

# **SAVANNAH SQUARE HOMEOWNER GUIDELINES**

**UPDATED: April 17, 2025**

## **About Our Community:**

Savannah Square is a deed restricted community of ninety homes governed by the Covenants and By-laws, under the direction of the elected Homeowners Association Board of Directors. The Covenants document is a contract established for the building, development, and continued operation of the organization. The By-laws are the approved regulations that guide the Homeowners Association (HOA) and detail the roles and responsibilities of the volunteer board of directors and the property owners.

Our roads are privately owned and maintained by the community. We have approximately one mile of paved streets within the complex. The four streets are Chatham Place, Gaston Place, Lafayette Lane, and Liberty Circle. Signs prohibiting any solicitation are posted at the entrance. Other signs inform all owners, residents, and guests, as well as contractors and delivery services, that the speed limit is 15 miles per hour. Parking restrictions, towing guidelines and Neighborhood Watch information are also clearly visible to all who enter.

ITT Community Development Corporation, a Delaware Company, was the initial designer and builder of Savannah Square and much of Palm Coast. The Covenants document was signed in February of 1994 and the last new home was sold seven years later in December of 2001. Two other builders, Centex and ICI also constructed homes in the development.

There are sixty-five 3-bedroom homes and twenty-five 2-bedroom residences housed in a total of 32 buildings, all nestled on approximately thirty acres of land.

The HOA contracts with a local property management company to oversee the day-to-day operations of the community and to negotiate contracts for landscaping, bulk communication services, soil irrigation, exterior termite inspection, building maintenance, roofing, trash disposal, recycling and other services needed to maintain the integrity of the development.

## **A Deed Restricted Community**

A deed restricted community is one that has certain rules and regulations pertaining to the use of the land and the look of the neighborhood. Usually, these rules are established by the developer and set forth in the covenants when the property is titled. Most deed restricted communities are governed by a homeowner's association and require a fee to continue the upkeep of the community. This assessment fee is part of the Declaration of Covenants, Conditions and Restrictions form that is signed and agreed upon when purchasing a home. Through this document, the buyer agrees to certain standards of maintenance, upkeep, and behavior to make the community as attractive as possible, and to maintain or enhance property values.

## **The Savannah Square Covenants and Bylaws:**

The Covenants document is divided into thirteen sections, each addressing a specific subject matter. It is written in terms that conform to certain legal regulations and is meant to provide guidance for our HOA Board of Directors and all residents of Savannah Square. While all sections of the covenants pertain to ownership in Savannah Square, Articles VI through XI should be most carefully reviewed and observed by each homeowner.

The By-laws document describes the Homeowners Association, defines terms of office and positions of the board of directors, explains their duties and responsibilities and provides guidelines for meetings, voting and association membership. This document also has thirteen articles plus one amendment made in May 2006 that changed the term of board members from one to two years.

Each homeowner needs to be familiar with these documents. Property owners are responsible for conveying Savannah Square regulations to all renters and guests. Copies of these documents should have been given to you at, or before, the closing of your sale. If you do not have them and your real estate agent cannot provide them for you, the information is available from the property management company.

The sections of the documents are listed below to assist you in referencing specific topics.

### **Declarations and General Protective Covenants:**

Article I	Pgs. 2-5	Definitions
Article II	Pgs. 6-7	Plans for Development
Article III	Pg 8	Membership and Voting Rights
Article IV	Pgs. 9-11	Common Areas
Article V	Pgs. 12-15	Grant and Reservation of Easements
Article VI	Pgs. 15-17	Maintenance
Article VII	Pgs. 18-22	Maintenance Assessments
Article VIII	Pgs. 23-25	Common Structural Elements
Article IX	Pgs. 25-29	Insurance
Article X	Pg 29	The Association
Article XI	Pgs. 30-37	Building and Use
Article XII	Pgs. 37-39	Additional Powers Reserved
Article XIII	Pgs. 39-42	General Provisions

### **By-Laws of Savannah Square Home Owners Association:**

Article I	Pg 1	General
Article II	Pgs. 1-5	Directors
Article III	Pgs. 6-8	Officers
Article IV	Pgs. 8-10	Membership and Voting Provisions
Article V	Pgs. 10-11	Meetings of Membership
Article VI	Pg 12	Notices
Article VII	Pgs. 12-13	Finances
Article VIII	Pg 14	Enforcement
Article IX	Pg 14	Paramount Rights of Declarant
Article X	Pg 14	Acquisition of Dwelling Units
Article XI	Pgs. 14-15	Seal
Article XII	Pg 15	Amendment
Article XIII	Pg 16	Miscellaneous

### **In Plain Language:**

Because these Covenants and By-Laws are written in very “legal” language, some of the contents can be confusing and difficult to interpret. With the guidance of our management company, advice of our legal counsel and board approval, these documents were reviewed, Article by Article and a list of Rules and Regulations, written in understandable terms, was drafted, and approved by the Savannah Square Board of Directors. It is the responsibility of the Association, through the Board of Directors and the contracted property management company to maintain the property and the responsibility of each homeowner to observe the rules and other regulations, as approved by the Homeowners Association of Savannah Square.

### **Savannah Square Board of Directors:**

The Homeowners Association (HOA) is governed by an elected Board of Directors. These volunteers represent the homeowners and are responsible for the management of the property and business of Savannah Square in accordance with the Association Covenants, By-Laws and all applicable state, federal and local laws. The HOA Board, in conjunction with the property management company, contracts by bid process, properly credentialed contractors to provide specific services for the Savannah Square community. Each board member is responsible for the duties of the office to which he/she was elected. Board members are elected for a two-year term but at the end of the specified term, a member is eligible to apply for another term of office. Members are elected by a majority vote of the owners.

All board meetings are open to homeowners and notices of meeting times and locations are posted on the official bulletin board located near the community swimming pool and on the information notice boards found on each of the dumpster enclosures. Additional meetings are scheduled as needed. Special meetings for specific purposes can be held and owners are given a minimum of 48 hours' posted notice. Owners are encouraged to attend board meetings to learn of upcoming changes, proposals, and other community business.

### **Watson Association Management:**

Savannah Square has contracted with Watson Association Management (WAM) to oversee the daily operations of the community. The Community Association Manager (CAM) is employed by the Management Company and is responsible for addressing homeowner issues and concerns regarding association rules and maintenance issues. Our CAM is Susan Matthews. Please contact our CAM with any Association concerns.

**Watson Association Management**

**1410 Palm Coast Pkwy NW**

**Palm Coast, FL 32137**

**Office - 386-246-9270 FAX – 386-246-9271**

**Website – [www.WatsonAssociationManagement.com](http://www.WatsonAssociationManagement.com)**

**Watson After Hours Emergency – 904-567-4647**

**Our Community Manager – Susan Matthews email: [SMatthews@WatsonRealtyCorp.com](mailto:SMatthews@WatsonRealtyCorp.com)**

### **Association Responsibilities:**

Homeowners pay a monthly assessment fee to be used for the maintenance and upkeep of the exterior of the buildings and the grounds. The Association has the obligation to responsibly manage these funds to provide certain services for the owners. Please note: No repairs or replacements will be financed by the HOA that were needed due to damage by or neglect of owners. Owners are responsible for damage caused by their renters, guests and/or private contractors doing work inside the owner's home.

### **Homeowners Association responsibilities include:**

- Coach Light maintenance and replacement (excluding bulbs)
- Contract negotiations with service contractors
- Driveway, sidewalk, exterior building, and common grounds maintenance

- Exterior building repair and painting
- Irrigation system
- Lawn, tree, and shrub maintenance
- Pool maintenance
- Refuse and Recycle collection
- Refuse enclosure maintenance
- Roads maintenance
- Roof repairs and replacement
- Rules enforcement
- Street lighting
- Telecommunication Bulk Services
- Termite control – exterior

### **Architectural Review Committee:**

This official committee has the responsibility of maintaining the beauty and integrity of the community. Members of this committee are appointed by the Board of Directors and meet monthly to review owner requests to change the architectural structure of the owner's property. Article XI, section 3 of the Covenants document specifically prohibits any owner from adding, changing, altering, or removing any structure without the prior written approval of this committee. Failure to obtain proper approval could result in denial of the project or the restoration of the structure to its original architecture and condition, even if the project has been completed. Every request must be submitted in writing to the ARC at least 7 days prior to the monthly scheduled committee meeting.

Requests are to be completed on official forms. All supporting documents, as stated on the form, are to be included. Forms can be obtained from the management company or found near the lockbox at the pool. Completed forms can be deposited in the lockbox. Homeowners are encouraged to attend the ARC meeting when their requests are being reviewed and considered. When a request is acted upon resulting in either an approval or denial of the request, the homeowner will receive notice, in writing, of the committee's decision. If the decision is a denial, the reason for such denial must be stated.

If a properly submitted request has not been acted upon and no notice has been sent to the homeowner within 45 days, the request is automatically approved, and the owner may proceed with the project. All approved projects are to be completed within 120 days of approval or the owner will be required to resubmit the request, again following the original guidelines. Contractor delays and other extenuating circumstances might require additional project time without the need to resubmit the approved request.

Although each ARC application is considered individually and it is impossible to list every possible request requiring ARC approval, a few examples of projects needing ARC approval include addition of gutters, lanai enclosures, replacement of front screen/storm door, solar tunnels, adding garage screen door, replacement of windows or any additions or changes of landscaping. Certain alterations include on-going financial responsibilities for the owner, such as the fee for re-sealing of solar tunnels after roof replacement and the reinstallation of gutters after fascia board replacement.

### **Owner Responsibilities:**

Homeowners are responsible for adhering to the rules and regulations established by the association. The following list of Rules and Regulations is an overview of owner responsibilities and is not expected to answer every question or be all inclusive. Good judgment, good taste and consideration for other residents should be foremost in observance of these regulations. The property management company is very familiar with our Covenants and By-laws. Please direct questions to our CAM and always ask before you act.

**Air Conditioners** – the owners are responsible for all air conditioners and heating systems.

- **Business** – all homes are single residential family-use only units. No business or commercial sales, professional office or any other type of commercial activity can be conducted on any portion of the committed property, including any dwelling.
- **Conservation Easements** – there are areas within the community that are designated as conservation areas. Owners should not cut, trim, or otherwise alter any of these areas nor should they dispose of any yard or bush trimmings in these protected areas.
- **Decorative Items** – such as chairs, novelty flags, statues, potted plants, and other such items are prohibited unless specifically approved, in writing, by the ARC.
- **Doors** - owner maintains all doors, windows, glass, screening and other openings in the exterior dwelling unit, except for periodic painting or staining.
- **Driveways** – a few of the residential driveways are painted; these are now “grandfathered”. No unpainted driveways are allowed to be painted. Owners with painted driveways are responsible for the upkeep and repainting of their driveways with the proper color paint – Bombay. ARC approval is required prior to each repainting and for any modification of the contour of any driveway.
- **Dumpsters** – Receptacles are for resident use only. All items are to be placed inside the dumpster. Yard waste is to be bagged before placing inside the dumpsters. Large items (couch, mattress, TV, etc.) each require a fee to be paid by the homeowner wishing to discard the item. Contact the management company for protocol for disposing of such items. Do Not put such items in or near the dumpster. Contractors are not permitted to use the dumpsters. Trash pickup is twice weekly, on Tuesdays and Fridays. Do not discard trash if the container is overflowing – this will necessitate an additional charge.
- **Dwelling** – owner is responsible for maintaining the unit in an acceptable manner. Areas of unit visible from street view or the view of other units must be kept free of debris.
- **Estate Sales** – are discouraged but permitted only if the application has been completed, signed and returned to the management company at least two weeks prior to the event and only permitted when home is for sale. A maximum of one weekend (Friday and Saturday of the same week) is permitted. The owner is responsible for all traffic control and for any and all damage to streets, lawns, sprinkler systems and other structures caused by sale participants.
- **Exterior Appearance** – objects such as bicycles, toys, grills, must be concealed from the view of the road frontage and other units. No skateboard ramps or basketball backboards are allowed. No temporary structure of any kind can be constructed on a lot or common area unless permitted by the ARC.
- **Grills/Grill Pads** – With prior ARC approval, owner may have a grill-pad installed by a properly licensed contractor that is within the size limitations of 4x6 feet and situated to ensure that the grill is stored so as not to be visible from the street view or other units.
- **Garage Doors** – The HOA is responsible for the painting or re-staining of any garage door as needed but is not responsible for the maintenance of any mechanical component of any garage door or any garage door opener. The expense of operating is the responsibility of the lot owner.
- **Garage Sales** – are not allowed due to parking and traffic limitations within the community.
- **Garbage** – must be kept out of sight from the street view and adjoining units and should be stored inside garage or dwelling until placed in dumpster.
- **Gutters** – all gutter installations, re-installations, repairs, and replacement are the sole responsibilities of the homeowner.
- **Holiday Decorations** – decorations for Christmas, Hanukkah and New Year can be displayed from Thanksgiving Day through January 6<sup>th</sup>. All other decorations can be displayed for one week before until three days after the holiday. Holiday decorations do not need ARC approval, but these decorations must not obstruct neighbor’s view from driveway or house.
- **Insurance** – homeowners insurance coverage must be adequate to cover the full replacement value of unit with no deductions for depreciation against loss by fire, storm or other hazards or casualty. Such insurance

shall name Savannah Square as an additional insured. The owner is responsible for providing annual proof of insurance by submitting such to Watson Association Management.

- **Keys** – each homeowner is issued one pool key and one mailbox key. Replacement keys will be issued at a charge of \$25.00. Keys are not to be reproduced, loaned, or given to others.
- **Landscaping** – ARC approval is required prior to adding or changing any landscaping on lot. The Association is not responsible for maintaining any flowers, grass, bushes, trees or landscaping or watering of such, installed by the homeowner.
- **Landscape Edging** – ARC approval is required prior to any installation of landscape edging. Only natural cement segments and ridged black plastic segments are allowed.
- **Laundry** – The Florida Statute, known as the Right To Dry Law, allows residents to dry laundry outdoors. This practice is discouraged by the HOA and most homeowners. Only temporary drying equipment can be used, no permanent poles can be installed. Laundry must be out of street view and no overnight drying is allowed.
- **Lawful Conduct** – no immoral, improper, offensive, or unlawful conduct will be tolerated. All valid laws, zoning ordinances and regulations are to be strictly observed.
- **Lighting** – all exterior lighting – walkway, driveway, motion or light sensor or accent lighting must be approved by the ARC prior to installation.
- **Living Wall** – the trees and bushes surrounding the Savannah Square property are referred to as our “living wall”. No unit owner is allowed to change the landscaping of this area and cannot add or subtract any plantings beyond the grass areas of the unit property.
- **Monthly Assessment Fees** – are due on the first day of the month. All fees submitted after that date are considered late. Payments received after the 10<sup>th</sup> day of the month or later will be subject to a late fee of \$25.00. Fees overdue by 30 days or more are subject to lien proceedings.
- **Nuisances** – no noxious or offensive activity can be carried out on any lot.
- **Parking** – each owner has exclusive rights to park two vehicles in their own driveway plus one vehicle in garage. Parking on the grass or street is not permitted. Additional parking is allowed in designated areas only. All vehicles illegally parked are subject to towing as per the sign posted at the entrance of Savannah Square. No overnight parking of RVs, trailers, boats, commercial trucks, or trucks larger than pick-ups is permitted.
- **Patios** - Several homes have patios that are now “grandfathered”. The owner is responsible for patio upkeep and maintenance. No new patios are allowed.
- **Pets** – no more than 2 domestic pets are allowed per household. Pets must be leashed when outdoors. Owners are responsible for observing all “pooper scooper” regulations. Pets are not excluded because of breed or weight. All pets must be always under the control of the owner or his/her designee.
- **Pool** – pool use is for owners and guests only. Children under 15 are to be accompanied by an adult. All posted pool rules are to be observed. No animals are permitted. Snacks and beverages are allowed only in the covered area and not at poolside to prevent spillage into the pool. All food and beverage leftovers and containers are to be disposed of in one of the dumpsters and not in the trash containers at the pool or in the restrooms.
- **Posted Signage** – owners are responsible for adhering to all officially posted instructions and signs throughout the community. It is also the owner’s responsibility to ensure that all their renters, guests and private contractors observe posted regulations.
- **Potted Plants** – no potted plants can be displayed on the front or sides of a unit unless explicitly approved by the ARC. No more than two such plants can be approved for any one unit.
- **Power Washing** – owner is responsible for driveway and gutter upkeep, including periodic power washing to remove dirt and mold buildup.
- **Recycling** – we contract for recycling services through Waste Management. Pickup of recycled items is once weekly, each Tuesday. Cardboard boxes are to be broken down and placed in the recycle bin, located across

from the pool, on Lafayette Lane. Please follow the guidelines posted on the recycle enclosure regarding acceptable items. Do not place any items in the bin if the container is filled. This will result in additional charges.

- **Rentals** – no owner may enter a rental or sublet agreement without proper renter registration and notification to the management company. Renters are subject to all HOA rules and regulations and the owner is responsible for conveying these to the renter. The owner is responsible for any damage to common areas or unit exterior caused by the renter.
- **Requests** – all architectural review committee (ARC) and maintenance requests are to be submitted, in writing, by depositing them in the box provided at the pool cabana. Likewise, all request responses will be conveyed to the owner in writing. Proof of such permission may be required.
- **Sales** – no dwelling unit may be sold without express written application and approval of the HOA and management company. A single “for sale” sign no more than 16”x16”, green/white in color and PVC material may be displayed on a dwelling lawn during the time the unit is for sale.
- **Sanitary Sewer** – owners are responsible for the maintenance, repair and replacement of water and sanitary sewer lateral pipes serving their dwelling units.
- **Satellite Dish** – TV dishes must be installed on the fascia board or unit wall, using a wall mount bracket. If a new dish is required for service, or one is no longer in use, it is the owner’s responsibility to remove the old dish and fill all fascia/wall holes. Note: Roof top installations are not allowed. Whenever possible, installation should be at the back of the property. All installations require ARC approval.
- **Speed Limit** – the speed limit on all roads within the community is 15 miles per hour.
- **Sun Tunnel** – owners wishing to add sun tunnels to their roofs must obtain ARC permission prior to any installation. If the unit is scheduled for roofing repair or re-roofing, placement of the sun tunnel must be coordinated with roofing company through the management company. Units with existing sun tunnels will be responsible for resealing the tunnel and other possible costs when any roofing work is done.
- **Trees** – existing, live trees with a trunk of four inches or more in diameter, one inch from the base, cannot be removed by the Association or any owner. Each tree so damaged or removed will be considered a separate violation of the City Ordinance of the Land Development Code.
- **US Flag** – each homeowner may display, in a respectful manner, one portable, removable United States Flag or official flag of the State of Florida and one portable, removable official flag, in a respectful manner, not larger than 4½ feet by 6 feet, which represents the United States Army, Navy, Air Force, Marine Corps, Coast Guard or a POW-MIA flag.
- **Utilities** – owner is responsible for the maintenance, repair, replacement of water and sanitary sewer lateral pipes servicing own unit.
- **Voting** – every person or entity who is a recorded owner of lot is a member of the Savannah Square Homeowners Association and as such is entitled to one vote. When any lot is owned by more than one person, the composite title holder shall be considered as one member of the Association.
- **Walls/Fences** – no fence, wall, gate, hedge, or other structure can be erected or maintained without the written request and approval of the ARC.
- **Windows** – owners are responsible for all windows, glass, screens, building interior, and altered structures, pavers, plantings, and edging installed by the current or previous owners.
- **Window/Door Covering** – no aluminum foil, paper or other such material can be placed on windows, door panels or glass doors.
- **Yard Waste** – all yard waste must be bagged before depositing it in the dumpster.

*Thank you for taking the time to review these rules and regulations. They are meant to serve as a guide for you when considering making any changes to your home or property. If you have any questions about any of the topics, please contact our Community Association Manager at Watson Association Management*

**The information contained in this document has been reviewed and approved by Savannah Square Board of Directors.**

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<b>Board President</b>	<b>Date</b>
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