



**Seven Lakes Subdivision
Rules and Regulations Handbook**

February 2026

Purpose

The Seven Lakes community is governed by our Declarations of Covenants, Conditions and Restrictions. While this document defines the official rules and regulations, the purpose of this handbook is to provide a quick, plain language resource for reference of some of the most common issues that arise and to help educate neighbors on some of the most common violations and expectations of standards to follow. This document is not intended to replace the Declarations of Covenants, Conditions and Restrictions and that document is the final definition of the rules to be enforced. This document is not intended to be all inclusive and there are many areas beyond what it covers, so we encourage all to review the Declarations of Covenants, Conditions and Restrictions which can be found here:

https://www.sevenlakessubdivision.com/uploads/1/2/3/5/123597115/7-lakes_bylaws_recorded_2009_thru_2018.pdf

Please direct any questions, complaints or violations you may have or observe to the Rules Chairperson at 7Lakesrules@gmail.com.

Rules Recap

These are some of the areas where violations tend to occur more frequently. Again, the purpose of this document is to educate and clarify how these rules should work and are often enforced. Each topic includes the section reference the appropriate section in the Declarations of Covenants, Conditions and Restrictions document.

7b. Exterior Modifications

Any modifications made to a home's exterior must be approved by the Architectural Committee. This includes painting, landscaping, decks, fencing or additions to the home structure. There are pre-approved paint colors and roof shingles from which to choose that will be automatically approved for use. Any changes to the property require a written plan illustrating how the change will look and who the contractor is that will be performing the work. To contact the Architectural Review Committee, email to SevenLakesHOAarchitectural@gmail.com.

7e. Upkeep of Unit and Lot

To keep our community attractive and maintain everyone's property values, owners shall abide by all the rules, regulations and ordinances duly enacted by the city of Chattanooga which relate to storage and disposal of garbage, rubbish, trash and refuse. Only garbage containers, cars, motorcycles or bikes shall be allowed to be stored in the garage of a unit with a functional garage door. No rubbish or debris of any kind shall be dumped, placed, or permitted to accumulate upon any portion of the property that results in unsanitary, unsightly, or offensive conditions. Lawns and shrubbery must be groomed, weeds treated and general upkeep and maintenance of the lot and house is required. This also includes damaged mailboxes or mailboxes that are falling over and need to be reset or painted. All mailboxes must be matched to the approved models.

7o. Animals

We have many families with pets. Dogs, cats or other household pets are permitted but with some restrictions.

1. Keeping dogs, cats or other household pets for commercial purposes is not permitted.
2. Pet owners shall not allow pets to roam freely throughout the neighborhood unattended.
3. Pet owners shall muzzle any pet which consistently barks. Should barking consist to the point of becoming a nuisance to neighbors, the pet shall be removed from the Development. Should pet owner refuse to remove the animal after being notified of the consistent barking, the Association may take any steps necessary to have the animal removed at the owner's expense, including legal procedures.
4. All pets must be leashed when not on the owner's property.
5. Owners are required to clean up any feces of their pets either on common property or another owner's property.
6. The Association shall, in its sole discretion, have the authority to determine what is an "unreasonable" number or a "dangerous" pet.

7q. Gardens

No vegetable gardens shall be allowed within view of any street or adjacent property and must be approved and in an appropriate size box.

7w. Tanks and Garbage Receptacles

No fuel tanks or similar storage receptacles may be exposed to view. All garbage and trash containers must be placed in enclosed areas of the rear or side yard and must not be visible from adjoining lots, houses or from the street.

7ff. Maintenance

Each Lot Owner shall, at all times, maintain all structures located on such Lot. This includes exterior painting as needed, maintenance of driveways, sidewalks and curbs and all landscaping and vegetation. Lawns should be regularly cut and weeds controlled.

7nn. Air Conditioning and Heating Units

Air conditioning and heating units shall be architecturally screened or landscaped so as to not be visible from any street.

7rr. Decks

All exterior decks and railings must be water sealed and stained in accordance with the requirements of the Architectural Committee. All decks must be enclosed to ground level with

lattice, solid paneling or similar screening material. The HOA has made exceptions if nothing is stored under the deck that is visible from any other Lot.

7 vv. Playground Equipment

All playground equipment, swing sets, basketball backboards, trampolines or similar equipment on any Lot must be approved in advance by the HOA. The HOA will determine, in its sole and absolute discretion, whether to approve any application. Approvals shall be on a case-by-case basis and the approval of one application shall not be construed as approval of other applications, even if they are similar in nature.

7.3 ee. Parking – as Amended November 2018

Vehicle Parking. Commercial vehicles, vehicles with commercial writing on their exteriors, vehicles primarily used or designated for commercial purposes, tractors, mobile homes, recreational vehicles, trailers (either with or without wheels), campers, camper trailers, boats or other watercraft, boat trailers, and the like shall be parked only in enclosed garages.

Stored vehicles and vehicles which are either inoperable or do not have a current and valid license and registration shall not be permitted, except within enclosed garages.

Vehicles of any type may not be parked on the street overnight or for a period exceeding eight (8) hours in a 24-hour period.

Vehicles of any type also may not be parked on a sidewalk at any time or impede normal pedestrian traffic at any time. Notwithstanding the foregoing, service and delivery vehicles may be parked in the driveway of a Lot during daylight hours for such period of time as is reasonably necessary to provide service or make a delivery to a Lot.

Any vehicle that is parked in violation of this paragraph may be towed by the HOA at the Owner's expense. This paragraph shall not apply to any commercial vehicles providing service or making deliveries to or on behalf of Declarant, the Association, or their agents.

No more than two vehicles shall be parked in the driveway for a length of time exceeding ten (10) consecutive days without moving.