



Builder Packet V2

est 10/30/2026



PROPERTY OWNERS ASSOCIATION / VALPARAISO, INDIANA

Builder Packet: Cover Letter

Date:

To (Builder):

Homeowner:

Property Address / Lot #:

Welcome to Brigata Hills.

This packet explains the Architectural Control Committee (ACC) requirements for new homes and exterior improvements in Brigata Hills. It is based on the recorded Declaration of Covenants and Restrictions and the Architectural Design Guidelines. To protect community standards and property values, the ACC reviews complete submittals only.

Do not begin any work, including clearing trees, grading, ordering materials or scheduling contractors, until you receive written ACC approval.

Submit Everything To

1st American Management Co., Inc.
Attn: Kim Campbell, Community Manager
3408 Enterprise Ave., Valparaiso, IN 46383
219-464-3536 ext. 306 / kcampbell@1stpropertymanagers.com

At a Glance

- There is no ARC review fee.
- The ACC will approve or disapprove a complete submittal within thirty (30) days (Declaration Art. VI, Sec. 2).
- A \$5,000 damage deposit is due to 1st American Management before construction starts.
- ACC approvals are valid for 12 months from the approval date.
- Under the Declaration, construction must begin within one calendar year after the lot is purchased, and the home must be completed within nine months after construction begins (Art. VII, Sec. 29 and 30).
- Build exactly what was approved. Any change requires ACC approval before it is made.

**Brigata Hills Homeowners Association
Architectural Control Committee (ACC)**



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Homeowner and Builder Information

Homeowner

Name:	<input type="text"/>
Current Address:	<input type="text"/>
Email:	<input type="text"/>
Phone:	<input type="text"/>
Date Lot Purchased:	<input type="text"/>

Builder

Company Name:	<input type="text"/>
Contact Name:	<input type="text"/>
Address:	<input type="text"/>
Email:	<input type="text"/>
Phone:	<input type="text"/>
Years in Business:	<input type="text"/>
Project Manager (name, cell):	<input type="text"/>

Builder Qualifications (Declaration Art. VI, Sec. 1.A)

Attach the builder's resume and proof of financial capability. List at least two references and the builder's last five homes. The ACC approves builders at its sole discretion.

Bank Contact (name, phone):	<input type="text"/>
Reference 1 (name, phone):	<input type="text"/>
Reference 2 (name, phone):	<input type="text"/>

LAST FIVE HOMES: ADDRESS	APPROX. PRICE	CONTACT / PHONE
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>



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Items Needed for Submission

Check each item included in the submittal. Incomplete submittals are returned without review.

- ☐ Form A: ACC Application, signed by Owner and Builder
- ☐ Form B: Builder Acknowledgment, signed
- ☐ Builder resume, two references and proof of financial capability
- ☐ Site plan prepared by a licensed engineer, surveyor or architect
- ☐ Floor plans and all four building elevations
- ☐ Roof plan showing all pitches
- ☐ Exterior lighting fixture product sheets, with locations shown on the elevations
- ☐ Landscape plan with plant list and landscape budget
- ☐ Physical samples of all exterior materials and colors
- ☐ Current insurance certificates (see page 6)
- ☐ Damage deposit of \$5,000 (due before construction starts)
- ☐ One complete PDF of all plans plus one paper set delivered to 1st American

Notes / Special Conditions



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When ACC Approval Is Required

Under Declaration Art. VI, Sec. 1.A, no dwelling, building, structure or improvement of any kind may be built, placed, altered, modified or added to on any Lot without prior ACC approval. This includes:

- New home construction, including model selection and all exterior materials and colors
- Building additions and porch additions
- Changes to exterior materials or colors, including paint and stain
- Exterior light fixtures and any change to exterior lighting (Art. VII, Sec. 19)
- Removal or planting of trees, new landscaping and changes to existing landscaping
- Grading or drainage changes and retaining walls
- Fences, decks, patios, in-ground pools, accessory buildings, swing sets and play sets, fountains and garden waterscapes
- Satellite dishes (one meter or less, screened from view) and signs
- Any other item that changes the exterior appearance of the home or Lot

Scope of ACC Review

ACC review only checks the submittal against the Declaration and the Architectural Design Guidelines. The ACC does not review plans for compliance with building codes or zoning, or for structural, mechanical, soil or drainage engineering. Neither the ACC, the Board, the Developer nor the Association is responsible for defects in plans or construction, and the Owner agrees to indemnify them as provided in Declaration Art. VI, Sec. 3. Building permits remain the Owner's and Builder's responsibility.

Variances

Where literal application of a restriction would cause unnecessary hardship, the Owner may request a variance in writing with the submittal. Variances must stay within the general intent of the Declaration and may not harm other Lots (Art. VI, Sec. 1.C).

Inspections

The ACC may inspect work in progress. The Owner must promptly correct any item that does not match the approved plans after receiving written notice (Art. VI, Sec. 4).



Review Process and Timeline

Submittal and Review

- Submit one complete package to 1st American Management: one PDF of all plans and documents, one paper set, and physical material samples.
- There is no ARC review fee.
- Incomplete packages are returned without review.
- The ACC will approve, approve with conditions, or disapprove within thirty (30) days after a complete submittal is received. If the ACC does not act within that time, the submittal is considered not approved (Art. VI, Sec. 2).
- All decisions are in writing. A disapproval will state the reasons.
- A resubmittal after a disapproval must include a written summary of every change from the prior submittal (Art. VI, Sec. 2).

Approval Period and Construction Deadlines

- ACC approvals are valid for 12 months from the approval date.
- If construction has not begun within 12 months, the approval lapses. It may be renewed by submitting the Approval Renewal: No-Change Confirmation (page 16) confirming nothing has changed from the approved plans. Any change requires a new submittal.
- Separately, the Declaration requires construction to begin within one calendar year after the Owner's purchase of the Lot (Art. VII, Sec. 29). A current ACC approval does not extend this deadline.
- The home must be completed within nine (9) months after construction begins, and the Lot sodded or seeded before occupancy. If weather prevents sodding or seeding before occupancy, the Owner must request a variance from the ACC (Art. VII, Sec. 30).
- Once construction begins, it must continue diligently until complete (Art. VII, Sec. 32).

Building to the Approved Plans

- The home must be built as shown on the plans approved by the ACC. Details shown on the plans and elevations are expected to be built.
- Any change to the approved design, materials, colors, lighting or site plan must be submitted and approved before the change is made.
- Items noted by the ACC on approved drawings must be included in the finished home.
- Approved plan copies are kept by the ACC for its permanent files (Art. VI, Sec. 1.D and Sec. 2).



Damage Deposit, Insurance and Fees

Damage Deposit (Art. VIII, Sec. 7)

- Before construction begins, the Builder must provide a \$5,000 damage deposit, payable to 1st American Management Co., Inc., as agent for the Association.
- The deposit covers damage to streets, parkways, the entry and islands, debris cleanup, mud removal from streets, and any other damage by the Owner, Builder, subcontractors or suppliers.
- If the Owner or Builder does not clean the site or street at the end of the day, or concrete washout occurs outside the Lot, the Association may perform the cleanup and charge three (3) times the actual cost against the deposit (Art. VIII, Sec. 4).
- The balance is refunded to the Builder when construction on the Lot is determined to be complete.
- Costs above the deposit become a lien against the Lot, enforceable like a mechanic's lien.

Required Insurance (Art. VIII, Sec. 5)

Each builder must carry the following coverage at all times while working in Brigata Hills and submit current certificates to the ACC. Amounts may be updated by the Committee.

Workers' Compensation	Statutory limits
Comprehensive General Liability	\$2,000,000
Owner's and Builder's Protective Liability	Based on contract price
Automobile Liability	\$1,000,000

The Owner, Builder and all contractors are responsible for any injury or damage arising from their work and must hold the Developer and Association harmless, as provided in Art. VIII, Sec. 5.

Fees

- There is no ARC review fee.
- The Owner is responsible for all impact, district, utility, tap, park and permit fees needed to obtain a building permit or utility service (Art. VIII, Sec. 6).



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Architectural Design Guidelines

From the Architectural Design Guidelines dated February 13, 2008 (Declaration Art. VIII, Sec. 9):

- House plans may not be repeated within Brigata Hills, including reversed or opposite-hand plans.
- On corner lots, each elevation facing a street is treated as a front elevation.
- Minimum roof pitch, including garages, is 6:12. Garage roof pitch must match the house. Shed roofs are not permitted except at dormers.
- Roofing color may not duplicate that of abutting neighbors.
- Frieze boards must extend around the entire perimeter at all eaves and overhangs. A minimum 4 in. wood frieze board or a projecting rowlock or soldier course is required where brick or stone meets the eave.
- Where brick or stone veneer is used on any elevation, it must return at the sides a minimum of 24 in. Masonry returns must run to any intersecting house wall less than six feet away.
- Front elevation windows in living spaces must be at least five feet tall.
- No more than 6 in. of exposed foundation wall is permitted.
- Existing grades may not be adversely modified to create a walkout basement.
- Swales and grading may not block the natural flow of surface drainage.
- Plan-service drawings must be modified to show only the details and materials the builder proposes. Details shown will be expected in the finished home.

Home Size, Garage and Setbacks

- Minimum living space, excluding porches, garages, basements and similar areas: 2,000 sq ft for one-story homes; 2,250 sq ft for one-and-a-half story homes; 2,500 sq ft for two-story homes. Split-level homes are not allowed (Art. VII, Sec. 17).
- Every home must have an attached garage, architecturally consistent with the home, for at least two cars. Carports require ACC approval (Art. VII, Sec. 8).
- Driveways may be no wider than 16 ft between the curb and the property line and must be concrete, asphalt, brick, cobblestone or similar dust-free surface (Art. VII, Sec. 8 and 22.E).
- Front setbacks follow the recorded plat. Side and rear setbacks follow the City of Valparaiso Zoning Ordinance (Art. VII, Sec. 18).
- All homes must be built on site from new materials. Modular, manufactured, prefabricated and relocated homes are prohibited (Art. VII, Sec. 24 and 31).



Exterior Materials and Site Requirements

Exterior Materials (Art. VII, Sec. 22)

- **Roofing:** premium asphalt shingles, wood shakes, slate or simulated slate, standing seam metal, tile or similar premium material.
- **Siding:** natural wood (cedar, redwood, cypress or equal), brick, natural stone, stucco, cementitious fiber-board siding, approved simulated stone or similar premium material.
- **Not permitted:** metal-clad, aluminum or vinyl siding, rollbrick, tar paper, E.I.F.S. or “stucco” board.
- No more than two siding materials, used in balance and proportion.
- Exterior chimneys must be brick, stone or other masonry. Direct-vent fireplaces are not permitted.
- Roof vents must be on the rear roof surface and painted to match the roof. Metal prefabricated flues and solar panels may not extend above the highest roof line.
- All exterior materials must be approved by the ACC.

Required Site Items Before Occupancy

- **Yard light:** the Developer-furnished light post must be installed, at least 10 ft from the front property line and no more than 5 ft from the side of the driveway. Yard lights stay on dusk to dawn. No other exterior light fixture may be installed unless approved by the ACC, and all exterior lighting changes need written approval (Art. VII, Sec. 19).
- **Mailbox:** the standard Developer-furnished mailbox and post. Replacements must match (Art. VII, Sec. 20).
- **Sidewalk:** a 4 ft concrete sidewalk per Developer details, centerline about 27 ft from the street centerline. Corner lots need sidewalk on both street sides (Art. VII, Sec. 21).
- **Landscaping:** at least 2% of the construction budget, excluding decks, patios, sidewalks and retaining walls. At least three hardwood trees of 3 in. caliper or larger in the front yard (existing trees may count). Front lawn sodded or hydroseeded. Landscaping must be completed within the planting season when the home is finished, or by the next planting season if weather prevents it (Art. VII, Sec. 6).

Drainage and Utilities

- Sump pump and downspout discharge may not flow into the street, onto the sidewalk or into public view. Washing machines may not connect to sump discharge (Art. VII, Sec. 27).
- Driveways may not wedge the curb with asphalt or similar material, and the gutter line may not be filled (Art. VII, Sec. 28).
- The Owner connects to the pressurized sanitary sewer at the property line and installs a grinder pump equal to Environment One (E/One) stations (Art. VII, Sec. 33).

Other Improvements

- One accessory building per Lot, up to 120 sq ft, in the rear or side yard, built of the same materials as the home (Art. VII, Sec. 3).
- Fences in the rear yard only, no closer to the street than the home, 6 ft maximum. No chain link (Art. VII, Sec. 12).
- In-ground pools only, with ACC approval and required fencing or an approved cover (Art. VII, Sec. 23).



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Construction Rules (Declaration Art. VIII)

The Owner and Builder are responsible for following these rules. The ACC may take corrective action, including denying a contractor access to the subdivision.

Access and Parking

- Lots may be accessed only from the street, through the driveway curb cut located by the surveyor.
- A stone drive from the curb to the foundation at the garage entry must be in place before any vehicle traffic or construction on the Lot.
- Park within the Lot whenever possible. If the driveway is full, parking on one side of the road is allowed. Street parking only when Lot parking is impossible.
- Construction equipment may stay on site while needed but must be kept on the Lot.

Deliveries and Materials

- Deliveries during normal business hours only. Unload promptly and leave the subdivision immediately.
- Store materials neatly within the Lot, at the rear of the home where possible, and never where they block drainage.

Site Cleanliness

- Each Lot must have a dumpster. All debris goes in the dumpster, and it may not overflow.
- Keep the entire Lot and street clean daily.
- No burning of construction debris or removed landscape material.
- Concrete truck washout must stay within the Lot boundaries, never on the street or another Lot.

Erosion Control

- Erosion control must be in place before and throughout construction, following the Developer's Rule 5 erosion control plan (Art. X, Sec. 3).
- Silt fence must be installed and maintained on all property lines.
- Minimize runoff onto the roadway and adjacent Lots, including sump discharge.

Signs and Temporary Structures

- One general contractor sign, up to 12 sq ft, is allowed on a Lot under construction. No subcontractor signs. Sign design is subject to ACC approval (Art. VII, Sec. 14).
- Trailers, tanks, sheds and other temporary structures require written consent (Art. VII, Sec. 2).



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Submittal Requirements: Drawings

A) Site Plan

- Prepared by a licensed engineer, surveyor or architect, at a minimum scale of 1 in. = 20 ft.
- Show property lines, building setback lines, utility and drainage easements and the street right-of-way.
- Show the location and dimensions of the home and all site improvements: garage, driveway (width at curb), sidewalks, walkways, stoop and porch, decks, patios, fences, retaining walls, pools and the yard light post.
- Show existing and proposed contours at 1 ft intervals, proposed grades around the home, finish grades at corners of adjacent buildings, the first floor finish elevation and the finish elevation at the center of the garage door.
- Show storm water drainage routes, retaining walls and grade changes, and the sump pump discharge location and direction of flow.
- Show every tree of 6 in. caliper or larger proposed to be removed.
- Show the location and type of erosion control measures.

B) Floor Plans

- Professionally drawn at 1/8 in. = 1 ft or larger, with the name and phone number of the person responsible for the drawings.
- Show the proposed size of the home with a square footage breakdown. Hand-sketched changes to size or layout will be returned without review.
- Dimension and detail porches, decks, stoops, patios and other improvements. Show brick ledges and the extent of masonry veneer, including the required 24 in. returns.
- The builder is solely responsible for permission and fees to use copyrighted plans.
- Reversed or opposite-hand versions of existing Brigata Hills plans will be returned without review.

C) Building Elevations and Roof Plan

- All four elevations drawn accurately at 1/4 in. = 1 ft. Partial elevations may be required for concealed conditions.
- Show and label the location of all exterior finish materials, deck and railing details, chimneys and **all exterior light fixtures**.
- Show frieze boards, eave, door and window trim details, roof pitches and proposed finish grades (6 in. maximum exposed foundation).
- Note the manufacturer, type, finish and color of siding, roofing, windows, trim, all doors, garage doors, eaves, soffits, frieze boards, gutters and shutters, and all brick and stone locations.
- A roof plan showing all pitches. Building sections may be required for complex designs.



Submittal Requirements: Landscape and Samples

D) Landscape Plan

- Drawn at a minimum scale of 1/8 in. = 1 ft, covering the front yard and all street-visible sides.
- Include all elements required by the Declaration: at least three hardwood trees of 3 in. caliper or larger in the front yard, and a sodded or hydroseeded front lawn.
- Provide a plant list by common name and quantity.
- Provide a landscape budget showing at least 2% of the construction budget, along with the landscape contractor's name and address.
- Additional landscape information may be required depending on the work proposed.

E) Exterior Material and Color Samples

- Submit one physical sample of each exterior material: brick, stone, siding, roofing, trim, and window finish color.
- Submit paint and stain color samples for siding, trim, front door, all other exterior doors and garage doors.
- Submit product sheets (catalog cuts) for every exterior light fixture, showing style, size and finish, and mark each fixture location on the elevations.
- Photographs or magazine pictures alone are not accepted as the only indication of color or material.
- Samples may be picked up by the builder after the submittal is approved.

F) Administrative Items

- Form A (ACC Application) signed by the Owner and Builder.
- Form B (Builder Acknowledgment) signed by the Builder.
- Builder resume, two references and proof of financial capability.
- Current insurance certificates meeting the requirements on page 6.
- \$5,000 damage deposit, payable to 1st American Management Co., Inc., before construction begins.



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Form A: ACC Application (New Home Construction)

Property

Property Address:	<input type="text"/>
Lot #:	<input type="text"/>
Owner(s):	<input type="text"/>
Owner Phone / Email:	<input type="text"/>

Builder

Builder / Company:	<input type="text"/>
Contact Name:	<input type="text"/>
Phone / Email:	<input type="text"/>

Proposed Home

Plan Name / Model:	<input type="text"/>
Stories (no split-level):	<input type="text"/>
Living Area (sq ft):	<input type="text"/>
Total Area (sq ft):	<input type="text"/>
Basement (No / Yes + type):	<input type="text"/>
Garage (attached, stalls):	<input type="text"/>
Driveway Width at Curb:	<input type="text"/>

Schedule and Budget

Date Lot Purchased:	<input type="text"/>
Proposed Start Date:	<input type="text"/>
Proposed Completion Date:	<input type="text"/>
Estimated Construction Cost:	<input type="text"/>
Landscape Budget:	<input type="text"/>



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Form A: Exterior Selections

List the manufacturer, product or style, and color or finish for every exterior item. Physical samples are required (page 11).

ITEM	MANUFACTURER	PRODUCT / STYLE	COLOR / FINISH
Roofing			
Siding			
Brick			
Stone			
Trim			
Frieze / Fascia			
Soffit			
Gutters / Downspouts			
Windows			
Front Door			
Other Exterior Doors			
Garage Doors			
Shutters			
Stain / Accents			
Exterior Light Fixtures			
Other			

Exterior Light Fixture Locations

List where each fixture will be mounted (garage, front entry, side entry, other) and mark the locations on the elevations.

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Form A: Attachments, Acknowledgments and Signatures

Attachments Included

- | | |
|---|---|
| ☐ Site plan | ☐ Floor plans |
| ☐ All four elevations | ☐ Roof plan |
| ☐ Exterior lighting product sheets | ☐ Landscape plan, plant list and budget |
| ☐ Material and color samples | ☐ Builder resume, references, financials |
| ☐ Insurance certificates | ☐ Form B signed |

Acknowledgments

- ☐ No work, including tree clearing or grading, will begin before written ACC approval.
- ☐ The home will be built as approved. Any change will be submitted and approved before it is made.
- ☐ The approval is valid for 12 months. If construction has not begun by then, a written No-Change Confirmation or new submittal is required.
- ☐ Construction must begin within one calendar year after the Lot purchase and be completed within nine months after it begins (Art. VII, Sec. 29 and 30).
- ☐ Resubmittals will include a written summary of all changes.
- ☐ We have read the Declaration, the Architectural Design Guidelines and this packet, and will comply with the construction rules, insurance requirements and damage deposit terms.
- ☐ The Owner is responsible for any damage by the Owner or the Owner's contractors to adjacent Lots or Common Areas.

Signatures

Owner Signature (type name):

Owner Signature Date:

Builder Signature (type name):

Builder Signature Date:



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Form B: Builder Acknowledgment and Site Compliance

Project

Builder / Company:

Lot # / Address:

The Builder Agrees To

- Carry the required insurance and provide current certificates before starting and throughout construction.
- Provide the \$5,000 damage deposit to 1st American Management Co., Inc. before construction begins, and accept deductions and lien provisions (Art. VIII, Sec. 7).
- Install the stone access drive before vehicle traffic, and keep vehicles and equipment on the Lot whenever possible.
- Keep the Lot and street clean daily, keep a dumpster on site, and accept triple-cost cleanup charges if the Association performs cleanup.
- Never burn debris, and confine concrete washout to the Lot.
- Install and maintain silt fence on all property lines and erosion control throughout construction.
- Store materials neatly within the Lot and never block drainage.
- Build exactly as approved and obtain ACC approval before any change.
- Allow ACC inspections and promptly correct items noted in writing.
- Post no more than one general contractor sign (12 sq ft maximum) and no subcontractor signs.
- Accept that the ACC may deny access to the subdivision for noncompliance.

Authorized Representative

Name (Print):

Title:

Signature (type name):

Date:



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Approval Renewal: No-Change Confirmation

Use this form only if construction has not begun within 12 months of ACC approval and nothing has changed from the approved plans. If anything has changed, a new submittal is required. Renewal does not extend the Declaration requirement to begin construction within one calendar year after the Lot purchase (Art. VII, Sec. 29).

Property Address / Lot #:

Owner(s):

Builder / Company:

Original ACC Approval Date:

Date Lot Purchased:

New Proposed Start Date:

Confirmation

- ☐ We confirm that the plans, site plan, exterior materials, colors, lighting and landscaping are unchanged from those approved by the ACC.
- ☐ We understand the current Declaration, Architectural Design Guidelines and submittal requirements apply.

Signatures

Owner Signature (type name):

Owner Date:

Builder Signature (type name):

Builder Date:

ACC Use Only

Check one:

- ☐ Renewed
- ☐ New submittal required

Renewed Through:

ACC Signature (type name) / Date:



ACC Decision (ACC Use Only)

Application Tracking

Property Address / Lot #:

Date Complete Submittal Received:

Decision Due (30 days):

Builder Approved (Yes / No):

Decision

Check one:

- ☐ Approved
- ☐ Approved with conditions
- ☐ Disapproved

Decision Date:

Approval Valid Through (12 months):

Conditions

Reasons for Disapproval (required if disapproved)

Damage Deposit and Authorization

Deposit Received (date, amount):

ACC Signature (type name):

Date: