

NORTH PANTHER TRACE

@ SAWGRASS LAKES

Homeowners Welcome Packet



Updated 2019

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WELCOME TO NORTH PANTHER TRACE!

The North Panther Trace Homeowner's Association (NPTHOA) would like to welcome you to the community! We are happy that you chose our community for your new home. The Board of Directors has created this informative welcome packet to provide important information to you about our community and help you get acclimated to our community and to summarize some important policies and guidelines about our community.

This document provides the answers to the most common and frequently asked questions and is a summary of the information found in our governing documents. We encourage you to read the HOA Bylaws, Declaration of Covenants and Restrictions and Articles of Incorporation (filed in Book 1132, Page 2166 of St Lucie County Clerk). The documents are also located on the Pinnacle Association Management website.

If you have any questions, please contact a board member by email or phone. Newsletters are distributed via email and contain all board member contact information.

The North Panther Trace Board of Directors meets periodically throughout the year. The meetings notice including the location of the meeting is posted at the front entrance. Everyone is welcome to attend these meetings unless otherwise stated. The Annual Meeting is held in January or February at the Pinnacle Association Management Offices. Elections for Board of Directors positions are held at the annual meeting as well as discussions about the previous year's accomplishments and future goals.

WE ARE HAPPY TO HAVE YOU AS OUR NEIGHBOR!!

Sincerely,

Board of Directors North Panther Trace HOA

FREQUENTLY ASKED QUESTIONS

How do I get into the front gate?

The front entrance gates can be opened by entering your code into the keypad or by using a remote control clicker. Please contact the Board of Directors to obtain a code and clicker, unless you have chosen to buy them in your purchase application.

The keypad can be programmed to ring your phone. When your guest arrives, he or she must use the keypad to locate your name and code; once entered, the system will ring your phone and you can use your phone to open the gates by pressing 9 on your phone's keypad. Please do not share your personal code with anyone except your close family and friends. Vendors and other visitors should use the keypad to call you. Keeping your code private is how we limit unwanted visitors to enter our development.

Can I make changes to the exterior of my home?

All homes in North Panther Trace must abide by the architectural guidelines as promulgated by the Declaration of Covenants and Restrictions (governing documents). As a homeowner/resident (whether owner or renter), you are bound by these rules.

Any change to the exterior of your home requires an ARB form to be submitted to the Board before any work begins. The ARB form should include drawings including architect plans, city permits and any other accompanying information that would provide information about the project to the ARB Committee. There is no fee to submit an ARB form, however; there is a \$50 fee if the work is started without ARB approval. If a change is made to the outside of your house and there is no ARB approval on file, a future board has the right to demand removal of the change. You can submit an ARB through our website.

Frequently encountered changes: (this is not a comprehensive list)

Architectural Topic	Permissions and Approvals
Exterior Paint Color	Only approved exterior paint colors are permitted.
Doors	Must be approved by ARB committee
Tree Removal	Must abide by NPTHOA Tree Policy and City of Port St Lucie rules.
Trash Containers	Must be out of sight; can be placed outside the night before pickup and removed the same day as pickup
Yard Waste	Must call Waste Pro to have removed if it is a large amount
Window A/C Units	Not Permitted
Supplemental Structures	Not Permitted (no sheds, dog houses, above ground pools, kennel, clothesline
Landscaping	Can replace small items as they die but for big jobs, must get ARB approval
Inground Pool/Enclosure/Fence	Permitted, must submit complete plans including city permit.

Do not assume that a change to the exterior of your home is acceptable because another home in the community has a similar modification. As a general rule and to avoid the costs associated with repeated labor work and violation charges, always get ARB approval before beginning any work to the exterior of your home.

Periodically, the Board will ask all residents to power wash their driveway, sidewalk and valley curb, trim hedges, remove weeds and install mulch. When all residents take care of these chores at the same time, the neighborhood looks great. Some residents pool their resources by making bulk purchases of plants and mulch.

When is garbage/yard waste pickup?

Garbage Pickup: Tuesday and Friday.

Place garbage out by the curb in your covered garbage container the night before pickup day.

If you do major pruning, please call Waste Pro at 595-9390. You must call to have your debris picked up.

If you dig in your yard for any reason, call 811 to get your underground utility lines marked for free.

How do I know what is going on?

Every couple of months, the Board publishes a newsletter containing important information, including the contact information for the Board of Directors.

Additionally, you can go to Pinnacle Association Management website at www.pinnacleam.com to get meeting information and important documents.

North Panther Trace subscribes to the One Call Now service. If you provided your phone number to the Board, you will get important automated phone messages recorded by a board member. This is an essential service during hurricane season.

North Panther Trace subscribes to GoToMeeting. This is an online service that allows homeowners to attend meetings online via computer or phone app. Attendees can speak if they want, its similar to a conference call but we can record each meeting for official documentation. When a meeting is scheduled an invitation is created with directions on how to connect.

A. HOA Membership Benefits

All homeowners are members of North Panther Trace Homeowner's Association.

The benefits are:

- Landscaping of front yards
- Landscaping of common areas
- Comcast cable TV (includes 2 HD boxes and 2 digital boxes)
- Irrigation
- Security gates
- Keypad entry with phone intercom
- Camera surveillance system at front entrance

B. HOA Membership Fees

North Panther Trace HOA fees are due on the 1st of January, April, July and October. Dues are paid in advance. You may pay a year in advance, quarterly, monthly or weekly but the fees must be paid in entirety before the due date.

Payments may be made by check (include your house number if not already printed on the check) or online at pinnacleam.com.

- If payment is not received within thirty (30) days after the due date, the account is deemed delinquent, a "Late Notice" will be sent to the Owner and a late fee will be accessed as follows (any fees incurred by HOA to collect dues will be charged to the owner's account as well):
 - Payments not made on or before thirty (30) days after the due date shall incur a late fee of \$25.00, and bear interest at the rate of 18% per annum calculated from the date due until paid.
 - o If payment is not received within 60 days of the due date a "Demand Lien Letter" is sent to the Homeowner.
- In the event the collection letters as set forth above do not result in payment by the Owner, the Board and legal counsel will evaluate what course of legal action appears in the best interest of the Association for the recovery of unpaid Dues.
- The Association may recover the following costs incurred during the collection of any delinquent accounts, and will be collected in the same manner as Dues:
 - O Any handling charges, collection costs, administrative fees, postage, attorney fee or other expenses incurred by the Association in connection with the collection of any account.
 - Any check tendered for payment of Dues by an Owner or on behalf of an Owner that is returned by the bank for any reason will result in the addition of a returned check fee of twenty-five (\$25.00)
 - o Any late fees and/or interest accrued from the due date

- All monies received to be applied to Owner's account will be applied in the following order:
 - o Interest
 - Late Fees
 - o Costs
 - Attorney/Paralegal Fees
 - Annual and/or Special Assessments

All collection correspondence will be directed to the person who is the Owner, and will be sent to the most recent address of the Owner according to the Association records. It is the responsibility of the Owner to update the Association in regards to address changes, ownership changes, or changes in other contact information. Any correspondence directed to the Owner will be considered valid, until written notification of changes regarding contact information has been received by the Association. **Each homeowner is responsible for all fees incurred to collect his or her dues.**

C. Architecture Review Process

Inspections

Pinnacle Association Management conducts an inspection of the exterior of all homes twice per month. Besides maintaining the look of our community, this inspection allows the Board to assess the common area sidewalks, roads and landscaping to undergo timely maintenance and avoid larger problems and higher expenses from happening later.

If some aspect of your home does not comply with the minimum level of maintenance or if an alteration was done without ARB approval, you will receive a 'notice of violation' in the mail with a description of the violation.

Violation Notices

If some aspect of your home is in violation of the standards set forth in our governing documents, you will receive a 'notice of violation' in the mail detailing the non-compliant areas. The notice will state the timeframe given to complete the correction of the violation. Extensions may be granted under certain circumstances.

The Board is permitted to levy violation charges for violations that are not corrected. Ignoring notices or failing to complete the work can result in a fine of \$50.00 per day. Please do not panic if you get a notice, just fix the problem so you can be in good standing.

ARB Requests

Every modification to the exterior of the home requires an approved ARB form before the work begins. This requirement is for your own protection: A future board can make you remove the modification or fine you for not having an approved ARB form on file and will help you sell your house. Approved ARB forms and any approved variances are kept on file, and will be reported out to your listing agent upon request.

The ARB process can be accomplished via email (unless the homeowner has no email). If the ARB Committee needs further information before approving the request or if your request is denied and you would like to discuss the matter with the Board, you must notify a board member that you would like to meet with the Board. The ARB's that have been approved are ratified at the next meeting.

If you modify the exterior of your home without ARB approval, you will be fined \$50.00 and must still submit an ARB form for approval. If you do not comply, you will be subject to a fine of \$50.00 per day until the ARB form is submitted.

D. Parking

There are a number of busses that stop near our front entrance and parents waiting with their kids at our front entrance caused a significant amount of damage to our curbs and grass requiring costly repair. Additionally, it became a hazard for kids walking to school and residents trying to leave the development in the morning to go to work. Therefore, a few years ago, it was decided by both North Panther Trace and South Panther Trace (who share the front entrance) that it would be forbidden for anyone to park at the front entrance at any time. You may park along the grass by the lake and walk your child to the bus stop or park across the street from our front entrance. This rule is strictly enforced.

If you have guests and do not have enough parking available, there is overflow parking on Tulip Blvd.

Parking on the grass (your own grass, neighbor or common area) is prohibited. If you or your guests park on the grass and cause damage to the grass or sprinklers, you will be charged for the damage.

Parking on the street is limited to areas that do not interfere with residents driveways. Do not park in front of a driveway. Do not park directly across from a driveway.

E. Boats, RV's, Vehicle Maintenance and Commercial Vehicles

There are specific provisions related to boats, RV's and commercial vehicles in our governing documents. In general, these vehicles should not be parked in your driveway overnight.

Repairs to vehicles must be limited to washing, cleaning and changing a flat tire.

Residents are encouraged to store their boats, RV's and commercial work vehicles in the Sawgrass Lakes RV Lot, which is located on Tulip Avenue. There is a small storage fee.

F. Landscaping & Grounds Maintenance – HOA Responsibilities

According to the governing documents, it is the Association's responsibility to maintain all common areas and mow front yards. The Association contracts with a landscaping company to mow and edge front yards and mow, edge, mulch, weed and prune common areas. You are welcome to contract with the landscaping company to mow your side and rear yard and do whatever other work is necessary to keep your landscaping looking its best.

G. <u>Landscaping & Grounds Maintenance-Homeowner Responsibilities</u>

Homeowners have the responsibility to maintain their own property by mowing the back yard, keeping all areas weed free, trim hedges, mulch flowerbeds and prune trees according to the Tree Policy. Should a shrub in a flowerbed die, it is the homeowner's responsibility to replace it. Please refer to the "Landscape Plan" which is exhibit 'B' of our governing documents for planting guidelines.

North Panther Trace has a wetlands dedicated area, which is maintained by the Master Board. There is to be no pedestrian traffic inside the wetlands area.

H. Pets

North Panther Trace is a pet friendly community, however, we ask that you pick up after your pet and keep dogs from barking constantly. Dogs must be kept on a leash when walked.

I. Renting

Homeowners current on dues and fines are permitted to rent their home subject to the submission of a rental application packet. The perspective tenants are required to undergo a criminal background check at your expense and follow the rules promulgated in our governing documents.

No rooms are to be rented; only the entire house can be rented to a family unit.

Tenants are required to abide by all association rules and policy. Ultimately, it is the homeowner's responsibility to make sure the home is maintained properly and that the tenants abide by the rules.

J. Trash

Trash is picked up every Tuesday and Friday. Trash should be placed at the curb no earlier than the evening before pickup day in a covered receptacle and stored by the evening after pickup. Not doing so is considered a violation of North Panther Trace rules, pursuant to the governing documents. For questions regarding trash pickups, call Waste Pro at 772-595-9390.

K. Special Refuse

Household hazardous waste cannot be picked up with regular household garbage, but can be disposed of in two ways:

- The Public Works Department hosts a free Hazardous Household Waste Drop-off Day once a year. The department also has free drop-off sites at city buildings for rechargeable batteries (cell phones, etc.). Call (772) 871-5100 for more information.
- The St. Lucie County Bailing and Recycling Facility accepts many of these items. Call (772) 462-1768 for hours and for information about what will be accepted. This facility is located at 6120 Glades Cutoff Road, Ft. Pierce.

Additional Community Information and Resources

Newsletter

A newsletter is periodically published and emailed to all homeowners. The newsletter typically contains information about association business, items of concern and information impacting our neighborhood.

Administrative

All residents should have a copy of the governing documents, and should be provided as part of the purchase process. Other documents commonly needed by homeowners can be found on the Pinnacle website at www.pinnacleam.com.