**Chips Crossing Homeowners’ Association Rules & Regulations**

Revised August 19, 2025

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

**FAILURE TO ADHERE TO ANY OF THE CHIPS CROSSING HOMEOWNERS’ ASSOCIATION RULES &**

**REGULATIONS MAY RESULT IN A FINE OF UP TO $100 PER INSTANCE. UNPAID FINES WILL RESULT IN A PROPERTY LIEN BEING FILED AFTER 45 DAYS.**

Any homeowner seeing our rules being abused is encouraged to contact one of our Board members for further assistance.

**STREETS AND PARKING**

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

**The speed limit in our community is 15 MPH.**

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

**NO Street Parking**

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

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

CCHOA Board will attempt to make one contact for vehicles parked in the street. If there is no response, or we are unable to find the owner, it will be towed.

If your vehicle has been towed, check our website at <https://chipscrossing.com> or the signs at our mail house or pool area for information to contact the wrecker service. Our wrecker service WILL be checking tags on vehicles that are being towed from our community streets and parking. If the tags do not match the vehicle, or the tags report back as stolen, our wrecker company WILL forward the situation on to Knox County Sheriff’s Office.

**Commercial Vehicles**

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

**Guest Parking Spots**

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

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

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

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

**Designated Pool Parking**

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

**Other Important Parking Information**

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

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

Violation of these Rules may result in vehicle being towed at owner’s expense.

**MAINTENANCE & REPAIR AND ARCHITECTURAL**

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

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

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

Maintenance & Repair and Architecture requests can be written and deposited in the M&R Box located at the mail house. These requests can also be emailed to chipscrossing.hoa@gmail.com, or submitted online at <https://chipscrossing.com/submit-a-maintenance-repair-request/>

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

**FRONT DOORS**

Homeowners may install a front door of their choosing and the door may have windows. The non-window part of the door must be painted the same color as all other front doors in Chips Crossing. Please email chipscrossing.hoa@gmail.com for the paint color and number.

**PETS**

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

Pets should not “soil” other homeowners’ property, including the Common Areas. Please make sure that you clean up your dog’s waste.

**YARDS**

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

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

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

Waste, such as brush, limbs, etc., must be disposed of properly, i.e. either in the garbage canister or carried off the property. It is NOT to be placed in the common area.

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

**ASSESSMENTS/FEES**

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

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

Place the payment in the payment box located at the mail house or mail it to: CCHOA - 8455 Norway St. - Knoxville TN 37931

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

**POOL**

Pool regulations are posted at the pool and should be followed by every homeowner. The pool is “common area” and individual parties are prohibited at the pool. When the pool is open, it is open to all homeowners. **Homeowners MUST** be present when their guests are at the pool area. Dates for opening and closing and pool hours are posted on the Chips Crossing website. No alcoholic beverages are allowed at the pool.

**GARBAGE/RECYCLING**

CCHOA maintains the contract and relationship with our trash service, 5 Star Waste.

Garbage canisters belong to 5 Star Waste. The Association has to contact 5 Star Waste to have canisters replaced if they are lost, stolen or damaged.

Problems with a homeowner’s garbage bin should be submitted to Maintenance & Repair.

Recycling is an optional service that can be purchased by homeowners by contacting 5 Star Waste: 865-988-9737. Your 5 Star Waste account for Recycling is separate from the account for the regular trash service.

Garbage collection is every **Friday.** Canisters should be placed by your driveway the evening prior, and removed the evening of trash/recycling pickup.

**POLITICAL SIGNS**

No political signs or flags (a sign or flag with a party name or candidate name) may be placed in any yard or on any house in the Chips Crossing Community.

**MISCELLANEOUS**

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

Board members are elected at the annual meeting in June.

Privacy fences behind units are the responsibility of homeowners. If you wish to make a change to your fence or erect a fence, please submit an architectural request.

Please be considerate of your neighbors and take sports equipment and take children’s toys in at night. They should also be moved on the days the lawns are being mowed so that they do not hinder the mowing.