **Antenna Height:** Fine amount as determined by the ACC in its sole and absolute discretion.
 17. **Other Violations:** General violation of the Covenants, Rules and Regulations, Declaration and/or the Code – the amount of fine will be commensurate with the severity of the offense as determined by the ACC in its sole and absolute discretion.
- D. **NO WARRANTY OR REPRESENTATION:** In no event will any inspection, supervision, examination or approval by or on behalf of the ACC be deemed to be a warranty, express or implied, or representation by the ACC or the POA as to any matters pertaining to the construction of the improvements, including without limitation, the technical sufficiency, adequacy or safety of the structure or any of its component parts; the adequacy of any plans and specifications; the adequacy of drainage or erosion plans; the proper performance by

contractors, sub-contractors, suppliers, material men and/or their respective agents or employees; the soil condition; or any other physical conditions or features pertaining to the project. The inspections are for the benefit of the POA and White Bluff Resort only and not for the benefit of the Owner or any other person.

WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT HOME APPLICATION
SECTION V
EXHIBIT A

1/15/23

Date submitted: _____

Street Name: _____ Section #: _____ Lot #: _____ Under Roof floor space: _____ sq. ft.

Non-refundable Building Permit Fee: Total under roof floor space _____ sq. ft. X .75 = \$ _____

A non-refundable Permit Fee is payable to the White Bluff Property Owners' Association.

Non-refundable Road Maintenance Fee is \$1,250 payable to the White Bluff Property Owners' Associations upon submission of Application.

Square Footage required by Covenants & Restrictions: _____

Offsets required by Covenants & Restrictions: Front: _____, Back: _____, and Sides: _____

Construction period: 8 months from date of respective permit

Please print the following information:

Property Owner(s): Name _____

Current Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Temporary Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

General Contractor: Name _____

Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Specification for New Construction:

Slab or Pier and Beam: _____ Modular or Stud wall _____ Masonry type: _____

Siding type: _____ Exterior trim material: _____ Insulation-Incapped: Yes ___ No ___

Roof material: _____ Roof Pitch: _____ LPG: _____

A=Square footage of all exterior walls (less doors & windows) _____ sq. ft.

B=Square footage of masonry walls (less doors & windows) in masonry areas _____ sq. ft.

%Masonry = B/A X 100 = _____% Masonry required by Covenants & Restrictions ____%. If

dwelling is visible from the golf course, each component (front, rear and all sides) must meet the minimum masonry requirement of 75%. Please enclose the individual component calculations.

Garages: _____ (Covenants & Restrictions require a minimum of 2-car garage)

Septic System-TCEQ Letter of Approval Dated: _____, Geothermal Heating/Cooling Yes: _____

(show location of holes on plot plan) No: _____

"Parallel" Grid-Connected Renewable Energy System: Yes: _____ No: _____

Stand Alone (off-grid) Renewable Energy System: Yes: _____ No: _____

Estimated cost of residential dwelling \$ _____

Estimated landscaping cost as calculated on **Exhibit F** \$ _____. Landscaping cost calculated as a percent of the cost of residential dwelling _____% (Covenants & Restrictions require a minimum of 2%).

WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT HOME APPLICATION
EXHIBIT A
(Continued)

I UNDERSTAND THAT:

The Architectural Control Committee (ACC) will approve or disapprove the application within thirty-30 days of receipt of a complete application and all documentation. If the application is disapproved, the reasons for disapproval shall be given to the Applicant so corrective measures can be taken and a new application submitted.

The ACC can only approve improvements that are in compliance with the applicable codes and the existing covenants and restrictions. An approval granted on improvements not meeting the requirements of the applicable codes and the existing covenants and restrictions will not act as a general waiver of the codes or the covenants and restrictions.

The Applicant/Property owner (henceforth “owner”) must provide the following prior to any consideration by the ACC.

- A.** This Application (**Exhibit A**), Construction Rules and Regulations (**Exhibit B**), List of Sub-Contractors and Trades (**Exhibit C**), Building Permit Checklist (**Exhibit D**) must be completed, signed, initialed, and dated by the owner and general contractor.
- B.** The owner must provide proof of ownership of the building site by submitting a copy of the recorded Warranty Deed or conveyance reflecting ownership of property (with Vol. And Page No. Stamped on copy).
- C.** One complete set of house construction plans must be provided. The entire structure must meet the International Residential Code for One and Two-Family Dwelling. All plans must be full size (at least 24” X 36” and ¼” to 1’ scale) and professionally drawn by an architect, engineer licensed in the State of Texas, (including name, date, and state seal) or professional building designer.
 - 1.** Plot plan:
 - (a)** Survey with grade contours at 1’ intervals, prepared by licensed surveyor, to scale of 1” = 20’ or 1” =30’. Original grade contours shown with dashed lines and final grade contours shown with solid lines. A maximum of 18” of exposed concrete above finished grade is permitted on outside beams. (Lots greater than ½ acre may be provided using a smaller scale)
 - (b)** House location on lot with finished floor elevation indicated on plan
 - (c)** Patios, decks, sidewalks, driveways, detached garages, and retaining walls
 - (d)** Building setbacks and easement lines clearly identified with measurements
 - (e)** Location(s) of driveway culvert. Culvert made of galvanized steel measuring a minimum of 12 inches in diameter must be used, unless an exception is granted and approved by the ACC.
 - (f)** Location of Corner Pins
 - (g)** Requested water line and central sewer tank locations for house connections
 - (h)** Liquid Petroleum gas tank and connecting line locations to house
 - (i)** Location of Geothermal Heating/Cooling Wells, if applicable.

WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT HOME APPLICATION
EXHIBIT A
(Continued)

2. Building Elevations must show front, rear, left & right sides. Indicate exterior material, roofing material, roof vents and roof pitch on the Building Elevations. Show the finished floor elevation and grade contours on the plot plan. Original grade contour should be shown with a dashed line and final grade contour should be shown with a solid line. A maximum of 18" of exposed concrete above finished grade is permitted on outside beams. Elevations must show how this requirement will be met.
 3. Floor plan must identify rooms, decks, porches, garages, and plumbing fixtures. Attic access, water heaters, and air conditioning units must be shown on the plan. The plan must include a window and door schedule. The plan must include a typical wall section.
 4. Foundation plan must show beams or foundation walls and piers with dash lines showing the outline footing of each (including crawl space dimensions) and all brick or stone ledges consistent with exterior materials shown on all elevation views. Plans must include a detail of the typical beam section.
 5. Electrical plan must show plugs, switches and wiring diagram. A notation on the plan should specify arc-fault circuit interrupter (AFCI) and ground-fault circuit interrupter (GFCI), where appropriate. Also, the plan must show a surge-protective device (SPD) at the service panel and the outdoor location of the emergency service disconnect.
 6. Roof plan must be drawn to scale showing slopes, ridges, and roof pitch.
 7. All revisions to the approved plans must be resubmitted to the ACC and/or Building Inspector for review and approval. The approved drawings will be updated or marked up, initialed and dated. Any un-approved significant structural changes that are made at the job site will be cited as a violation of the IRCFOTFD and a fine of up to \$450.00 per violation may be assessed, plus a re-inspection fee of \$100.00
- D.** Water meter (with hose bib) must be installed prior to calling for the Plumbing Rough-in Inspection.
- E.** If a septic sewer system is required, a letter must be obtained from the appropriate Hill County representative for the Texas Commission on Environmental Quality (TCEQ) approving the design of the septic system.
- F.** Executed Agreement to Comply with Landscape Minimum Monetary Provision-**Exhibit F**. For purposes of this Agreement, the ACC will consider the following items to be a valid part of landscape cost: landscape plans, soil, soil contouring, drainage, shrubbery, trees, mulch, stone or rock flower beds, irrigation system, edging, landscape lighting, ground cover, flowers and grass. Conversely, the ACC **will not** consider the following items to be a valid part of landscape cost: yard art, fountains, flag poles, walkways, patios, patio furniture, swimming pool/spas, pool furniture, solarium, gazebo, cabana, retaining walls, fences, planters, decorative flowerpots, birdhouses/feeders, address sign or wind chimes. Covering the soil with mulch, grass, vegetation and/or shrubbery is top priority. It is recommended that the landscape be completed prior to the final inspection and issuance of the Certificate of Occupancy. However, landscaping must be completed within ninety (90) days from the Final Building Inspection.
- G.** Owner must show financial capability to complete the new construction. A copy of an approved interim construction financing agreement from a bank or lending institution or a signed

WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT HOME APPLICATION
EXHIBIT A
(Continued)

dedication statement of personal funds, (see **Exhibit E**) including a report or statement from the controlling financial institution indicating the availability of assets planned to be used on this construction project

- H. Exhibit J** will be required to be executed and submitted, if any part of the build site is in the 100 Year Flood Plain.
- I.** The owner must require, and the General Contractor hereby agrees to complete and file with the ACC and/or Building Inspector a Texas Building Energy Code Compliance Form for Residential Building in Unincorporated Areas (See **Exhibit K**) during the building permit application process.
- J. Exhibit L**, if appropriate, must be completed, executed, and submitted.
- K. Exhibit M and M-1** must be completed, executed, and submitted along with Landscape plan and Irrigation plan.
- L.** The Permit Fee is based on the following formula: \$0.75 times the sq. ft. of under roof space (as defined on plans). This fee is payable to the White Bluff Property Owners' Association upon submission of your application. Both permit and road maintenance fees are non-refundable after the permit is approved. Permit Fee (amount) paid: _____ Date paid: _____
Example: House with 2,000 sq. ft. under roof floor space (2,000 x \$0.75) = \$1,500.00.
- M.** If any permit application is re-submitted for review by the ACC for the third time, a re-submission fee will be required. The re-submission fee must be paid to the White Bluff POA in an amount up to \$1,000 as determined by the ACC based on the level of incompleteness. (This provision does not apply to Exhibit N)
- N.** The owner is responsible for payment of fines assessed for any violation that occurs during construction. All fines must be paid to the White Bluff Property Owners' Association (POA) prior to the issuing of a "Certificate of Occupancy". Therefore, the owner and contractor should consider having a written agreement regarding responsibility for violations and fines between the owner and the contractor. However, if the violation/fine is contested, under review or scheduled for a hearing before the Appeal Committee at the time of a final inspection, the ACC may issue a "Certificate of Occupancy" prior to payment of fines if it deems it appropriate. The owner is liable for any damage to the subdivision roads, utilities, facilities, etc., which may occur because of any work performed on the build site.
- O.** The owner is responsible for the definition of property lines and to see that all construction and improvements are within all applicable easement and building lines and is on the proper lot.
- P.** All maintenance fees, special assessments, and related charges for the lot for which the building permit is requested and for all lots of the owner, General Contractor, and affiliated companies of each are current and none are delinquent or unpaid. Written confirmation from the Director of Finance for the WBPOA must be received by the ACC prior to issuance of the permit.

I (owner) certify that the above information, together with the attached plot plan, building plans and specifications constitute a true description for a building permit. I further certify that I will comply with the IRCFOTFD, Texas Building Energy Code for Unincorporated Areas, Texas State Plumbing Code, White Bluff Construction Rules and Regulations, the applicable Restrictions & Covenants and all White Bluff Rules, Regulations and Policies. I (owner) agree that failure to do so may result in suspension of my building permit.

Owner will provide the name of the Title Co. that will transact their closing, if required.

**WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT HOME APPLICATION
EXHIBIT A
(Continued)**

The White Bluff Property Owners' Association, Inc. and its Board of Directors, Officers and Architectural Control Committee members, successors, committee members, employees, agents, successor and assigns, hereby expressly disclaim any representation, liability, obligation, or duty in

connection with the proposed construction described herein, including without limitation any warranty, either express or implied, of habitability, suitability, fitness for purpose, safety, compliance with applicable laws or restrictive covenants, or the effect of the proposed construction upon any surrounding property. By the execution and delivery of this application, the owner and/or applicant expressly covenants and agrees to indemnify and hold harmless the White Bluff Property Owners' Association, Inc., its Board of Directors, Officers, and Architectural Control Committee members, successors, committee members, employees, agents, successor and assigns from any cost, loss, claim, liability, damage, expense, or other obligation arising out of, related to, or in any way connected with the construction proposed herein or the effects thereof, including without limitation any claim by any person or entity that such construction (I) fails to meet the requirements of any applicable law or restrictive covenants, (II) is unsafe or unsound, or creates a nuisance or other dangerous condition, or (III) adversely or improperly affects the drainage of water on, across, or under the property in question or any surrounding property.

AFTER THIS APPLICATION HAS BEEN APPROVED BY THE ARCHITECTURAL CONTROL COMMITTEE, I MUST REQUEST A BUILD SITE INSPECTION BY A REPRESENTATIVE OF THE ACC AT WHICH TIME I WILL RECEIVE A CONSTRUCTION PERMIT TO BEGIN CONSTRUCTION. NO CONSTRUCTION MAY BE STARTED BEFORE A PERMIT IS ISSUED.

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

General Contractor: _____ General Contractor: _____ Date: _____
(Printed) (Signature)

General Contractor Title: _____

WHITE BLUFF RESORT BUILDING PACKET
CONSTRUCTION RULES & REGULATIONS
SECTION V
EXHIBIT B
1/15/23

During construction on the property, the Property Owner and General Contractor agree to follow the below listed requirements of the Architectural Control Committee.

- A. General Contractor** will make sure that all subcontractors and suppliers understand and receive a copy of the applicable Covenants and Restrictions for the Subdivision and Construction Rules & Regulations. The Property Owner and the General Contractor will be liable for any breaches of those Covenants and Restrictions and the Construction Rules and Regulations. General Contractors, subcontractors, material men, suppliers and their respective employees and agents may be restricted from White Bluff Resort if violations of Rules and Regulations occur.
- B. Property Owner** agrees that the General Contractor must complete the exterior and interior of any improvement to the property within eight-8 months from the date the building permit is issued for that improvement. Also, Property Owner agrees to comply with the minimum landscape requirements within ninety-90 days from the Final Building Inspection. The completion of the exterior includes any structure, driveways, walkways, pools, spas, final grading, cleanup, and fencing. The completion of the interior includes all fixtures, cabinets, and floor covering (i.e., ready to move furniture in). A house cannot be occupied until a Certificate of Occupancy has been issued.
- C. Septic System:** The plans and a letter from the appropriate Hill County representative for the Texas Commission on Environmental Quality (TCEQ) approving the design of the septic system will be submitted to the ACC at the time the construction application is submitted.
- D.** The **General Contractor** will provide a chemical toilet and trash dumpster on all job sites during the entire term of the construction period. A permit will not be issued until these items are on the job site.
- E.** The **General Contractor** will ensure that licenses of all subcontractors are current during the entire construction period.
- F.** The **General Contractor** will ensure that all subcontractors, material men, suppliers, their employees, agents or assigns must have valid driver's license to operate a vehicle within White Bluff Resort.
- G.** The **General Contractor** will ensure that all subcontractors, material men, suppliers, their employees, agents or assigns comply with the vehicle parking as follows:
 - 1. Vehicles belonging to contractors or employees shall be parked as far as possible off the street at work sites and never on White Bluff Resort roadways.
 - 2. Vehicles shall never be parked on the edge of streets after sundown, and shall not be parked on or driven across any adjacent property without prior permission of the adjacent property owner and notice to the ACC.

WHITE BLUFF RESORT BUILDING PACKET
CONSTRUCTION RULES & REGULATIONS
SECTION V
EXHIBIT B
(Continued)

- H.** The **General Contractor** will ensure that all subcontractors, material men, suppliers, their employees, agents or assigns are aware of the speed limits within White Bluff Resort as follows:
- 1. White Bluff Drive:**
 - (a) From the entrance gate to Highland Drive is 15 mph in both directions
 - (b) From Highland Drive to pool #2 is 45 mph (except 20 mph at the covered bridge
 - (c) From pool #2 to the Hotel/Conference Center-35 mph (exception-25 mph at the bridge over Bear Creek and on marked curves)
 - 2. Golf Drive:**
 - (a) From White Bluff Drive to the Marina-35 mph (exception-20 mph on marked curves and 15 mph entering and exiting the golf course facilities)
 - 3. All Other Streets:**
 - (a) Unless otherwise posted, 30 mph on all other streets throughout White Bluff Resort
- I.** The **General Contractor** will ensure that the site and surrounding properties and roadways remain free of trash and debris during construction. A trash container or dumpster must be installed on the job site. No dumping of any construction trash material is allowed in the White Bluff Resort burn pit area. No burying of construction trash material is allowed on job sites or any lot. No building material waste may be placed in POA or White Bluff Resort dumpster.
- J.** **General Contractors**, subcontractors, material men, suppliers, their employees, agents or assigns must register with security at the front gate at which time a contractor sticker will be issued. General contractors must advise security and provide contractor sticker number immediately of terminated subcontractors, material men, and suppliers, their employees, agents or assigns. White Bluff Security will update contractor sticker registration annually. A charge of \$5 will be assessed to issue and replace contractor sticker. Entry to the development will be denied if the proper sticker is not displayed. Vehicle changes should be re-registered with front gate security.
- K.** **General Contractors**, subcontractors, material men, suppliers, their employees, agents or assigns are not allowed to use the amenities or facilities of the development or subdivision in which the construction is taking place except for eating establishments within White Bluff Resort. They shall remain on the job site at all times, except when in direct transit to and from the entrance gate, eating establishments and the job site.
- L.** **General Contractors**, subcontractors, material men, suppliers, their employees, agents or assigns are allowed to be on the property only during daylight hours unless consent is otherwise granted by a member of the ACC. The ACC and property owners request that work and material deliveries on projects not be scheduled on Sunday or before/after daylight hours.

WHITE BLUFF RESORT BUILDING PACKET
CONSTRUCTION RULES & REGULATIONS
SECTION V
EXHIBIT B
(Continued)

- M. Plan Revisions:** Any changes or additions to approved plans must be resubmitted to the ACC and/or Building Inspector for approval prior to the changes or additions being incorporated.
- N. The Property Owner and General Contractor** are responsible for the definition of property lines ensuring that all construction and improvements are within all applicable easement and building lines and is on the proper lot.
- O. Contractors** (General and Trade) may place one sign at the construction site after construction has started (i.e., building permit issued). However, signs must comply with the specifications set forth in Section III-item L-Signage of the Construction Rules and Regulations. When the Contractor or Subcontractor completes the work, signs must be removed.
- P. The Property Owner and General Contractor** are responsible for bar-ditches to ensure proper contour and grade to provide adequate drainage capability on adjacent lots. The driveway culvert must be installed in a manner that will provide adequate drainage capability on adjacent lots.
- Q. Warming Barrel:** The use of construction site warming barrels on White Bluff Resort property is permitted under the following guidelines:
- 1. Period Allowed:** Warming barrels will be allowed on building sites only when Hill County is not under a burn ban and only between November 1st and March 31st.
 - 2. Location:** Warming barrels must be kept at least twenty-five (25) feet from any structure.
 - 3. Unattended:** No fire is to be left unattended. No fire is to be left burning after workmen leave the building site.
 - 4. Fire Response:** If a Fire Truck has to respond to an unattended fire, the owner and/or contractor may be subject to a fine by the Hill Country Sheriff's Office.
 - 5. Purpose:** The warming barrels are to be used to keep workers warm and not to get rid of building debris. Only wood products are to be burned in the warming barrels. No roofing, vinyl, PVC, carpet, paper, etc....
- R. Brush Removal:** Clearing brush off a lot must be removed before the first called inspection. Houses under permit must have brush removed before a Certificate of Occupancy will be issued.
- S. Sump Tanks:** **Texas Water Utilities** uses a certain type lid for sump tanks. This lid will allow for inspection and service of the pump without digging the yard up. To assist in the deployment of this new sump tank lid, **Texas Water Utilities** requests that you mark the "finished grade" where the sewer stub comes out.

**WHITE BLUFF RESORT BUILDING PACKET
CONSTRUCTION RULES & REGULATIONS
SECTION V
EXHIBIT B
(Continued)**

T. Violation and Fines:

- 1. No Permit:** Work starting prior to a permit being issued – up to \$1,000 fine
- 2. Revisions Not Approved:** Any on the job site construction or significant structural change that has not been approved by the ACC and/or Building Inspector – up to \$450 fine per issue, plus re-inspection fee - \$100 per inspection
- 3. Work Covered Without Inspection:** If inspection is required and work is covered -up to \$1,000 fine per incident and/or uncovered.
- 4. Work without Chemical Toilet-**\$450 fine
- 5. Violation of Form Board Survey Requirement:** Pouring of a foundation without a Form Board Survey – \$1000 fine.
- 6. Work Continued with Red Tag:** Work continued after red tag is issued and corrective action is not completed-up to \$1000 fine for the first occurrence and \$1,500 for each additional occurrence.
- 7. Construction Site Not Clean:** Construction site not clean - \$50 per day fine after notification
- 8. Signage Violation:** Violation of signage rules and regulations - \$25 per day fine after notification
- 9. Burn Pit Violation:** Violation of burn pit rules and regulations-up to \$450 fine and removal of material
- 10. Warming Barrel Violation:** Violation of warming barrel rules and regulations-up to \$750 fine
- 11. Speed Limit Violation:** Violation of speed limits are subject to fines under White Bluff Security rules and regulations
- 12. Re-inspection Fee:** Re-inspection fee for contractor error - \$100 fine per inspection
- 13. Timely Completion of Structure:** Exterior and interior not completed in 8 months or extended period- \$40 per day fine, each day after 8 months or extended period
- 14. Invalid Occupancy:** If residential dwelling is occupied (moving in furniture or occupying before Final Inspection is completed) prior to issuance of “Certificate of Occupancy” – up to \$750 fine
- 15. Landscape Requirement and Removal of Excess Building Material:** Minimum landscaping not completed and failure to remove excess building material within 90 days from the Final Building Inspection - \$30 per day fine, each day after 90 days
- 16. Antenna Height:** Fine amount as determined by the ACC in its sole and absolute discretion.
- 17. Other Violations:** General violation of the Covenants, Rules and Regulations, Declaration and/or the Code – the amount of fine will be commensurate with the severity of the offense as determined by the ACC in its sole and absolute discretion.

**WHITE BLUFF RESORT BUILDING PACKET
 CONSTRUCTION RULES & REGULATIONS
 SECTION V
 EXHIBIT B
 (Continued)**

Property Owner: _____ Property Owner: _____ Date: _____
 (Printed) (Signature)

Property Owner: _____ Property Owner: _____ Date: _____
 (Printed) (Signature)

General Contractor: _____ General Contractor: _____ Date: _____
 (Printed) (Signature)

General Contractor Title: _____

I further certify by initialing, that I have in my possession and have received copies of the following:

	<u>Owner</u>	<u>General Contractor</u>
Covenants & Restrictions	_____	_____
General (Section I)	_____	_____
Building Code (Section II)	_____	_____
Construction Rules & Regulations (Section III)	_____	_____
Inspection System (Section IV)	_____	_____

**WHITE BLUFF RESORT BUILDING PACKET
LIST OF SUB-CONTRACTORS AND TRADES
SECTION V
EXHIBIT C
1/15/23**

Air Conditioning & Refrigeration, Plumbers, Electricians and LP Gas contractors must be licensed (a copy of their **current** license must be attached to this Exhibit along with a photo ID).

<u>TRADE</u>	<u>CONTRACTOR'S NAME</u>	<u>LICENSE NO.</u>
Plumbing	_____	_____
Electrical	_____	_____
Air Conditioning & Refrigeration	_____	_____
LP Gas	_____	_____
Termite Damage Prevention	_____	
Framing	_____	
Foundation and all Flatwork	_____	
Insulation	_____	
Drywall	_____	
Masonry	_____	
Roofing	_____	
Painting	_____	
Tape/Bed/Texture	_____	
Trim out	_____	
Cabinet	_____	
Flooring	_____	
Others	_____	

Note: General Contractor is responsible to make sure the licenses of all subcontractors are current during the entire construction period. Should any contractor or sub-contractor change prior to work completion, an amended **Exhibit C** must be submitted to the ACC within seven (7) days of the change. Failure to report changes may result in a fine.

General Contractor (sign): _____ Company Name: _____ General Contractor Title: _____ Date: _____

**WHITE BLUFF RESORT BUILDING PACKET
BUILDING PERMIT CHECKLIST**

SECTION V

EXHIBIT D

1/15/23

Name: _____

Address: _____

City: _____ State: _____, Zip Code: _____

RE: SECTION: _____ LOT: _____

- _____ 1. The **Site-Built Home Application-Exhibit A, Construction Rules & Regulations-Exhibit B, and List of Sub-Contractors and Trades-Exhibit C** must be completed, signed, initialed, and dated by the owner and general contractor.
- _____ 2. Owner must provide **Proof of Ownership** of building site. Owner must provide a copy of their Deed of Trust or Warranty Deed showing volume and page number of the recording information stamped on the copy.
- _____ 3. **Construction plans** must meet the IRCFOTFD requirements and be drawn to scale by architect or licensed designer (including name, date, and state seal).
- _____ A. **Foundation plan** designed by a licensed engineer in the State of Texas must show beams or foundation walls and piers with dashed lines showing the outline footing of each (including crawl space dimensions) and all brick or stone ledges consistent with exterior materials shown on all elevation views. Plans must include a detail of the typical beam section.
- _____ B. **Floor plan** must identify rooms, decks, porches, garages, and plumbing fixtures. Attic access, water heaters, and air conditioning units must be shown on the plan. The plan must include a window and door schedule. The plan must include a typical wall section.
- _____ C. **Building Elevations** must show front, rear, left & right sides of structure. Identify exterior material, roofing material, roof vents, and roof pitch on the Building Elevations. Show the finished floor elevation and grade contours (both original and final) of the plot plan. If the insulation package for the residence is of the enclosed envelop foam design, then this must be noted on the plans. The original grade contour should be shown with a dashed line and final grade contour should be shown with a solid line. A maximum of 18” of exposed concrete above finished grade is permitted on outside beams. Elevations must show how this requirement will be met.
- _____ D. **Electrical plan** must show plugs, switches and wiring diagram. A notation on the plan should specify arc-fault circuit interrupter (AFCI) and ground-fault circuit interrupter (GFCI), where appropriate. Also, the plan must show a surge-protective device (SPD) at the service panel and the outdoor location of the emergency service disconnect.
- _____ E. **Roof plan** must show the slopes, ridges, and roof pitch
- _____ F. **Renewable energy system plan** must include a diagram describing the system with detail specifications. If a “parallel” grid-connected system is proposed, a copy of the fully executed “Cooperative Agreement for interconnection and Parallel Operation of Distributed Generation” from HILCO must be submitted by the property owner along with HILCO’s acceptance of the plan showing the electrical design of the generating installation, including equipment for interconnection with the Cooperative’s Distribution system.

**WHITE BLUFF RESORT BUILDING PACKET
BUILDING PERMIT CHECKLIST
EXHIBIT D
(Continued)**

4. **Plot plan** showing the following:
- _____ A. Survey with grade contours at 1' intervals, prepared by licensed surveyor, to scale of 1" = 20' or 1" = 30'. Original grade contours shown with dashed lines and final grade contours shown with solid lines. A maximum of 18" of exposed concrete above finished grade is permitted on outside beams. (Lots greater than 1/2 acre may be provided using a smaller scale)
 - _____ B. House location on lot with finished floor elevation indicated on plan
 - _____ C. Patios, decks, sidewalks, detached garages, driveways and retaining walls
 - _____ D. Building setbacks and easement lines clearly identified with measurements
 - _____ E. Driveway culvert location(s) (culverts made of galvanized steel measuring a minimum of 12 inches in diameter must be used, unless an exception is granted and approved by ACC)
 - _____ F. Location of Corner Pins
 - _____ G. Requested water line and central sewer tank locations for house connections
 - _____ H. Liquid Petroleum gas tank and connecting line locations to house
 - _____ I. Location of Geothermal Heating/Cooling Wells, if applicable
- _____ 5. Water meter (with hose bib) must be installed before calling for plumbing rough-in inspection.
- _____ 6. If using a septic system-**a letter must be obtained from the appropriate Hill County representative for the Texas Commission on Environmental Quality (TCEQ) approving the septic system design. A certified septic system installer will be required to install the system.**
- _____ 7. Show **financial capability** to complete the new construction. A copy of an approved interim construction financing agreement from bank or lending institution; or a letter from a banking institution showing an account(s) with sufficient funds to complete the project and a letter from the property owner dedicating those funds to this project. (See **Exhibit E**)
- _____ 8. **Exhibit F**-Agreement to Comply with Landscape Minimum Monetary Provision will need to be executed and submitted.
- _____ 9. **Exhibit J** will need to be executed and submitted, if any part of the build site lot is in the 100 Year Flood Plain.
- _____ 10. **Exhibit K**-Texas Building Energy Code Compliance Form for Residential Buildings in Unincorporated Areas
- _____ 11. **Exhibit L**-Automatic Fire Sprinkler System Opt Out Form
- _____ 12. **Non-refundable** Road Maintenance Fee paid-\$1,250
- _____ 13. **Non-refundable** Building permit fee paid.

Property Owner: _____
(Printed)

Property Owner: _____
(Printed)

Property Owner: _____
(Signature)

Property Owner: _____
(Signature)

WHITE BLUFF RESORT BUILDING PACKET
DEDICATION OF FUNDS FORM
SECTION V
EXHIBIT E*
1/15/23

Date:

To Architectural Control Committee:

I, (we) hereby dedicate \$ _____ from my (our) funds on deposit with

_____ Bank, Savings and Loan or Security Agency toward the cost of constructing the residential dwelling on Section: _____ Lot: _____ including the related minimum monetary landscape requirements as determined on **Exhibit F**.

Attached please find a report or statement from the controlling financial institution indicating the availability of assets planned to be used on this construction project.

Property Owner(s): _____
(Printed)

(Signature)

Property Owner(s): _____
(Printed)

(Signature)

*Fill this form out only if you are paying cash for the construction of your house or when the construction loan is insufficient to cover the cost of the residential dwelling and landscaping.

WHITE BLUFF RESORT BUILDING PACKET
Agreement to Comply with Landscape
Minimum Monetary Provision
SECTION V
EXHIBIT F
1/15/23

Date: _____, 20__

Dear Architectural Control Committee,

It is understood and acknowledged by the undersigns, that the Covenants and Restrictions on and for the White Bluff Resort Subdivision covering the above referenced Lot, requires a monetary expenditure for landscaping of 2% of the construction cost of the residential dwelling, other site-built structure, and add-on major medication. If the projected construction cost for a new residence is less than \$115 per square foot, then the minimum monetary expenditure for landscape will be based on a projected cost using \$115 per square foot times the total square footage. The property owner agrees, if requested, to provide the ACC with proof of compliance with this requirement.

I, (we) hereby certify that approximately \$_____ will be spent on the cost to landscape (cover the soil with mulch, grass, vegetation and/or shrubbery) Lot: ____ Section: ____ within ninety-90 days from the Final Building Inspection. This amount must represent the greater of 2% of the construction cost or \$_____ determined by multiplying total square footage _____ x \$115 x 2%.

The property owner agrees to submit **Exhibit M** and **M-1** as part of this Agreement

It is further understood and agreed that the property owner will be assessed and **pay a fine of \$30** per day for failure to comply with this requirement. The fine will start ninety-90 days from the Final Building Inspection and continue until compliance is met. In the event weather conditions prevent the completion of landscaping within the required time period, additional time may be granted by the ACC **upon receipt of a written request from property owner.**

Property Owner: _____
(Printed)

Signature: _____

Dated: _____

Property Owner: _____
(Printed)

Signature: _____

Dated: _____

WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT STRUCTURE APPLICATION
SECTION V
EXHIBIT G
1/15/23

Date submitted _____

Section # _____ Lot # _____

Building Permit Fee: Total floor space: _____ sq. ft. X .75 = \$ _____ (Minimum of \$300)

Non-refundable Permit Fee is payable to the White Bluff Property Owners' Association.

Non-refundable Road Maintenance Fee is \$150 payable to the White Bluff Property Owners' Association upon submission of application.

Construction Period: 8 months from date of respective permit

Please print the following information:

Property Owner(s): Name _____

Current Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email address: _____

General Contractor: Name: _____

Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email address: _____

The property owner and general contractor will need to submit with this application the following:

- **Exhibit B**-Construction Rules and Regulations
- **Exhibit C**-List of Sub-contractors or Trades
- **Exhibit D**-Building Permit Checklist
- **Exhibit E**-Dedication of Funds Form
- **Exhibit F**-Agreement to Comply with Landscape Minimum Monetary Provisions
- **Exhibit J**-100 Year Flood Plain Acknowledgement, if applicable
- **Exhibit L**-Automatic Fire Sprinkler System Opt Out Form
- **Exhibit M**-Landscape and Irrigation Permit Application
- **Exhibit M-1**-Landscape Cost Analysis Form

Note: The two percent (2%) landscaping requirement applies to newly constructed detached garages, cabanas, and other structures.

Type of New Construction: Detached-Garage: ____ Cabana: ____ Other: ____

Specification for New Construction:

Slab or pier and beam: _____

Modular or Stud walls: _____ Masonry type: _____

Siding type: _____ Exterior trim material: _____

Roof material: _____ Roof Pitch: _____ LPG: _____

A=Square footage of all exterior walls (less doors & windows) _____ sq. ft.

B=Square footage of masonry walls (less doors & windows) in masonry areas _____ sq. ft.

%Masonry = B/A x 100 = _____ %: %Masonry required by Covenants & Restrictions _____ %

The exterior of any structure must match the décor, roof, masonry, siding and color of the residence.

Estimated cost of the structure \$ _____; estimated landscape cost \$ _____

WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT STRUCTURE APPLICATION
EXHIBIT G
(Continued)

Landscaping cost calculated as a percentage of the structure cost: _____%. (Covenants & Restrictions require a minimum of 2%) Landscape plans and cost estimate must be submitted with this application.

I UNDERSTAND THAT:

The Architectural Control Committee (ACC) will approve or disapprove the application within thirty-30 days of receipt of a complete application and all documentation. If the application is disapproved, the reasons for disapproval shall be given to the Applicant so corrective measures can be taken and a new application submitted.

The ACC can only approve improvements that are in compliance with the applicable codes and the existing covenants and restrictions. An approval granted on improvements not meeting the requirements of the applicable codes and the existing covenants and restrictions will not act as a general waiver of the codes or the covenants and restrictions.

The Applicant/Property owner (henceforth "owner") must provide the following prior to any consideration by the ACC.

- A.** This Application and Construction Rules and Regulations (**Exhibit B**) and List of Sub-contractors and Trades (**Exhibit C**) must be completed, signed, initialed, and dated by the owner and general contractor.
- B.** One complete set of construction plans-the entire structure must meet the International Residential Code for One and Two-Family Dwelling. All plans must be full size (at least 24" X 36" and ¼" to 1' scale) and professionally drawn by an architect, engineer licensed in the State of Texas, (including name, date, and state seal) or professional building designer.

1. Plot plan:

- (a)** Survey with grade contours at 1' intervals, prepared by licensed surveyor, to scale of 1" = 20' or 1" = 30'. Original grade contours should be shown with dashed lines and final grade contours should be shown with solid lines. A maximum of 18" of exposed concrete above finished grade is permitted on outside beams. (Lots greater than ½ acre may be provided using a smaller scale)
- (b)** Site-built structure location on lot with finished floor elevation indicated on plan
- (c)** Existing patios, decks, sidewalks, driveways and retaining walls
- (d)** Building setbacks and easement lines clearly identified with measurements
- (e)** Driveway culvert location(s) (culverts made of galvanized steel measuring a minimum of 12 inches in diameter must be used, unless an exception is granted and approved by ACC)
- (f)** Location of Corner Pins
- (g)** Requested water line and central sewer line locations for structure connections, if applicable
- (h)** Liquid Petroleum gas tank and connecting line locations to structure, if applicable.

- 2. Building Elevations** must show front, rear, left & right sides of structure. Indicate exterior material, roofing material, roof vents, and roof pitch. Show the finished floor elevation and

WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT STRUCTURE APPLICATION
EXHIBIT G

(Continued)

grade contours of the plot plan. Original grade contour shown with dashed line and final grade contour with solid line. A maximum of 18” of exposed concrete above finished grade is permitted on outside beams. Elevations must show how this requirement will be met.

3. **Floor plan** must identify rooms, decks, porches, garages, and plumbing fixtures. Attic access, water heaters, and air conditioning units must be shown on the plan. The plan must include a window and door schedule. The plan must include a typical wall section.
 4. **Foundation plan** designed by a licensed engineer in the State of Texas must show beams or foundation walls and piers with dash lines showing the outline footing of each (including crawl space dimensions, if applicable) and all brick or stone ledges consistent with exterior materials shown on all elevation views. Plans must include a detail of the typical beam section.
 5. **Electrical plan** must show plugs, switches and wiring diagram. A notation on the plan should specify arc-fault circuit interrupter (AFCI) and ground-fault circuit interrupter (GFCI), where appropriate. Also, the plan must show a surge-protective device (SPD) at the service panel and the outdoor location of the emergency service disconnect.
- C. Owner must show financial capability to complete the new construction. A copy of an approved interim construction financing agreement from a bank or lending institution or a signed dedication statement of personal funds, (see **Exhibit E**) including a report or statement from the controlling financial institution indicating the availability of assets planned to be used on this construction project.
- D. Executed Agreement to Comply with Landscape Minimum Monetary Provision-**Exhibit F**. It is recommended that landscaping and irrigation be completed prior to the final inspection and issuance of the Certificate of Occupancy. However, landscaping and irrigation must be completed within Ninety-90 days from the Final Building Inspection.
- E. The Permit Fee is \$0.75 per sq. ft. or a minimum of \$300. This fee is payable to the White Bluff Property Owners’ Associations (POA) with the submission of this application and is non-refundable once the permit is approved. Permit Fee paid: \$_____ Date Paid: _____ Example: Site-built structure with 600 sq. ft. of floor space (500 x \$0.75) = \$375, minimum of \$300.
Road Maintenance Fee paid: \$150, Date Paid: _____ The Road Maintenance Fee is non-fundable once the permit is approved.
- F. If any permit application is re-submitted for review by the ACC for the third time, a re-submission fee will be required. The re-submission fee must be paid to the White Bluff Property Owners’ Association in an amount up to \$1,000 as determined by the ACC based on the level of incompleteness. (This provision does not apply to Exhibit N)
- G. The property owner must pay all fines assessed during construction in advance of the issuance of a “Certificate of Occupancy”. Therefore, the owner and contractor should consider having a written agreement regarding responsibility for violations and fines between the owner and the contractor. However, if the violation/fine is contested, under review or scheduled for a hearing before the Appeal Committee at the time of a final inspection, the ACC may issue a “Certificate of Occupancy” prior to payment of fines if it deems it appropriate.
- H. The owner must require, and the General Contractor hereby agrees to complete and file with the ACC and/or Building Inspector a Texas Building Energy Code Compliance Form for

WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT STRUCTURE APPLICATION
EXHIBIT G
(Continued)

- I.** Residential Building in Unincorporated Areas (See **Exhibit K**) during the permit application process.
- J.** The owner is liable for any damage to the subdivision roads, utilities, facilities, etc., which may occur as a result of any work being performed on the build site.
- K.** The owner is responsible for the definition of property lines and to see that all construction and improvements are within all applicable easement and building lines and is on the proper lot.
- L.** Metal, plastic, and vinyl structures are prohibited. Detached garages and cabanas must conform to the residence as it relates to theme, style, masonry, siding, and roof material and in no circumstance, should the facility ever be converted to a habitable facility. No detached garage door opening may exceed twelve (12') feet in height from the finished floor elevation to the header. No detached garage or cabana shall have an opening or aperture visible from the golf course. It is recommended that the maximum size of a detached garage be limited to 1,200 square feet (46'x26' approximately) with a maximum roof pitch of 8/12. The ACC recommends a garage door minimum width of 16' with a preferred width of 18'. Detached garages must have a connecting driveway. The two percent (2%) landscaping requirement applies to newly constructed detached garages and cabanas.
- M.** All maintenance fees, special assessments, and related charges for the lot for which the building permit is requested and for all lots of the owner, General Contractor, and affiliated companies of each are current and none are delinquent or unpaid. Written confirmation from the Director of Finance for the WBPOA must be received by the ACC prior to issuance of the permit.

I (owner) certify that the above information, together with the attached plot plan, building plans and specifications constitute a true description for a building permit. I further certify that I will comply with the IRCFOTFD, Texas Building Energy Code for Residential Building in Unincorporated Areas, Texas State Plumbing Code, White Bluff Construction Rules and Regulations, the applicable Restrictions & Covenants and all White Bluff Rules, Regulations and Policies. I (owner) agree that failure to do so may result in suspension of my building permit. Owner will provide the name of the Title Co. that will transact their closing, if required.

The White Bluff Property Owners' Association, Inc. and its Board of Directors, Officers and Architectural Control Committee members, successors, assigns and its Board of Directors, officers, committee members, employees, agents, successor and assigns, hereby expressly disclaim any representation, liability, obligation, or duty in connection with the proposed construction described herein, including without limitation any warranty, either express or implied, of habitability, suitability, fitness for purpose, safety, compliance with applicable laws or restrictive covenants, or the effect of the proposed construction upon any surrounding property. By the execution and delivery of this application, the owner and/or applicant expressly covenants and agrees to indemnify and hold harmless the White Bluff Property Owners' Association, Inc., its Board of Directors, officers, employees, agents, Architectural Control Committee members, successors, assigns and its Board of Directors, officers, committee members, employees, agents, successor and assigns from any cost, loss, claim, liability, damage, expense, or other obligation arising out of, related to, or in any way connected with the construction proposed herein or the effects thereof, including without limitation any claim by any person or entity that such construction (I) fails to meet the requirements of any applicable law or restrictive covenants, (II) is unsafe or unsound, or creates a nuisance or other dangerous condition, or (III) adversely or improperly affects the drainage of water on, across, or under the property in question or any surrounding property.

**WHITE BLUFF RESORT BUILDING PACKET
SITE-BUILT STRUCTURE APPLICATION
EXHIBIT G
(Continued)**

AFTER THIS APPLICATION HAS BEEN APPROVED BY THE ARCHITECTURAL CONTROL COMMITTEE, I MUST REQUEST A BUILD SITE INSPECTION BY THE BUILDING INSPECTOR AT WHICH TIME I WILL RECEIVE A CONSTRUCTION PERMIT TO BEGIN CONSTRUCTION. NO CONSTRUCTION MAY BE STARTED BEFORE A PERMIT IS ISSUED.

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

General Contractor: _____ General Contractor: _____ Date _____
(Printed) (Signature)

General Contractor Title: _____

**WHITE BLUFF RESORT BUILDING PACKET
MISCELLANEOUS CONSTRUCTION PERMIT APPLICATION
SECTION V
EXHIBIT H
1/15/23**

Date submitted _____
Section # _____ Lot # _____ Street Name: _____

Non-refundable Permit Fee Paid: \$ _____

No Road Maintenance **Fee** will be charged for miscellaneous construction.

Construction Period: 90 days from date of respective permit.

Please print the following information:

Property Owner(s): Name _____

Current Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Contractor: Name _____

Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Type of Miscellaneous Construction:

Fences: _____ Retaining Wall: _____ Swimming Pool/Spa: _____ Portable Spa: _____

Septic System: _____ Gazebo: _____ Pergola: _____ Installation of Propane tank: _____

Driveways and other Flatwork: _____ Decks, Porches, or Patio Covers: _____

Outdoor fireplaces: _____ Water Wells for Irrigation: _____ Satellite Dishes over 3 feet in diameter: _____

Renewable Energy System-Stand-alone: _____ Renewable Energy System-“Parallel” Grid-connected: _____

Storm Shelter: _____ Generator System: _____

Replacement of composition roof with metal roof (specify metal roof color below) _____

Flag Poles: _____ Storage Shed: _____ Other (Specify): _____

Specification for Miscellaneous Construction:

Please provide a description of the proposed construction:

WHITE BLUFF RESORT BUILDING PACKET
MISCELLANEOUS CONSTRUCTION PERMIT APPLICATION
EXHIBIT H
(Continued)

The White Bluff Building Code provisions apply to all construction, but specific attention should be given to the following:

- Fences: Section II- Building Code, Item GG
- Retaining Walls: Section II-Building Code, Item HH
- Swimming Pools and Spas: Section II-Building Code, Item JJ
- Renewable Energy System: Section II-Building Code, Item K
- Water Well: Section II-Building Code, Item NN
- Outdoor Fireplaces: Section II-Building Code, Item AA
- Septic Systems: Section II-Building Code, Item LL
- Gazebo: Section II-Building Code, Item VV
- Pergola: Section II-Building Code, Item WW
- Propane tank: Section II-Building Code, Item U
- Storm Shelters: Section II-Building Code, Item SS
- Foundation, Slabs, Flatwork and Footings: Section II-Building Code, Item R
- Generator System: Section II-Building Code, Item TT
- Replacement of composition roof with metal roof, Item X
- Flag Poles, Item QQ
- Storage Shed, Section II Item DD

I UNDERSTAND THAT:

The Architectural Control Committee (ACC) will approve or disapprove the application within thirty-30 days of receipt of a complete application and all documentation. If the application is disapproved, the reasons for disapproval shall be given to the Applicant so corrective measures can be taken and a new application submitted.

The ACC can only approve improvements that are in compliance with the applicable codes and the existing covenants and restrictions. An approval granted on improvements not meeting the requirements of the applicable codes and the existing covenants and restrictions will not act as a general waiver of the codes or the covenants and restrictions.

The Applicant/Property owner (henceforth “owner”) must provide the following prior to any consideration by the ACC.

- A.** This Application-**Exhibit H**, Construction Rules and Regulations-**Exhibit B** and List of Sub-Contractors and Trades-**Exhibit C** must be completed, signed, initialed and dated by the owner and general contractor.
- B.** Site plan professionally drawn to scale showing the following:
 - 1. Location of Miscellaneous Construction on lot
 - 2. Existing location of house, other Site-built structures, patios, decks, sidewalks, driveways and retaining walls
 - 3. Building setbacks and easement lines clearly identified with measurements
 - 4. Location of Corner Pins
 - 5. Connections to existing water line, if applicable
 - 6. Liquid Petroleum gas tank and connecting line locations to existing house or other Site-built structure, if applicable

The Permit Fee is non-refundable once the permit is approved. The Permit Fee for fences, lawn irrigation systems, portable spa, septic system, installation of propane tank, outdoor fireplaces, satellite dishes over 3 feet in diameter, storm shelter, generator system, replacement of composition roof with

WHITE BLUFF RESORT BUILDING PACKET
MISCELLANEOUS CONSTRUCTION PERMIT APPLICATION
EXHIBIT H
(Continued)

metal roof, initial landscape subject to **Exhibit F**, flagpoles and patio covers requiring only one inspection is \$100.

The permit fee for driveway, retaining walls, sidewalk/flatwork, concrete decks, pergolas, gazebo, porches, and patios, water well for irrigation, and renewable energy system, requiring two inspections is \$200. The permit fee for swimming pool/spa and storage sheds is \$300. This fee is payable to the White Bluff Property Owners' Association (POA) with the submission of your application. Permit fee paid \$_____ Date Paid: _____ Permit fee is non-refundable once the application is approved.

The Permit for miscellaneous construction issued herewith will automatically expire 90 days from the date the ACC approves this application, unless otherwise extended. All work must be completed, and final inspection performed within this construction period. The ACC will authorize a final inspection on the scheduled completion date or extended completion date. If the work is not complete, the Property Owner will be billed for a \$100 re-inspection fee.

The property owner must pay all fines assessed during construction in advance of the final inspection. Therefore, the owner and contractor should consider having a written agreement regarding responsibility for violations and fines between the owner and the contractor. However, if the violation/fine is contested, under review or scheduled for a hearing before the Appeal Committee at the time of a final inspection, the ACC may authorize a final inspection prior to payment of fines if it deems it appropriate.

The owner is liable for any damage to the subdivision roads, utilities, facilities, etc., which may occur as a result of any work being performed on the build site. The owner is responsible for the definition of property lines and to see that all construction and improvements are within all applicable easement and building lines and is on the proper lot.

I (owner) certify that the above information, together with the attached plot plan, building specifications constitute a true description for a building permit. I further certify that I will comply with the IRCFOTFD, Texas State Plumbing Code, White Bluff Construction Rules and Regulations- **Exhibit B** the applicable Restrictions & Covenants and all White Bluff Rules, Regulations and Policies. I (owner) agree that failure to do so may result in suspension of my building permit.

The White Bluff Property Owners' Association, Inc. and its Board of Directors, Officers, agents, Architectural Control Committee members, successors, assigns, committee members, and employees, hereby expressly disclaim any representation, liability, obligation, or duty in connection with the proposed construction described herein, including without limitation any warranty, either express or implied, of habitability, suitability, fitness for purpose, safety, compliance with applicable laws or restrictive covenants, or the effect of the proposed construction upon any surrounding property. By the execution and delivery of this application, the owner and/or applicant expressly covenants and agrees to indemnify and hold harmless the White Bluff Property Owners' Association, Inc. and its officers, directors, Architectural Control Committee members, other committee members, employees, agents, successors, and assigns from any cost, loss claim liability, damage, expense, or other obligation arising out of, related to, or in any way connected with the construction proposed herein or the effects thereof, including without limitation any claim by any person or entity that such construction (I) fails to meet the requirements of any applicable law or restrictive covenants, (II) is unsafe or unsound, or creates a nuisance or other dangerous condition, or (III) adversely or improperly affects the drainage of water on, across, or under the property in question or any surrounding property.

**WHITE BLUFF RESORT BUILDING PACKET
MISCELLANEOUS CONSTRUCTION PERMIT APPLICATION
EXHIBIT H
(Continued)**

AFTER THIS APPLICATION HAS BEEN APPROVED BY THE ARCHITECTURAL CONTROL COMMITTEE, A CONSTRUCTION PERMIT WILL BE ISSUED BY THE BUILDING INSPECTOR. THE PERMIT SHOULD BE PICKUP BY THE PROPERTY OWNER OR CONTRACTOR AND POSTED AT THE JOB SITE.

NO CONSTRUCTION MAY BE STARTED BEFORE A PERMIT IS ISSUED.

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Contractor: _____ Contractor: _____ Title: _____ Date: _____
(Printed) (Signature)

WHITE BLUFF RESORT BUILDING PACKET
ADD-ON OR MAJOR MODIFICATION APPLICATION
SECTION V
EXHIBIT I
1/15/23

Date submitted: _____
Section #: _____ Lot #: _____ Street Name: _____
Total Under Roof floor space: _____ sq. ft.-before modification
Total Under Roof floor space: _____ sq. ft.-after modification
New Under Roof floor space: _____ sq. ft.

Non-refundable Permit Fee: New Under Roof floor space X \$0.75= \$_____ (Minimum \$300)

Permit Fee is payable to the White Bluff Property Owners' Association.

Non-refundable Road Maintenance Fee is \$450 payable to the White Bluff Property Owners' Associations upon submission of Application.

Construction Period: 8 months from date of respective permit

Please print the following information:

Property Owner(s): Name _____

Current Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Temporary Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email address: _____

General Contractor: Name: _____ Title: _____

Address: _____ Business Phone #: _____

City: _____ State: _____ Zip: _____

Email Address: _____

The property owner and general contractor will need to submit with this application the following:

- **Exhibit B**-Construction Rules and Regulations
- **Exhibit C**-List of Sub-contractors or Trades
- **Exhibit D**-Building Permit Checklist
- **Exhibit E**-Dedication of Funds Form
- **Exhibit F**-Agreement to Comply with Landscape Minimum Monetary Provision
- **Exhibit J**-100 Year Flood Plain Acknowledgement, if applicable
- **Exhibit L**-Automatic Fire Sprinkler System Opt Out Form
- **Exhibit M**-Landscape and Irrigation Permit Application
- **Exhibit M-1**-Landscape Cost Analysis Form

Type of Construction: Add-on or major modifications of dwelling. As a general rule, any addition that adds square footage exceeding 50% of the original structure will be considered a major modification. When any structure undergoes a major modification, the new construction or major modification shall be subject to the provisions of the Code in effect at the time of such new construction or major modification. Any prohibited item classified as Existing-nonconforming such as carports, chain link fences etc. will not be allowed after the major modification.

Specification for Construction

Slab or Pier and Beam: _____ Modular or Stud walls: _____ Masonry type: _____

Siding type: _____ Exterior trim material: _____ Insulation-Incapsulated Yes ___ No ___

Roof material: _____ Roof Pitch: _____ LPG: _____

A = Square footage of all exterior walls (less doors & windows): _____ sq. ft.

B = Square footage of masonry walls (less doors & windows) in masonry areas: _____ sq. ft.

%Masonry = B/A x 100 = _____%; %Masonry required by Covenants & Restrictions _____%

Projected cost of constructions: \$ _____

WHITE BLUFF RESORT BUILDING PACKET
ADD-ON OR MAJOR MODIFICATION APPLICATION
EXHIBIT I
(Continued)

I UNDERSTAND THAT:

The Architectural Control Committee (ACC) will approve or disapprove the application within thirty-30 days of receipt of a complete application and all documentation. If the application is disapproved, the reasons for disapproval shall be given to the Applicant so corrective measures can be taken and a new application submitted.

The ACC can only approve improvements that are in compliance with the applicable codes and the existing covenants and restrictions. An approval granted on improvements not meeting the requirements of the applicable codes and the existing covenants and restrictions will not act as a general waiver of the codes or the covenants and restrictions.

The Applicant/Property owner (henceforth "owner") must provide the following prior to any consideration by the ACC.

- A. This Application-**Exhibit I**, Construction Rules and Regulations (**Exhibit B**), List of Sub-Contractors or Trades (**Exhibit C**), Building Permit Checklist (**Exhibit D**) and Texas Building Energy Code Compliance Form for Residential Building in Unincorporated Areas (**Exhibit K**) must be completed, signed, initialed, and dated by the owner and general contractor.
- B. One complete set of house construction plans must be provided. The entire structure must meet the International Residential Code for One and Two-Family Dwelling. All plans must be full size (at least 24" X 36" and ¼" to 1' scale) and professionally drawn by an architect, engineer licensed in the State of Texas, (including name, date, and state seal) or professional building designer.

1. Plot plan:

- (a) Survey with grade contours at 1' intervals, prepared by licensed surveyor, to scale of 1" = 20' or 1" = 30'. Original grade contours shown with dashed lines and final grade contours shown with solid lines. A maximum of 18" of exposed concrete above finished grade is permitted on outside beams. (Lots greater than ½ acre may be provided using a smaller scale)
- (b) House location on lot with finished floor elevation indicated on plan-denote add-on or modification
- (c) Patios, decks, sidewalks, detached garages, driveways and retaining walls-denote add-on or modification as applicable
- (d) Building setbacks and easement lines clearly identified with measurements
- (e) Driveway culvert location(s) (culverts made of galvanized steel measuring a minimum of 12 inches in diameter must be used, unless an exception is granted and approved by ACC)
- (f) Location of Corner Pins
- (g) New water line locations for house add-on or modification as applicable
- (h) New Liquid Petroleum gas tank and connecting line locations for house add-on or modification
- (i) New location of Geothermal Heating/Cooling Wells, if applicable.

- 2. Building Elevations** must show front, rear, left & right sides of structure. Indicate exterior material, roofing material and roof pitch. Show the finished floor elevation

WHITE BLUFF RESORT BUILDING PACKET
ADD-ON OR MAJOR MODIFICATION APPLICATION
EXHIBIT I
(Continued)

and grade contours of the plot plan. Original grade contour shown with dashed line and final grade contour with solid line. A maximum of 18" of exposed concrete above finished grade is permitted on outside beams. Elevations must show how this requirement will be met. Denote add-on or modification.

3. **Floor plan** must identify rooms, decks, porches, garages, and plumbing fixtures. Attic access, water heaters, and air conditioning units must be shown on the plan. The plan must include a window and door schedule. The plan must include a typical wall section.
 4. **Foundation plan** for add-on or modification-must show beams or foundation walls and piers with dash lines showing the outline footing of each (including crawl space dimensions) and all brick or stone ledges consistent with exterior materials shown on all elevation views. Plans must include a detail of the typical beam section.
 5. **Electrical plan** must show plugs, switches and wiring diagram. A notation on the plan should specify arc-fault circuit interrupter (AFCI) and ground-fault circuit interrupter (GFCI), where appropriate. Also, the plan must show a surge-protective device (SPD) at the service panel and the outdoor location of the emergency service disconnect.
 6. **Roof plan** must show the slopes, ridges, and roof pitch
 7. **Renewable energy system plan** must include a diagram describing the system with detail specifications. If a "parallel"-grid-connected system is proposed, a copy of the fully executed "Cooperative Agreement for interconnection and Parallel Operation of Distributed Generation" from HILCO must be submitted by the property owner along with HILCO's acceptance of the plan showing the electrical design of the generating installation, including equipment for interconnection with the Cooperative's Distribution system.
 8. **Plan Revisions:** All revisions to the approved plans must be resubmitted to the ACC and/or Building Inspector for review and approval. The approved drawings will be updated or marked up, initialed and dated. Any un-approved significant structural changes that are made at the job site will be cited as a violation of the IRCFOTFD and a fine of up to \$450.00 per violation may be assessed, plus a re-inspection fee of \$100.00
- C. Owner must show financial capability to complete the add-on or modification of house. A copy of an approved home improvement construction financing agreement from a bank or lending institution or a signed dedication statement of personal funds, (see **Exhibit E**) including a report or statement from the controlling financial institution indicating the availability of assets planned to be used on this construction project.
- D. Landscaping requirements for add-on or major modification will be 2% of the construction cost. However, this amount may be reduced by the ACC, if requested, on a case-by-case basis depending on the type of add-on or major modification. An executed Agreement to Comply with Landscape Minimum Monetary Provision-**Exhibit F** (modify as necessary) will be submitted. It is recommended that landscaping and irrigation be completed prior to the final inspection and issuance of the Certificate of Occupancy. However, landscaping & irrigation must be completed within ninety (90) days from the Final Building Inspection.
- E. **Exhibit J-100 Year Flood Plain Acknowledgement Form** will need to be executed and submitted if any part of the build site is on a lot in the 100 Year Flood Plain.

WHITE BLUFF RESORT BUILDING PACKET
ADD-ON OR MAJOR MODIFICATION APPLICATION
EXHIBIT I
(Continued)

F. The Permit Fee will be \$.75 per modified square foot or a minimum of \$300. The modified square footage should be shown on the Floor Plans. This fee is payable to the White Bluff Property Owners' Association (POA) with the submission of this application and is non-refundable once the permit has been approved.

Permit Fee paid (amount): _____ Date paid: _____

G. The Road Maintenance fee of \$450 is non-refundable once the permit is approved.

H. If any permit application is re-submitted for review by the ACC for the third time, a re-submission fee will be required. The re-submission fee must be paid to the White Bluff POA in an amount up to \$1,000 as determined by the ACC based on the level of incompleteness. (This provision does not apply to Exhibit N)

I. The property owner must pay all fines assessed during construction in advance of the final inspection. Therefore, the owner and contractor should consider having a written agreement regarding responsibility for violations and fines between the owner and the contractor. However, if the violation/fine is contested, under review or scheduled for a hearing before the Appeal Committee at the time of a final inspection, the ACC may authorize a final inspection prior to payment of fines if it deems it appropriate.
prior to the issuing of a "Certificate of Occupancy".

J. The owner is liable for any damage to the subdivision roads, utilities, facilities, etc., which may occur as a result of any work being performed on the build site.

K. The owner is responsible for the definition of property lines and to see that all construction and improvements are within all applicable easement and building lines and is on the proper lot.

L. All maintenance fees, special assessments, and related charges for the lot for which the building permit is requested and for all lots of the owner, General Contractor, and affiliated companies of each are current and none are delinquent or unpaid. Written confirmation from the Director of Finance for the WBPOA must be received by the ACC prior to issuance of the permit.

I (owner) certify that the above information, together with the attached plot plan, building plans and specifications constitute a true description for a building permit. I further certify that I will comply with the IRCFOTFD, Texas Building Energy Code for Residential Building in Unincorporated Areas, Texas State Plumbing Code, White Bluff Construction Rules and Regulations, the applicable Restrictions & Covenants and all White Bluff Rules, Regulations and Policies. I (owner) agree that failure to do so may result in suspension of my building permit.

The White Bluff Property Owners' Association, Inc. and its Board of Directors, Officers, employees, agents, Architectural Control Committee members, other committee members, successors and assigns hereby expressly disclaim any representation, liability, obligation, or duty in connection with the proposed construction described herein, including without limitation any warranty, either express or implied, of habitability, suitability, fitness for purpose, safety, compliance with applicable laws or restrictive covenants, or the effect of the proposed construction upon any surrounding property. By the execution and delivery of this application, the owner and/or applicant expressly covenants and agrees to indemnify and hold harmless the White Bluff Property Owners' Association, Inc. and its Board of Directors, officers, employees, agents, Architectural Control Committee members, other committee members, successors and assigns from any cost, loss claim liability, damage, expense, or

other obligation arising out of, related to, or in any way connected with the construction proposed herein or the effects thereof, including without limitation any claim by any person or entity that such

**WHITE BLUFF RESORT BUILDING PACKET
ADD-ON OR MAJOR MODIFICATION APPLICATION
EXHIBIT I
(Continued)**

construction (I) fails to meet the requirements of any applicable law or restrictive covenants, (II) is unsafe or unsound, or creates a nuisance or other dangerous condition, or (III) adversely or improperly affects the drainage of water on, across, or under the property in question or any surrounding property.

AFTER THIS APPLICATION HAS BEEN APPROVED BY THE ARCHITECTURAL CONTROL COMMITTEE, I MUST REQUEST A BUILD SITE INSPECTION BY A REPRESENTATIVE OF THE ACC AT WHICH TIME I WILL RECEIVE A CONSTRUCTION PERMIT TO BEGIN CONSTRUCTION. NO CONSTRUCTION MAY BE STARTED BEFORE A PERMIT IS ISSUED.

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

General Contractor: _____ General Contractor: _____ Date _____
(Printed) (Signature)

General Contractor Title: _____

WHITE BLUFF RESORT BUILDING PACKET
100 YEAR FLOOD PLAIN ACKNOWLEDGMENT FORM
SECTION V
EXHIBIT J
1/15/23

I _____ (Property Owner) acknowledge that I have been advised that, according to the independent 100 Year Flood Plain Study prepared in April 2005 by Halff & Associates (the “Halff Report”), my lot or a portion thereof is located within the 100 Year Flood Plain. I further acknowledge that the White Bluff Architectural Control Committee has recommended that the finished floor elevation of any improvements to be constructed on my lot be above the minimum elevation recommended for my lot by the Halff Report. Notwithstanding such recommendation and whether I accept the same or not, the decision regarding the finished floor elevation of any improvements to be constructed on my lot is solely and exclusively my decision and I am solely responsible and liable for any consequences arising as a result of such decision.

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

WHITE BLUFF RESORT BUILDING PACKET
EXHIBIT K

**Texas Building Energy Code Compliance Form for Residential
Buildings in Unincorporated Areas**

Date: 9/1/2001

Version 1.5

Texas law, Ch. 388, Subtitle C, Title 5, Health and Safety Code, requires a new residential structure to comply with the Texas Building Energy Efficiency Standards, which use the International Residential Code "IRC" and the International Energy Conservation Code "IECC" as it existed on May 1, 2001. This form can be used to document compliance outside of a municipal jurisdiction.

New Construction Address or Legal Description: _____

City _____ Zip _____ County: _____

Builder Name: _____

Builder Address: _____

This residence is (select **only one** of the following options):

1. Certified by an accredited energy efficiency program

Complete **Part A. Certification Information** below and attach copy of certification documents; **or**

2. Inspected by a code-certified inspector and determined to meet or exceed the minimum requirements.

Complete **Part B. Inspection Information** below, attach inspection documents; **or**

3. Self-certified by the builder to meet or exceed minimum requirements.

Complete **Part C. Self-Certification Form** on page 2. The Texas Residential Building Guide to Energy Code Compliance on the web at <http://eslsb5.tamu.edu> can be used for guidance on prescriptive requirements.

Part A. Certification Information:

Attach copy of certificate and rating checklist.

Name of certifying program: _____

Program Sponsor/Agency: _____ Certificate Number _____

Project Rating or Home Energy Rating System Score: _____

Is rating based on performance testing of this project? Yes _____ No _____

Rater name/address: _____

Rater certified by: _____ Certification number: _____

Rater signature: _____ Date: _____

Part B. Inspection Information:

Attach a signed and dated copy of inspection checklist.

Inspector name/address: _____

Inspector certified as Residential Energy Plan Examiner/Inspector by _____

Certification number _____ Inspector signature _____ Date: _____

Energy Systems Laboratory

Texas A&M University, College Station, Texas 77843

or go to the Internet at <http://eslsb5.tamu.edu>

Telephone: Toll Free - 877-AnM-CODE (877-266-2633), Fax - 979-862-8687

**WHITE BLUFF RESORT BUILDING PACKET
EXHIBIT K (continued)**

**Texas Building Energy Code Compliance Form for Residential
Buildings in Unincorporated Areas**

Date: 9/1/2001

Part C. Self - Certification Form

Compliance Features	Maximum Value	Minimum Value	Installed Value	Meets	Exceeds
1. Insulation (see the Texas Residential Building Guide to Energy Code Compliance)					
Wall Insulation				_____	_____
Floor Insulation (over unconditioned spaces or crawl spaces)				_____	_____
Attic / Ceiling Insulation				_____	_____
Duct Insulation (outside conditioned space)		R-5, R-6*		_____	_____
2. Windows and Doors (see the Texas Residential Building Guide to Energy Code Compliance)					
Glazing percent of total exterior wall area		N/A			N/A
Window and Glazed Doors U-factor	See Table	N/A		_____	_____
Window and Glazed Doors SHGC**	See Table	N/A		_____	_____
Exterior doors (opaque) U-Factor	.35	N/A		_____	_____
3. HVAC Equipment (Equipment efficiency ratings must meet or exceed current NAECA standards)					
Water heater (NAECA std. or 80% thermal efficiency)		80%		_____	_____
Heat pump		6.8 HSPF		_____	_____
Air conditioner		10 SEER		_____	_____
Furnace		78%AFUE		_____	_____
4. Construction Requirements					
Air-tight recessed lights (ASTM E 283)				_____	_____
Sealed penetrations/gaps/holes. Duct connections must be properly sealed with mastic or UL 181 labeled tape at boots and joints (duct tape not allowed).				_____	_____
Caulking and weather-stripping must be properly installed; all holes, gaps and cracks properly sealed; recessed lights sealed.				_____	_____
Showerhead flow rate of 2.5 gal. per minute or less.				_____	_____
Insulate all circulating hot water pipes and HVAC refrigerant lines.				_____	_____
Thermostat for each HVAC unit or dwelling unit.				_____	_____
Electric meter for each unit in duplex or multi-family units.				_____	_____
HVAC contractor provided calculations showing equipment correctly sized and provided preventive maintenance manuals.				_____	_____

* When the window to wall area is less than 15%, R-5 is the requirement for attic duct insulation, per the IRC Chapter 11. When window to wall areas exceed 15% and per the legislative intent (see memo from Senator "Buster" Brown), it is the opinion of the Energy Systems Laboratory that R-6 insulated flexible duct may be substituted for the IECC required R-8 duct until February 1, 2003.

* SHGC - Solar Heat Gain Coefficient. For most of Texas (all zones south of the Red River), the area-weighted average of all windows and glazed doors may not exceed 0.40 unless an annual energy use analysis (must be attached) shows that permanent exterior shading and other measures will result in equivalent energy use/savings.

Builder Self-Certification:

I, _____, certify that all of the above information is correct and that the construction at the New Construction Address shown meets or exceeds the Texas Building Energy Efficiency Standards:

Builder name: _____ address: _____

Builder signature: _____ Date: _____

WHITE BLUFF RESORT BUILDING PACKET
AUTOMATIC FIRE SPRINKLER SYSTEM OPT OUT FORM
SECTION V
EXHIBIT L
1/15/23

Annual statistics and data, as provided by the National Fire Protection Agency, continually point out the life and property damage savings in homes that are sheltered by an automatic residential fire protection system. Insurance companies also recognize the added layer of protection given through the installation of an automatic fire protection system by offering tenants lower/reduced premiums.

Given this factual information, I/WE (the undersigned) hereby choose to opt out of the requirements to install an automatic fire sprinkler system.

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

General Contractor: _____ General Contractor: _____ Date _____
(Printed) (Signature)

General Contractor Title: _____

WHITE BLUFF RESORT BUILDING PACKET
SECTION V
LANDSCAPE & IRRIGATION PERMIT APPLICATION
EXHIBIT M
1/15/23

Date submitted _____
Section # _____ Lot # _____ Street Name: _____

Non-refundable Permit Fee Paid: \$ _____

No Road Maintenance Fee will be charged for landscape and irrigation construction.

Construction Period: It is recommended that landscaping and irrigation be completed prior to the final inspection and issuance of the Certificate of Occupancy. However, landscaping and irrigation must be completed within ninety-90 days of the Final Building Inspection. (see Exhibit F)

Please print the following information:

Property Owner(s): Name _____

Current Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Contractor: Name _____

Address: _____ Phone #: _____

City: _____ State: _____ Zip _____

Email Address: _____

Landscape Contractor: Name _____

Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Irrigation Contractor: Name _____ License #: _____

Address: _____ Phone #: _____

City: _____ State: _____ Zip: _____

Email Address: _____

Landscape Plan: The Property Owner must submit a Landscape Plan showing the property lines, footprint of the residence, footprint of the other site-built structure, setbacks, location of the planting material to be installed. A copy of the site plan can be converted into a Landscape Plan. At a minimum the plan should show sod/grass, planting material by type, trees, and any flower beds to be constructed.

Irrigation Plan: If an Irrigation System is being installed, an Irrigation Plan must be submitted showing the location of the Y strainer, backflow connection device, irrigation lines, and heads.

Landscape Cost Analysis Form: (See Exhibit M-1) must be completed and signed by all parties. A landscape compliance statement is part of this form and must be signed by the property owner.

Landscape Expenditures: The ACC will consider the following items to be a valid part of landscape cost: landscape plans, soil, soil contouring, drainage, shrubbery, trees, mulch, stone or rock flower beds, irrigation system, edging, landscape lighting, ground cover, flowers, and grass. Conversely, the ACC **will not** consider the following items to be a valid part of landscape cost: yard art, fountains, flag poles, walkways, patios, patio furniture, swimming pool/spas, pool furniture, solarium, gazebo, cabana,

WHITE BLUFF RESORT BUILDING PACKET
LANDSCAPE & IRRIGATION PERMIT APPLICATION
EXHIBIT M
Continued
1/15/23

retaining walls, fences, planters, decorative flowerpots, birdhouses/feeders, address sign or wind chimes.

Completion Time Period: It is recommended that landscaping and irrigation be completed prior to the final inspection and issuance of the Certificate of Occupancy. However, the landscaping must be completed within ninety-90 days of the Final Building Inspection. In the event weather conditions prevent completion of landscaping and irrigation within the required time-period, additional time may be granted by the ACC. However, this will only be granted upon receipt by the ACC of a detailed explanation of the weather delay. If the explanation is approved, the weather extension will be no greater than 30 days.

The White Bluff Building Code provisions apply to all construction, but specific attention should be given to the following:

- Initial Landscape in accordance with Exhibit F
- Lawn Irrigation System: Section II-Building Code, Item II

Permit Fee: The Permit Fee for initial landscape and lawn irrigation systems is \$100. The permit fee is non-refundable once the permit is approved.

I UNDERSTAND THAT:

The Architectural Control Committee (ACC) will approve or disapprove the application within thirty-30 days of receipt of a complete application and all documentation. If the application is disapproved, the reasons for disapproval shall be given to the Applicant so corrective measures can be taken and a new application submitted.

The ACC can only approve improvements that are in compliance with the applicable codes and the existing covenants and restrictions. An approval granted on improvements not meeting the requirements of the applicable codes and the existing covenants and restrictions will not act as a general waiver of the codes or the covenants and restrictions.

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Landscape Contractor: _____ Landscape Contractor: _____ Date _____
(Printed) (Signature)

Irrigation Contractor: _____ Irrigation Contractor: _____ Date _____
(Printed) (Signature)

WHITE BLUFF RESORT BUILDING PACKET
SECTION V
Landscape Cost Analysis Form
EXHIBIT M-1
1/15/23

Date submitted _____
 Section # _____ Lot # _____ Street Name: _____

Please print the following:

Property Owner(s) Name: _____
 Email address: _____
 Mobil phone #: _____

Cost of Irrigation System:

Number of irrigation system: _____
 Number of heads: _____
 Type of heads to be installed: _____
 Type of backflow connection: _____
 Y Strainer: _____
 Cost of material \$ _____
 Cost of labor to install..... \$ _____
 Total cost of Irrigation System..... \$ _____

Cost of Landscape:

Soil contouring..... \$ _____
 Drainage..... \$ _____
 Cost of additional soil and planting material \$ _____
 Cost of shrubbery by type:
 Shrubbery type: _____ Number _____ \$ _____
 Shrubbery type: _____ Number _____ \$ _____
 Shrubbery type: _____ Number _____ \$ _____
 Cost of tree by type:
 Tree type: _____ Number _____ \$ _____
 Tree type: _____ Number _____ \$ _____
 Stone and rock flower beds..... \$ _____
 Ground cover..... \$ _____
 Landscape edging..... \$ _____
 Landscape lighting \$ _____
 Grass/Sod:
 Type of grass/sod: _____ Quantity _____ \$ _____
 Landscape labor \$ _____
 Other landscape cost:
 Description: _____ \$ _____
 Description: _____ \$ _____
 Total projected Irrigation and Landscape Cost: \$ _____

Amount of required Landscape Cost per Exhibit F: \$ _____

WHITE BLUFF RESORT BUILDING PACKET
SECTION V
Landscape Cost Analysis Form
EXHIBIT M-1
Continued
1/15/23

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)
Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

Landscape Contractor: _____ Landscape Contractor: _____ Date _____
(Printed) (Signature)

Irrigation Contractor: _____ Irrigation Contractor: _____ Date _____
(Printed) (Signature)

Compliance Statement

I/we hereby certify that the cost estimates shown above are accurate estimates of the anticipated actual cost to be incurred at the time of installation. The actual and estimated cost may vary; however, in no case will the actual cost of landscape be less than the required amount as set forth on Exhibit F.

Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)
Property Owner: _____ Property Owner: _____ Date: _____
(Printed) (Signature)

**WHITE BLUFF RESORT BUILDING PACKET
APPLICATION FOR BUILDER APPROVAL
SECTION V
EXHIBIT N
1/15/23**

GENERAL INFORMATION	
<p>Please print:</p> <p>Company Name: _____</p> <p>Company Address: _____</p> <p style="padding-left: 100px;">City: _____ State: _____ Zip: _____</p> <p>Principal/Officer: _____ Title: _____</p> <p>Business Email: _____ Personal Email: _____</p> <p>Business Phone: _____ Mobil Phone: _____</p> <p>Fax: _____ Home Phone: _____</p> <p>Social Security Number: _____</p> <p>Tax ID Number: _____</p> <p>New Builder Non-refundable Application fee of \$300 is payable to the White Bluff POA at the time the application is submitted. A \$150 re-submission fee is required if the application is resubmitted. A one year waiting period is required before a second re-submission will be accepted by the ACC.</p> <p>The new builder agrees, if required by the ACC, to provide a Performance/Construction Bond, in favor of the White Bluff Property Owners' Association, in an amount equal to the greater of the construction cost of the residence or \$115 times the total square footage of the residence.</p>	<p>Check One:</p> <p><input type="checkbox"/> Sole Proprietorship</p> <p><input type="checkbox"/> General Partnership</p> <p><input type="checkbox"/> Limited Partnership</p> <p><input type="checkbox"/> Corporation</p>

REFERENCES

Bank: Include banks where you are an approved builder or have construction financing.

Please print:

1st Reference-Bank Name: _____ **Name of Contact:** _____

Title of Contact: _____ **Phone # of Contact:** _____

Email of Contact: _____ **Fax of Contact:** _____

2nd Reference-Bank Name: _____ **Name of Contact:** _____

Title of Contact: _____ **Phone # of Contact:** _____

Email of Contact: _____ **Fax of Contact:** _____

**WHITE BLUFF RESORT BUILDING PACKET
APPLICATION FOR BUILDER APPROVAL
EXHIBIT N-Continued**

1/15/23

Required Construction History

List five (5) residences constructed during the last five (5) years

**WHITE BLUFF RESORT BUILDING PACKET
APPLICATION FOR BUILDER APPROVAL**

Address/Value	Owner Contact Information	Construction Period
<u>1st Property-Please print:</u> Address: _____ City: _____ State: _____ Value: \$ _____	Name: _____ Phone #: _____ Email: _____ Fax #: _____	Start Date: _____ End Date: _____
<u>2nd Property-Please print:</u> Address: _____ City: _____ State: _____ Value: \$ _____	Name: _____ Phone #: _____ Email: _____ Fax #: _____	Start Date: _____ End Date: _____
<u>3rd Property-Please print:</u> Address: _____ City: _____ State: _____ Value: \$ _____	Name: _____ Phone #: _____ Email: _____ Fax #: _____	Start Date: _____ End Date: _____
<u>4th Property-Please print:</u> Address: _____ City: _____ State: _____ Value: \$ _____	Name: _____ Phone #: _____ Email: _____ Fax #: _____	Start Date: _____ End Date: _____
<u>5th Property-Please print:</u> Address: _____ City: _____ State: _____ Value: \$ _____	Name: _____ Phone #: _____ Email: _____ Fax #: _____	Start Date: _____ End Date: _____

EXHIBIT N-Continued
1/15/23

COMPANY AND OWNER EXPERIENCE

1. How many years have you been in the building business? _____
2. Check all that applies: Build Remodel Residential Commercial Sub-contracting
3. In what geographical areas: _____
4. Average project cost for last 12 months: _____ Price range of building projects for 12 months : _____ Price range of remodeling projects for 12 months : _____
5. Active number of current projects: Pre-Sale: _____ Specs: _____
6. Has the business or principals ever operated under another name? Yes No *If yes, list all names used within the last 2 years:* _____

DECLARATIONS

If you answer "Yes" to any questions a through f, please explain in writing

- | | |
|--|---|
| <p>a. Are there any outstanding judgments against you?</p> <p>b. Have you declared bankruptcy within the last three (3) years?</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 4 years?</p> <p>d. Are you a party in a lawsuit?</p> <p>e. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond or loan guarantee? If "yes" give details</p> <p>f. Have you ever been required to provide a Performance/Construction Bond? If "yes" provide \$ _____. If denied, please provide details.</p> <p>g. Are you a U.S. Citizen?</p> <p>h. Are you a permanent resident alien? If "yes" provide proof.</p> | <p><input type="checkbox"/>Yes <input type="checkbox"/>No</p> <p><input type="checkbox"/>Yes <input type="checkbox"/>No</p> <p><input type="checkbox"/>Yes <input type="checkbox"/>No</p> <p><input type="checkbox"/>Yes <input type="checkbox"/>No</p> <p><input type="checkbox"/>Yes <input type="checkbox"/>No</p> <p><input type="checkbox"/>Yes <input type="checkbox"/>No</p> <p><input type="checkbox"/>Yes <input type="checkbox"/>No</p> |
|--|---|

**WHITE BLUFF RESORT BUILDING PACKET
APPLICATION FOR BUILDER APPROVAL
EXHIBIT N-Continued
1/15/23**

REQUIRED DOCUMENTS
<p>The following documents must be attached:</p> <p style="margin-left: 40px;">1. Certificates for insurance: Lack of documentation assumes that the builder does not have coverage.</p> <p>Comprehensive/General Liability (if available) Business Auto Liability (if available) Worker’s Compensation (if available)</p> <p style="margin-left: 40px;">2. Copy of most recent financial statement (audited if available).</p>

REQUIRED SIGNATURES
<p>The builder/general contractor, as an individual and an officer of the building company, hereby authorizes the Architectural Control Committee of White Bluff Resort to make any normal inquires, including but not limited to obtaining credit report(s), necessary for the ACC to satisfactorily review the builder for acceptance as an approved builder. All new builders/general contractors will be conditionally approved until two residences are completed within the 8-month construction period. During this period, a newly approved builders/general contractor cannot have more than two residences under construction. It is understood that any inquiry or satisfactory review by the ACC is not intended for lending purposes. The undersigned hereby certifies he/she is authorized to do business in the company’s name.</p> <p><i>(You must always sign as an individual. If you have an officer’s designation for your company, you may also sign by what type of officer you are.)</i></p> <p>Signature: _____ (As “an individual) Date: _____</p> <p>Signature: _____ (As _____) Date: _____</p>

ACC USE ONLY
<p>Reviewed by: _____ Date: _____</p> <p>Check Which Applies:</p> <p><input type="checkbox"/> The builder/contractor is CONDITIONALLY APPROVED Approval Conditions: 1. Limited to <u>TWO</u> residences 2. Subject to receipt of: _____</p> <p><input type="checkbox"/> The builder/contractor is DENIED</p>

EXHIBIT O

1/15/23

Affidavit of Agreement

State of Texas

County of: Hill

My legal name is _____, and I am the current president of _____, located at _____. For and in consideration of becoming a Conditionally Approved General Contractor at the White Bluff Resort in Hill County, Texas, I hereby agree to the following on behalf of _____.

I have reviewed the White Bluff Building Packet dated July 1, 2022, in its entirety and hereby agree to comply with all the terms and conditions set forth therein. In addition, I have reviewed the Covenants and Restrictions for Section ____ as an example of said Covenants and Restriction, and hereby agree to comply with all the terms and conditions set forth therein. I also represent that I have the authority to execute this Affidavit of Agreement on behalf of _____.

I hereby agree, if required by the ACC, to provide a Performance/Construction Bond, in favor of the White Bluff Property Owners' Association, in an amount equal to the greater of the construction cost of the residence or \$115 times the total square footage of the residence.

I hereby state that the information above is true, to the best of my knowledge. I also confirm that the information here is both accurate and complete, and relevant information has not been omitted.

Signature of Individual:

Printed Name: _____

Title: _____

Company: _____

Dated this ____ day of _____, 202_

SWORN to be subscribed before me, this ____ day of _____, 202_.

NOTARY PUBLIC

My Commission Expires:
