

Carriage Pointe Estates Homeowners Association, Inc.



3171 SE Dominica Terrace / Stuart, FL 34997

T: (772) 219-4474 / F: (772) 219-4746

July 13, 2023

To: Carriage Pointe Homeowners Association, Inc. Members

RE: Proposed Rules and Regulations/Design

Dear Members:

Enclosed are important documents for each of you to review,

This is a copy of the Carriage Pointe Design Review Manual. The Board of Directors will meet by zoom On July 28th at 10am to discuss and vote on the attached.

The Zoom information is as follows;

Join Zoom Meeting: <https://us02web.zoom.us>

Meeting ID: 892 1678 0574 Passcode: 054593

We ask all Members to take a moment to read over the Design Review Manual.

Thank you for your assistance in this matter.

Sincerely,

Scott Montagna

Scott Montagna, LCAM, CMCA

Vice President & Partner

On Behalf of the Board of Directors for Carriage Pointe HOA, Inc.

**Carriage Pointe HOA, Inc
Modification Review Committee (MRC) Guidelines**



Modification Review Committee Guidelines

& Design Review Manual

For Assistance, contact your Management Company at;

NOTE: These Guidelines and Manual, are complementary and supplementary with the Declaration, along with the Rules & Regulations approved by the Association Board.

Introduction:

- The Board of Directors, Management, and the Modification Review Committee are tasked with keeping Carriage Pointe looking beautiful for a peaceful and serene community, as well as helping to keep the values of the homeowner's homes high and increasing in value. One way of doing this, is to make certain and enforce that all homeowners are applying and getting approval for changes to the exterior of their home or lot PRIOR to work actually commencing on the project.
- The purpose of this document is to simplify our MRC Guidelines. This document is not intended to replace or change the actual Declaration of the Association or Rules & Regulations adopted by the Board. It is also important to note that not every possible change to a home or lot can be listed in this guide as the list of what modifications homeowners apply for can be endless. This document will act as a quick reference guide for homeowners encompassing some of the most popular projects applied for.
- It is important for homeowners to understand, that although their project may be listed in this guide along with what can and can't be done, the homeowner still needs to apply by application through the MRC for approval of the project "BEFORE work begins on the project."
- Per the Declaration, should a homeowner begin or complete a project where there was no application turned in or approval given by the MRC Committee, then that homeowner would be considered to be in violation of the Declaration. The homeowner will be notified through Management. Work would need to stop until the project is approved, but could still be open to fines. If the work is already done, the homeowner may need to undo the work just completed if it doesn't get approved and may also still be open to fines. Per the State of Florida and the Carriage Pointe Declaration, fines can be \$100.00 per day up to a maximum aggregate of \$1,000 as well as legal costs. To avoid this, we ask all homeowners to please apply for and obtain approval before work begins.
- No improvements, changes, construction, alterations, installations or modifications of any type or kind whatsoever shall be constructed, installed, erected, placed, removed, planted, painted, altered, modified, replaced, or changed on a Lot or home, visible from the exterior of the home, until the plans and specifications showing the nature, kind, shape, height, materials, floor plans, color scheme, and location of the proposed work have been submitted to and approved in writing by the MRC. The MRC shall not, however, be responsible for reviewing any plans, specifications, or designs as to structural safety or conformance with building or other governmental requirements. Each Owner is solely responsible for compliance with all applicable building or other codes and ordinances of the city, County and any other governmental agency having jurisdiction and shall obtain all required building and other permits from all governmental authorities having jurisdiction. Nothing in the Declaration or this document shall be interpreted as an exemption from compliance with all applicable building or other codes and ordinances of the County and any other governmental agency having jurisdiction.

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General Guidelines: The general conditions for the design review requirement can be found in Article V, Architectural Control of the Declaration of Covenants, for Carriage Pointe, HOA.

All residents are affected by the design, construction and maintenance of the properties located in Carriage Pointe. Therefore, control of these aspects is essential to assure residents that the quality and appearance of structures and their surrounding properties will be in accordance with established acceptable standards, property values will be maintained, and the overall environment will be enhanced. The MRC shall regulate any construction, the external appearance, and property improvements and review plans for all property alterations requested by homeowners for compliance with the Declaration of Covenants of Carriage Pointe, HOA. Any change to the exterior appearance of one's property, structures, or landscaping must be submitted to and approved by the MRC. Once an alteration is approved, it must be followed exactly. Any modification of the original application must be resubmitted for approval. Plans and specifications are not approved for engineering design, and by approving such plans and specifications, neither the MRC, the members thereof, the Association, the members of the Board, assumes liability or responsibility therefore, or for any defect in any structure constructed from such plans and specifications.

Time Frame for Review: All incoming MRC applications must be submitted to the Management Company, to be logged in with date and time of submission. These will then be reviewed within 48 hours, excluding weekends and holidays, for required information. They may return incomplete applications to the homeowner or in some cases may call the homeowner to request additional information, making a record of what was requested and the dates of such request. All completed MRC applications will be submitted to the MRC for review and discussed at their next regularly scheduled meeting.

The MRC is required by the Covenants "to approve, modify, request additional information, or disapprove in writing an application within forty five (45) days after a completed application, plans and specifications have been submitted to it. Any application not acted on within this period is deemed approved, subject however, at all times to the covenants, conditions, restrictions and other requirements contained in the Declaration and also subject to the provisions of the Design Review Manual. The time period for applications does not begin to run until receipt of all required documentation sought by the MRC, including but not limited to all drawings, dimensions, surveys, material samples, paint colors, plat plans and other details necessary so that etc.) so that the MRC can understand what is being proposed.

The MRC may, when possible and or at its discretion make a site visit to determine in person how the proposed improvement or alteration may affect adjacent properties. The MRC also has discretion to request input from neighbors regarding their opinions of the proposed improvement or alteration.

The MRC may either (1) approve the application as submitted in accordance with all MRC regulations (2) approve the application subject to certain conditions, limitations or modifications, or (3) deny the application. The MRC shall determine the outcome of all applications based on the majority vote of the MRC members. MRC members may not vote on their own applications or that of family members. In case of a tie vote, the matter shall be determined by the vote of the Board Liaison member or chairperson. The Management Company shall promptly convey the outcome of the decision to the homeowner by email. Hard copy approval letters are available by request.

Approval and Completion: Construction or alterations must be completed within 1 year of MRC approval. Failure to do so will automatically revoke approval without prior notice from the MRC. Time extensions may be granted by the MRC if written requests are received within fourteen (14) days prior to the expiration date.

Construction Changes: All construction or alterations must be in accordance with approved plans. If prior to or during construction, a change to the exterior of the dwelling or approved plan is desired, such change shall be submitted in writing to the MRC for approval before implementing the changes.

Project Completion: When the project is completed, the homeowner must notify the Management Company of the completion. The project will be inspected to assure compliance with the original application. Any expenses incurred to bring the project into compliance with the design requested on the original application become the responsibility of the Homeowner.

Professional Services: Owners are encouraged, but not required, to use a professional architects, engineer, and professional tradesmen for construction or alterations modification or addition. It is very important to note the following. If professional tradesmen (contractors) work on the project, it is the express responsibility of the homeowner to make sure the contractor has proper Liability Insurance. Proof of insurance in the form of a Certificate of Liability Insurance (example on next page) is required. In addition, a copy of this Certificate of Liability Insurance must be acquired by the homeowner and either be submitted with the MRC Application or kept for their records if no application is required. All work done by a licensed contractor to the exterior, must provide Contractors name and show copy of license (when applicable) and provide necessary Certificate of Liability Insurance shown above which must include all three types of insurance including General Liability, Automobile Liability and Workers Compensation and Employers Liability.

The Contractors' Certificate of Liability Insurance must show "Carriage Pointe HOA, Inc." as the Certificate Holder and indicate that the HOA is additional insured for General Liability coverages.

See next page for sample certificate.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

5/23/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

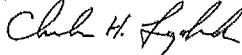
PRODUCER Acentria Insurance - Longwood (FIP) 2160 W. SR 434, Suite 100 Longwood FL 32779 License#: L100460 SUPEFEN-03	CONTACT NAME: Kaitlyn Sault PHONE (A/C No., Ext): 321-319-9582 E-MAIL ADDRESS: Kaitlyn.Sault@Acentria.com		FAX (A/C No.): 407-767-5034													
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COVERAGES **CERTIFICATE NUMBER:** 1462267234 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:			ACPLZ03110217067	9/23/2022	9/23/2023	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
							MED EXP (Any one person)	\$ 10,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
B	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			ACPBAL3110217067	9/23/2022	9/23/2023	COMBINED SINGLE LIMIT (Per accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
C	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$			ACPCAP3110217067	9/23/2022	9/23/2023	EACH OCCURRENCE	\$ 1,000,000
							AGGREGATE	\$ 1,000,000
								\$
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N <input type="checkbox"/>	WC84007963402022A	9/23/2022	9/23/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT	\$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	\$ 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER Carriage Pointe Estates HOA c/o Signature Property Management 3171 SE Dominica Ter Stuart FL 34997	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
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An MRC application comprising all plans and specifications as well as any fee(s) shall be submitted and received by the Management Company at least ten (10) days before an MRC meeting to receive consideration within that month. The Management Company will submit the application to the MRC. The MRC will meet as needed but at least once every 30 days if there are application to review. They will meet at the Carriage Pointe HOA amenity center or by Zoom. Those that have submitted applications are encouraged to attend should the MRC have any questions regarding the application submitted.

No member of the MRC Committee will accept an application. All applications must be submitted to the Management Company.

********Making application to the MRC does not mean that the project being applied for is automatically approved. An Owner must await the MRC meeting, and final approval or disapproval. No work on the project should ever begin before the owner get an approval letter from the MRC.***

Variances: The MRC shall have the sole and absolute discretion to grant variances from any requirements set forth in these guidelines and Design Review Manual, on a case by case basis, provided that the variance sought is reasonable and results from a hardship upon the owner. The granting of a variance shall not nullify or otherwise affect the right to require strict compliance with the requirements set forth in this Declaration or in the community standards on any other occasion, nor shall it affect in any way the Owner's obligation to comply with all governmental laws and regulations affecting the owner's use of the unit, including, but not limited to, zoning ordinances, easements, set-back lines, or requirements imposed by any governmental or municipal authority.

ARTICLE 2 – GENERAL STANDARDS FOR ADDITIONS TO HOMES: An addition to the actual home structure must be taken on a case by case basis depending on if an owner wants to build up, out, or if they wish to enclose a current lanai area while adding an additional new lanai area. Additions will only be approved by the MRC Committee if the renderings of the addition remain consistent with the aesthetics of the community. Additions are not a guaranteed approval. Homeowners wishing for the MRC to consider their plans for an addition must provide a rendering of the proposed finished exterior of the addition. For the initial review by the MRC, a full set of plans will not be required for cost savings to the owner. By the MRC looking at the proposed rendering will be able to move the MRC to saying that it be approved as submitted or not. If the modification for addition seems plausible, then the Homeowner can move forward with the application process and full set of plans for the addition to be reviewed. Some factors, and not limited to, to be considered by the MRC during the review process for additions will be how the addition may interfere with or affect the neighboring units privacy and view obstruction(s)."

ARTICLE 3 - PAVER RELATED ADDITIONS/MODIFICATIONS

1. All Alterations or Additions to any home rear yard patio should blend with the existing patio materials..
2. All Alterations or Additions to the front yard driveway should match the existing driveway material, pattern, and color.

3. If the Homeowner submits an application for an entirely new driveway then the entry walkway and the driveway must be the same color and be coordinated with the color of the home and roof as approved by the MRC. Colors must blend with the look of the neighborhood.

ARTICLE 4 - GENERATORS AND AIR CONDITIONING UNITS

1. All generators, fans and air conditioning units are not to be installed in the front of the home or viewed from the street, and must be screened by vegetation, masonry walls or enclosures approved by the MRC, so as to be concealed from view of the road on which the homes faces.
2. Hedges are required to be installed to camouflage equipment to the maximum extent possible. Hedges shall be maintained to allow for proper functioning and servicing of the unit.
 - a. Hedges must be installed within 10 business days of equipment installation and be mature enough to hide the equipment being installed, with a minimum height of the hedge being installed of 36 inches.

A. GUIDELINES FOR PORTABLE GENERATORS:

1. Gasoline generators may be used as long as the Homeowner adheres to the proper and safe usage and storage of the gasoline as defined by the manufacturer, the governing codes and ordinances, and the Association's Rules and Regulations.
2. Storage of a generator must be located inside the garage. Do not store with fuel in it.
3. Connection to the Homeowner's electrical service must be installed by a licensed and insured electrician or by the Homeowner that is acting as the General Contractor on their city permits.
4. The location of the generator shall not infringe on property lines, easements, and other location requirements of the Association. The generator, when in use and while located outside the Home, should be placed at least ten (10) feet away from any gas line hook ups, windows, doors or other openings in either the neighboring Home or the Applicant's Home, except when the manufacturer recommends a greater distance, as courtesy to surrounding neighbors.

B. GUIDELINES FOR STAND-BY GENERATORS:

1. Stand-by generators must comply with all governmental regulations and the latest edition of National Electric Code Article 702.
2. No diesel or gasoline stand-by generators shall be allowed. Fuel storage tanks are prohibited.
3. All generators must be hooked up to the gas line at the home by a licensed and insured vendor(s).
4. Generators must adhere to the current Fort Pierce and St Lucie County noise ordinances while completing test cycles.

ARTICLE 5 - POOL/SPAS/HOT TUBS

1. No above-ground pools shall be permitted.
2. All in-ground pools, hot tubs, spas, and associated features require MRC approval. Hot tubs, spas, and associated features must not be visible from the street and must be an integral part of the patio and/or rear landscaping.
3. Spas that are designed and connected to a pool must incorporate, at a minimum, the following:
 - a. Shall have an elevation at the top of the pool of not over two feet (2') above the natural grade unless otherwise approved by the MRC.

4. No diving boards, slides, or platforms shall be permitted without MRC approval. Homeowners should also check with their insurance companies as some of the devices have been banned from being covered on the homeowner's policy due to injury.
5. Chlorinated and salt water pools are preferred.
6. Pool water may not be discharged onto adjacent units, streets, roadways, or into any retention/detention areas within the Property or adjoining units.
7. The exterior portion of the pool wall must be a minimum of five (5) feet from any structure of the Home, including columns of a covered patio.
8. Equipment to support the use of pools and spas may be installed on the side of the Home, but at or near the rear yard. If the location of the equipment would be opposite the bedroom of the adjacent Home, then the equipment should be installed in a more suitable location.
9. No pool related equipment shall be installed in any Easement.
10. Hedges are required to be installed to camouflage all pool & spa pumps and filter equipment. To the maximum extent possible, noise from the Pool or spa equipment shall be abated.
 - a. Must be installed within 10 business days of equipment installation and be installed at the height of the equipment with a minimum of 36 inches, but also so that the hedges do not interfere with the equipment's working ability or future servicing of the unit.
11. Pool and associated decks must conform to the city of Fort Pierce building requirements
12. Pictures of pool deck/coping material, patterns, and color samples must be provided with application for approval.
13. Outdoor tubs are not permitted.
14. Outdoor showers are permitted with the following guidelines with MRC submission:
 - a. Use of a shower must allow for privacy.
 - b. Color and material must match the existing color/material and design of the home.
 - c. Homeowner installing takes on the responsibility of the drainage of this project so that it doesn't affect surrounding homes.

ARTICLE 6 - OUTDOOR KITCHENS

1. Fixed Outdoor kitchens require MRC approval
2. Indoor, regular kitchen appliances cannot be used for outdoor kitchens for aesthetics purposes.
3. Color and material must match/complement the existing color/material and design of the home.
4. Brick, stone, etc. exterior finishes shall be submitted and approved prior to proceeding with any construction; picture samples must be supplied.
5. Should meet all Florida/County/city codes which are handled through city permitting.
6. Must not extend beyond the side envelope of your home
7. Must not be visible from the street and must be an integral part of the patio and/or rear landscaping.

ARTICLE 7 - DOMESTIC WATER FILTER EQUIPMENT

1. A Domestic Water filter system may be installed in the garage or the side of the home.
2. For external filtration equipment, installation must be on the side of the home.
3. All filtering equipment must be hidden from view by shrubs and/or plantings.

- a. Must be installed within 10 business days of filtration installation and be installed at the height of the equipment with a minimum height of 36 inches and a maximum height of 72 inches but also so that the hedges do not interfere with the equipment's working ability or future servicing of the unit.

ARTICLE 8 – HURRICANE SHUTTERS

1. Must be of a neutral color.
2. Panel, accordion, and roll-up style hurricane shutters are allowed and may only be used as per the rules and regulations.
3. May be installed and/or closed upon issuance of a hurricane watch or warning or if the Governor issues a State of Emergency.
4. Must be taken down and/or opened within five (5) days of the storm passing and all watches and warnings have been lifted.
5. Any removable tracks shall be removed when not in periods of a hurricane watch or warning.
6. Awning type shutters are not permitted.
7. Shutters should comply with Fort Pierce and St. Lucie County standards which are handled through city permitting.

ARTICLE 9 - ROOF GUTTERS

1. Installed gutters must have leaders that divert rainwater to drain in accordance with the engineered drainage of the lot.
2. Leaders shall empty directly onto splash blocks so as not to erode the landscaping or, if permitted by City, County Code, and/or utility guidelines, may be extended underground by a licensed and insured vendor with drainage to the surface.
3. Above ground extenders are prohibited.
4. Downspouts shall NOT be directed toward any utility equipment/boxes.
5. Color must match existing gutters. Change in color must be approved by the MRC to match with the aesthetics of the neighborhood.
6. Shape must match the existing gutters. Change in Shape must be approved by the MRC to match with the aesthetics of the neighborhood.

ARTICLE 10 - ANTENNAS OR SATELLITE DISHES

1. Satellite Dishes shall not exceed one (1) meter in diameter, or as stated for standard in the FCC regulations.
2. Antennas of any kind are not permitted to be placed on the exterior of any Home.
3. Satellite dishes shall not be permitted on the front of any home unless it would be the only area on the structure to provide an acceptable signal, as determined by a licensed engineer providing a written explanation specifying the need to use the prohibited location.
4. Installation may only be in the location approved by the MRC, unless otherwise stated by the dish installer as to why the dish needs to be located in a different location.
5. If installation of a dish is on roof or roof fascia, it must not be visible from the front of the home unless it would be the only area on the structure to provide an acceptable signal, as determined by a licensed engineer who provides a written explanation specifying the need to use an alternate location.

6. All exposed wiring must be neatly tacked and aligned
7. All wires must enter the home at the location of the Satellite dish or as close as possible. No wires are to be run along the outside of the house.

ARTICLE 11 - SCREEN ENCLOSURES and POOL CAGES

(To make application you will need: the application, Copy of your survey showing where the work is being done, Survey must show setbacks, style, color, roof pitch, contractor license and contractor insurance information)

1. Must be bronze in color along the lake lots.
2. If you are not located on a lake lot, it can be bronze or white in color.
3. Must be constructed within the envelope of the home and only on the rear of the home, not in the front.

ARTICLE 12 - SOLAR PANELS

1. Appropriate bracing and bracketing are to be used in installation.
2. Solar panels shall be mounted on the rear or side portion of the roof so as not to be seen from the street; provided, however, that if the contractor determines that area is not optimal and provides a written explanation specifying the need to use an alternate location, per government regulations, the panels, with MRC approval, may be located in an alternate location.
3. All exposed pipes and wiring devices, frame of collector, stands and mounting hardware shall be painted to match roof color and be maintained by the homeowner.
4. Hedges are required to be installed to camouflage all ground equipment. To the maximum extent possible, noise from such equipment shall be abated.
 - a. Must be installed within 10 business days at the height of the equipment with a minimum of 36 inches, but also so that the hedges do not interfere with the equipment's working ability or future servicing of the unit.
5. Solar collectors, components and installation should meet all Fort Pierce and St. Lucie County codes and hurricane standards and are handled through city permitting.

ARTICLE 13 - SITE FENCING

(To make application you will need: the application, Copy of your survey showing where the work is being done, Survey must show setbacks, where gates are being placed, contractor license and contractor insurance information)

1. Lake Lots- must be bronze aluminum rail fences down sides and rear. Must be 4 feet high across the back and between (4) four and of (6) six feet on the sides. All other lots can be the bronze aluminum split rail or white privacy PVC fencing.
2. Style must be approved at application time.
3. At least one gate must be at least (5) five foot wide so that mowers can pass through
4. Fences may come up the side of the home, but must be at least 15 feet back down the side from the front corner of the home. No fences are permitted in the front of the home.
5. When installing the fence, residents should consider a mulch or stone border next to the fence to avoid landscaper damage to the fence. If using stone, a border needs to be placed between the stone and grass to avoid weed-eaters from picking up stones and casting them off.

ARTICLE 14- PLAYGROUND AND SPORTS EQUIPMENT

1. No permanent basketball backboards can be installed.
2. Mobile back boards can only be used in the driveway, not in the streets
3. Mobile back boards must be stored away when not in use, out of site.

ARTICLE 15 - EXTERIOR PAINTING, GARAGE DOORS, AND FINISHES

1. All exterior color changes and materials must be selected and submitted for review and approval prior to painting the house. This includes but not limited to front doors, window trims, garage doors etc.
2. Color proposals should be submitted with color chip samples (minimum 2" square in size, larger samples may be required). Samples should be turned in in person or mailed in as scanned color chips are usually distorted and not a true representation of the color.
3. In case of conflict with neighboring homes, another color choice may be required for review and approval. Note: Color selection approval based on a first-come first-serve basis. Identical color schemes cannot be next door to each other.
4. Paint color options from the established community builder palette must be used as there are 20 color samples to choose from.
5. Repainting existing house paint does require MRC approval.
6. Front door colors require submission for approval prior to changing. Garage doors must remain white.

ARTICLE 16 - EXTERIOR DECORATIVE ELEMENTS, ORNAMENTS, STATUES

1. Except as otherwise permitted by Florida law, no artificial grass, plants, or other artificial vegetation, or rocks or other landscape devices, shall be placed or maintained upon the exterior portion of any unit less approved by the MRC.
2. Statues are not permitted in a height of more than (3) three feet nor a width of more than (4) four feet in height. Statues must be approved by the MRC.
3. No decorative items, including, without limitation, birdbaths, light fixtures, sculptures, statues, or weather vanes, shall be installed or placed within or upon any portion of a unit without the prior written approval of the MRC.
4. Notwithstanding the foregoing, holiday lighting and decorations shall be permitted to be placed upon the unit commencing the one week prior to the month in which the holiday is celebrated and removed no later than two (2) weeks after the passing of the holiday.
5. The Association may require the removal of any holiday lighting that creates a nuisance, as determined by the Board (e.g. unacceptable spillover to an adjacent home or excessive travel through the Property)

ARTICLE 17 – FLAGPOLES

Except as otherwise provided in section 720.304(2), Florida Statutes, no flags or flag poles are permitted without the prior written approval of the MRC.

ARTICLE 18 – AWNINGS/SUNSHADES

Awnings and sunshades are not permitted to be attached, fixed, or installed on any portion of the home without the approval of the MRC. Awnings and sunshades will not be permitted on the front of the homes. If awnings

and/or sunshades are applied for on the rear of the homes, the owner must present the MRC application with size and sample of material.

ARTICLE 19 - EXTERIOR LIGHTING & SECURITY CAMERAS

1. Hard wired landscape lighting is permitted to be installed without MRC approval, so long as it does not unreasonably cause light to spill over into an adjacent home.
2. All landscape lighting must be placed in plant beds and not into sodded areas to avoid landscaper damage.
3. No decorative lighting is permitted to be installed without MRC approval.
4. Changes to the exterior lighting of a home must be applied for and approval given by the MRC committee prior to work being done.
5. Changes to existing light fixtures on the outside of the home that were installed by the builder, must be applied for and approved by the MRC committee before fixtures are changed out.
6. No light fixture can be installed that would create an issue for neighboring homes relating to the light shining into their windows, overcast onto their property, blind, or blocks views.
7. All wiring to the security camera systems must be hidden from view. The wiring should be installed and take the shortest path from the start point to the camera itself and the equipment shall be consistent with "Residential" security system equipment.

ARTICLE 20 – LANDSCAPING

1. **Trees and hedges may not be removed, relocated or planted without prior MRC approval. Oak trees planted along the streets and sidewalk areas cannot be removed by lot owners as those trees belong to the HOA, not the lot owner.**
2. If a tree is to be removed, at the time of application to the MRC, the owner must provide a copy of their plat plan along with a replacement tree plan.
3. When changing landscaping, the owner of the home takes on the cost of irrigation changes that are needed to get adequate water to the new plants/trees.
4. If installing decorative stone, (white marble/ River Rock) the areas bordering grass must have edging installed as well so that landscapers do not catch the stones when trimming and edging is performed.
5. Mulch can be natural mulch, cypress mulch in colors of red, brown, black, gold or natural. Rubber mulch can also be used, but the color will need approval.
6. Rock, stone, and mulch can only be used for bed covering ("Xeriscape") or accent. They cannot be used as a full ground covering. Rock, stone or mulched areas must stay within the envelope of the home if not being used in an existing landscape bed area.
7. Fruit trees are discouraged as they attract rodents to the yard. Should a fruit tree be deemed to be causing rodent/insect issues that are deemed to be negatively impacting the neighborhood, or neighboring homes, the HOA can request the Homeowner remove the tree, replace it with an approved tree, and rectify any damage caused procuring from the fruit trees existence at the Homeowner's sole expense.
8. Decorative borders can be used like brick, or concrete borders in and around landscape beds, but this will need to be approved by the committee as to style and color.
9. French drains are permitted on the owner's lot with approval of the MRC. The MRC committee will look at the overall design of the system being installed, however, the MRC, as they are not engineers, will not make changes to the plan or verify water discharge. The owner of the lot take full responsibility of the flow and output of the drain(s)

ARTICLE 21 – DRAINAGE PIPING

Piping for storm water runoff and drainage, must be placed underground.

ARTICLE 22- RAIN BARRELS

Rain barrels can be used for the collection of rain water, but only in the rear yards, or on the side of the home if located behind a fence and/or shrubs

ARTICLE 23- OUTDOOR CABINETS OR STORAGE CHESTS

1. These may be used but only in the rear of the home. Side use will be considered if behind a privacy fence or shrubs.
2. Must conform to the envelope of home of the home.

ARTICLE 24- SIGNAGE

1. Refer to the section in the Declaration for signage (Article VI, Section 12)
2. In addition to the Declaration, signs at election time must be no larger than 14 x 16
3. Signage must be located in plant beds, not the lawn.
4. Signage can remain up for 1 week before the election and must be removed within 24 hours after the election.
5. Must be official campaign signs for that candidate. Must not contain and lude suggestions or profanity.

ARTICLE 25- FRONT ENTRY SCREEN/STORM DOORS

1. Resident needs to check with the MRC for the approved styles of doors.
2. Must be white in color as well as the frame.
3. Must contain at least 80% of the door to be glass and/or screen.