



Welcome New Homeowners, Residents, Neighbors...

The HOA Advisory Board, has collaborated with property mgm't and the developer to bring you a simplified and informative explanation of our CC&R's. We hope this offers a relaxed understanding, as we all know.. legal documents can be difficult to digest.

It is for everyone's benefit that a covenant controlled community is implemented. If you are a first time home buyer or new to the process, allow us to explain...

A CC&R (Covenants, Conditions & Restrictions) is a legal and binding document, This document is signed upon purchasing or renting a home in our community. The contract outlines rules & restrictions with respect to both private and common properties.

The full legal document can be found in it's entirety on the Property Solutions of Middle TN's website:

**Propertysolutionsmt.com / 615-295-2317**  
**Stream Valley and/or Stream Valley Townhomes**  
**Kaley Vaughn - Community Manager:**  
**kvaughn@propertysolutionsmt.com**

Our Stream Valley HOA Advisory team voluntarily takes your needs and concerns to the developer to discuss solutions and care of the acreage surrounding our 450+ homes, in additon to amenities and the future of Stream Valley. The CC&R agreement is a guideline for us all to uphold and follow. The following pages are not the legal contract you originally signed, but simply a detailed overview that you can use to reference a question or concern you may have. Be it for a season or a lifetime....

Thank you in advance for your choosing our beautiful Stream Valley Community as your place to call



*Best Regards,  
The HOA Advisory Team*

**HOA Guidelines:**  
**Covenants, Conditions & Restrictions (CC&R)**  
**Single Family & Townhome - Provisions and Guidelines**

- The outside exterior of any home or property cannot be architecturally changed by the homeowner without prior submission & approval from the HOA Advisors and the property management. Login to the PSMT website for the forms you need to make any requests.
- For Single Family Homes, this includes: paint color, shutters, windows, doors, siding, driveway extensions, fencing, basketball goals, and any additions added to the house or property.
- For Townhomes this includes, but not restricted to: paint color, all front and side facing flower beds, porches, porch floor paint or stain, lighting, window additions (ie: boxes, trellis' etc), doors, paint colors, house numbers, gables, gates etc.
- Changes that are made without pre-approval may result in a fine (to the homeowner) and possible remission of resident access to amenities (ie: pool, etc.) until changes are acceptably made. Non-compliance (as stated in the CC&R's document signed at closing), may also result in a lien against the home, and all fees/monies accrued from any violations can and will be restituted to the Association, by the homeowner, before any re-sale can take place.
- No home (single or town) is to be rented immediately upon purchase and for one full contracted year from the date of closing.
- No home (single or town) is allowed to "Rent" for less than a 12 month contract (no short term rentals are allowed). Enforceable by fines and/or eviction.
- No VRBO's, AirBNB Rentals or the like are allowed. With exception to those legally granted permission prior to being admended.

**Single Family Home - Property Maintenance**

- All Homes are to receive regular upkeep & home maintenance. This includes landscaping, lawn care, home's exterior to property line, (ie: siding, shutters, windows, doors, driveways, mailboxes, fences, pools, patios, decks, roofing)
- All lawn and landscape care must be consistently well manicured for curbside appeal. No exception in the event of the residents absence.
- No play equipment is to be seen from the front view of the home. All basketball goals will be required to be permanently fixed adjacent to a driveway garage (away from a street or sidewalk) or they may be permanently fixed to an area in the rear of the home.
- Fencing is to be the standard black metal fence, congruent with the rest of the community.. No privacy fences are allowed unless you live in one of the townhomes (See townhome fencing).
- Lighting: Whether landscape, porch a/o garage is to remain un-obtrusive, low voltage, white or clear on any porch, patio, garage, rear of home, spotlights, etc. outside of the approved holiday lighting window.
- All single family residents and visitors are to respectively park in their driveways overnight without obstructing sidewalks. Curb parking is allowed but not continuously (Referencing city ordinance of no more than a 24 hour period, not continuous or consecutive).

## **Single Family & Townhomes**

### **Parking Guidelines & Restrictions**

- Tandem parking (at the townhomes) are available to all residents, guests, personal hire-contractors, moving companies and emergency vehicles.
- Townhomes inclusively have a two car garage with intention of use for private parking. Tandem parking in front is based upon a first come first serve basis (see also garage / alley below). Parking efficiently with respect for others is greatly appreciated.
- Vehicles that are unregistered, un-inspected or not mechanically in working order, are not to be parked in the tandem spaces in front of the townhome residences.
- The COF does not allow any vehicles to remain parked overnight for more than a 24 hour period on any city street (residential communities included).
- Townhomes adjacent to a single family residence should be respectful of the property maintained by the owner of said address and with regard to not blocking any mailboxes, driveways or fire hydrants.
- COF ( municipal codes section 15-611) No vehicle shall park with its left (driver) side door to the curb. (Drivers Ed 101)
- No Vans, Campers, RV's, Boats, Trailers, Business Vehicles, are allowed to park along residential city streets or in any tandem parking spaces in front of the townhomes. All residents should check with the SV HOA before housing or hosting such a vehicle.
- Stream Valley has restrictions against any Campers, Boats, Trailers, Business Vehicles with company logos in residential driveways for more than a 24 hour period without prior consent from the property management.
- Any vehicle in violation of rules could be subject to towing, at the expense of the owner, if deemed necessary by the COF and/or Property Management.
- Any area with signage stating.. "NO Parking" (either by the city, builders or contractors), is to be strictly observed and will be enforced. This includes loading, unloading, of any and all construction vehicles, personal vehicles and the like.

### **Townhome - Maintenance Guidelines under CC&R**

- All Townhomes will receive the following coverage, protection and provision stated in the original CC&R contract signed at closing.
- The Association shall provide for the maintenance, care, repair, and replacement of the following portions of the Townhomes, in addition to any improvements necessary of the exterior landscape (except landscaping installed by, or on behalf of the lot owner and any landscaping enclosed by a fence/gate). This includes walkways adjacent to each townhome lot, but not including any paved patio or decking in rear.
- The Association shall maintain the exterior of each Townhome Unit as follows: painting, maintenance, and nonstructural repair of exterior building surfaces as the HOA Advisors deem necessary. This includes but is not limited to, siding, roofing, gutters, downspouts, replacement of trim, caulking, and other repairs (to be included are the repair and replacement of all non-structural components of the roof of each Residential Unit), and any other miscellaneous repairs of a nonstructural nature.
- Such exterior maintenance shall not include glass surfaces (including, without limitation, windows or sliding glass doors), HVAC equipment, storm doors, front or rear entry doors, screens, or patio covers. The balance of the Townhome Units and other improvements located on the respective lot shall be maintained by the owner of the particular townhome lot as addressed.

### **Townhome - Garages & Alley Access**

- The alleys are city governed and maintained. No vehicle is to block or park on the alley road due to city vehicles needing access (ie trash/recycle/emergency)
- Vehicles are not to be parked along the alley streets overnight! This includes any driveway the space in front of the residential garage doors overnight. Temporary loading and unloading is acceptable as long as vehicles are not left unattended.
- No personal or business vehicle is allowed to block access to any alley entrance/exit that lead to connecting city streets.
- No recreational sporting equipment (ie: basketball goals, nets of any kind, corn hole games, etc. are to remain outside garages or in the alleys overnight; nor while in use allowed to block any entrance/exit.
- Vehicles parked illegally or not in compliance with this order may result in being fined and/or towed at the owners expense.

### **Townhome - Landscape Lighting**

- Any landscape lighting (wire or solar) is the sole responsibility of the homeowner.
- Wires must be buried and lights securely in the ground and maintained by resident.
- All lighting must be placed at least one foot (12") or more away from the sidewalk.
- Holiday Season Lighting is allowed from November 1st – January 15th of the following year. Holiday lights are not to be lit or visibly hanging/seen on or around the front or side view of a Single Family or Townhome outside of the approved & permitted holiday season.
- Patio & Decorative lighting is however allowed in your backyard or courtyard as long as they are low voltage and non-intrusive of a neighbor. Townhome courtyards are permitted up to the height of the 9' from the ground.

### **Townhome - Porches & Privileges**

- Any shade or curtain should be discrete & out of view from the street/sidewalk. \* \* \*Hardware must be positioned inside the porch eave (attached to the header) or attached to the ceiling. - Curtains are to be tied back out of sight when not in use by the homeowner.
- Hanging decor such as window panes, shutters or privacy screen is not allowed between porches.
- All staining or painting of any exterior requires pre-approval (ie: railings, door, concrete floor, house numbers). Contact PSMT for details.
- Porch Railings will be maintained at the discretion of the HOA and PSMT.
- Porch Swing Guideline: No pre-approval needed. However, a swing bench type seat must be hung at regulation seating height (between 18-24" from the porch floor.
- Only outdoor furniture is allowed on front porches (ie: no indoor sofas, couches, chairs, dressers, cabinets, or storage use allowed).
- No bicycles (adult or child), strollers, toys, coolers should be left outside or stored on your porch for more than a 48 hr period.

### **Fences / Gates**

- All townhome courtyards a/o single family fencing additions need pre-approval.
- Fences are to be congruent with existing fence/gate in height (6'), color (white) & style. (Solid vinyl)
- Each townhome courtyard should have at least one exit/entrance access.

## **Townhome - Landscaping** **(ie: mowing, planting, décor and/or flower bed extensions)**

- The common areas around your property will be mowed (in season) once a week (weather and schedule permitting).
- Any rear or side yard that has been enclosed by a fence, gate, temporary blockade or foliage will receive yard maintenance.
- Mulch will be provided by the landscaper, contracted by PSMT, one time annually.
- All townhome front and side facing exterior landscape beds will receive the same mulch color and consistency as all the common areas of Stream Valley.
  - \* If for any reason, you need more mulch, you may contact the HOA Advisory Team for the Name, Type, Color of the mulch that was used throughout the development and purchase at your expense.
- Foliage that has expired will be removed after proper assessment and replaced in due season.
- Planting your own flowers, bulbs is encouraged, but large trees/shrubs must receive pre-approval by the HOA Advisory Team.
- All other trees and plants that are not installed by property management are to be cared for solely by the homeowner/resident.
- Any plants in the ground, on your porch or around any part of the front exterior of the townhome is to be properly trimmed and maintained, so as not to be intrusive to a neighbor or block a sidewalk or entrance,
- It is illegal to hide, paint or interfere with the Fire Alert system boxes. *These were intalled* by the City of Franklin above each overhang/porch entrance.
- Additional landscape bed containment borders are to be discrete / low-profile and must be pre-approved by the HOA Advisory Team. To proceed without pre-approval may be subject to removal. This includes, but not limited to: brick borders, wire edging, metal, wood, picket fencing or rocks.
  - \* The townhome goal is to keep the overall continuity of our properties, manageable and consistent.
- All outdoor décor must be flexible and re-moveable, although secure enough for safety in regards to severe storms.
- The rocky areas along the alley garage entrances, will receive weed emergent as deemed necessary. Although planting in this area is not recommended, (due to the width of the alleys and need to sometimes pull off to one side for a passing vehicle), If you do choose to plant there, the plants must be placed close to the garage wall, not be intrusive on a neighbor and must be manicured so that the house numbers are visible at all times.
  - \* The owner is solely responsible for it's maintenance, care and any liability.
- Although under a landscaping contract, every resident is advised to take a proactive stance in maintaining the landscape (front, side & back) ie: if you see a weed.. pull it. If your mulch washes out after a storm, please sweep it back in and if a tree seems to be struggling, please water it.
- The trees installed between the homes and streets are to currently be maintained by the owners of the residents in closest proximity. If the limbs are too low please trim them up to 6'.

## **"The Good Neighbor Policy"**

Based on the premise and speech given by President Franklin D. Roosevelt in 1933, during his first inaugural address, he spoke these words, thus birthing the Policy of the Good Neighbor.

**"In the field of world policy, I would dedicate this Nation to the policy of the good neighbor. The neighbor who resolutely respects himself and, because he does so, respects the rights of others and the neighbor who respects his obligations and respects the sanctity of agreements in and with a world of neighbors. We now realize as we have never realized before our interdependence on each other, and that we cannot merely take, but must give as well."**

**~ Franklin Delano Roosevelt**



## **Stream Valley's Good Neighbor Policy**

Along with our lush tree lined streets and park like essence, Stream Valley is committed to building a community that will be treasured by generations for generations. We hope that all who come to live or visit our community feel immeasurably touched by the goodness and hospitality of neighbors helping one another.

Webster's dictionary characterizes a need in this way: It is both a noun and a verb. It essentially requires something that one cannot produce on their own and warrants an act of generosity.

The residents of Stream Valley view a need as an opportunity to invest in the life of another. Therefore we like to encourage all living in our community, whether it be Stream Valley, Stream Valley Farms or Stream Valley Townhomes, to please consider their neighbor's needs 'in addition' to their own. Regard others with the same compassion, kindness and respect that you yourself desire to receive. In doing so, together we will be reminded that "We must not merely take, but give as well."

