

Hammock Lakes  
Architectural Policies and Rules Violations Procedures  
February 2012

**1. Solar Panels**

- a. The solar panels which are recommended are the strip solar-type, such as Solar Roll or High Temp. must be approved by the Architectural Review Committee prior to installation.
- b. It is recommended that all solar panels be installed on the back of the house or where they are least visible from the street. In addition, landscaping may need to be planted to further screen all pump and ground equipment from the road where applicable.
- c. Prior to installation, the Homeowner should determine whether the installation of solar panels on a roof will void any remaining roof warranty as most roofing contractors will not warrant a roof after additional work has been done on the roof by others.
- d. The solar panels must be kept in excellent condition at all times.

**2. Street Trees**

- a. Streetscape trees which are installed are intended to create a consistent streetscape. These trees may not be removed without authorization of the Homeowners Association. Streetscape trees which die or become diseased MUST be replaced with the same type of oak tree.

**3. Landscape Materials**

- a. Landscape plantings need to be submitted to the Architectural Review Committee for approval.

**4. Fencing**

- a. Fencing around the perimeter of any LOT may not be installed without approval of the Architectural Review Committee. Fences may not be installed at a height greater than four (4) feet high in any yard. Partial screening or lattice may be installed only after receiving approval for the specific design and height from the Homeowners Association.
- b. Additional landscaping or planting may be required to screen fencing or lattice work.
- c. No fencing is allowed on a lake unless specifically approved by the Homeowners Association.

## 5. Garage Sales

a. Garage Sales are not an approved activity in Hammock Lakes. Due to the commercial nature of this activity, and the additional security and safety risk of bringing a large number of non-residents into this quiet residential atmosphere, the Association believes it is not in the best interest of the residents to allow this activity. However, community-wide garage sales may be conducted twice (2) per calendar year on dates approved by the Board. Private garage sales are not approved on dates other than the community-wide dates established by the Board. (The first Saturday of March is the annual date of the community-wide garage sale as established by the Board. The second sale, if requested, must be at least 5 months later in the calendar year.)

## 6. Exterior Lighting (approved on May 2, 2011)

a. All exterior lighting, whether for decoration, security or any other purpose must be pre-approved by the Architectural Review committee in accordance with Hammock Lakes Docs prior to installation in order to verify that there is no glare or light intrusion into an adjoining property that would limit the quiet enjoyment of the owner of the lot. (Reference Article X, Sections 9 & 12.) In an effort to maintain the aesthetic character of the neighborhood, illumination from all lighting fixtures must be white. The only exception is lights near the front entrance door to the residence which can have "bug" lights, the reason being they serve the function of preventing bugs from coming in the house that are attracted to the light. Landscape and walkway lighting shall not exceed a height of 18 inches above ground. Holiday and special occasion lighting is exempt from this rule.

## 7. For Sale Signs

a. Only one "For Sale" sign of standard size (not to exceed six (6) square feet, may be placed in the front yard of any Lot. "For Sale" signs may not be placed facing 1st Street SW or Kings Highway.

b. Signs must be mounted on the ground either on a 4' x 4' post or on an aluminum frame. No tag-lines (add-ons) are permitted except for the name of the realtor or for the word "Sold".

**8. Hurricane Shutters (approved on March 31, 2008)**

- a. Hurricane Shutters are only for hurricane storm protection and are not designed for security or any other purpose and must be approved by the Hammock Lakes Architectural Review Committee before initial installation.
- b. All types of hurricane shutters should be maintained in first class condition, in order that they will perform as intended.

**Types of Approved Shutters and Restrictions for Use**

- a. Accordion type hurricane shutters are approved for all window and door openings only on the side and back of the home.
- b. Roll-down and bolt-on type hurricane shutters are approved for all window and door openings.
- c. All hardware must adhere to the color of the home or trim.

**Time Frame for Shutter Use**

- a. Homeowners are allowed to install hurricane shutters when the National Weather Service has projected a hurricane or a tropical storm may affect our area within 5 days.
- b. Shutters must be removed within 7 days after the storm threat has passed. In the event of electrical power loss associated with the storm, shutters must be removed within 7 days after electrical power has been restored.
- c. The only exception to this rule is hurricane shutters in an enclosed covered lanai may be closed for a period of time not to exceed six months in any twelve (12) month period.

**9. Basketball Poles and Outdoor Activities**

- a. All basketball poles and nets must be approved by the Architectural Review Committee prior to installation. All poles and nets must meet with the design requirements of the Committee and must be permanently affixed in the ground at a location approved by the Committee.
- b. additional landscaping or planting may be required to screen poles and bases from the street.
- c. Moveable basketball poles are considered temporary and must be stored in a garage or other enclosed area overnight.
- d. Basketball and other outdoor activities should be conducted during certain hours so as not to create a nuisance to the neighboring homeowners. Basketball and other noise generating outdoor activities are limited to the hours between 8:00 am and 10:00 pm 7 days per week, unless otherwise modified by the Board of Directors.

10. **Satellite Television Dishes** (approved in November 2010)

- a. Satellite Dish installation requests must be submitted to the Architectural Review Committee (ARC)
- b. The ARC recommends that, as a first choice location, a satellite dish be ground mounted with landscape screening of mounting hardware. This is the least intrusive position on the neighborhood aesthetics.
- c. If the installer determines that this location will not allow acceptable quality reception, then as a second choice location, the ARC recommends a side-mounted location, directly onto the side of the home, with the installer striving for the lowest possible installation site which permits the acceptable quality signal.
- d. As a final choice, when all else fails, the installation may be made to the eave of the home, or the roof as close to the eave as possible. This is the most intrusive mounting location because it is difficult to have it blend in with the neighborhood character. If this choice is made, the resident must ask the installer to provide his decision in writing for inclusion with ARC documentation.

11. **Architectural Submissions**

- a. All submissions requiring approval of the Architectural Review Committee shall be submitted, in writing, to the Property Management Company.
- b. All submissions shall include a sketch showing the location of the desired installation, together with a sketch or a picture of the requested installation, and specifications and color samples, where applicable. Manufacturer's brochures, together with a sketch on a lot survey, and material samples will be acceptable in most instances.
- c. Improvements requiring approval of the Architectural Review Committee shall not be commenced until written approval is received.

## 12. Rules Violations

- a. Homeowners will be responsible for violations of the Declaration of Covenants, Restrictions, and Easements for Hammock Lakes, the Bylaws of Hammock Lakes, the Hammock Lakes Architectural Policies and Rules Violations Procedures, and the Pool and Spa Rules by the homeowner(s), family members, invitees and guests. Fines may be imposed for violations of the referenced documentation.
- b. Damages to any portion of the Hammock Lakes Complex by Homeowners, family members, invitees and/or guests will be assessable against the Homeowners and the Lot.
- c. Repeat violations of said documents may result in the loss of use privileges to the Homeowner(s), their family members, invitees and/or guests.
- d. The Board shall have the right to revise these documents, from time to time, and to limit the use of the Recreation Center and Pool Complex by guests, invitees and minors.

## 13. Violations and Fines (approved on June 23, 2008)

- e. It is recognized that the Association should implement a violations and fines policy in order to enforce the Declaration of Covenants, Restrictions, and Easements for Hammock Lakes, the Bylaws of Hammock Lakes, the Hammock Lakes Architectural Policies and Rules Violations Procedures, and the Pool and Spa Rules in order to help avoid formal legal court proceedings in certain instances, due to the high costs involved to all parties in such proceedings. Therefore the Board of Directors shall appoint a Violations and Fines Committee consisting of no less than three (3) and no more than five (5) resident homeowners at the beginning of each term to administer Violations and Fines policies and procedures relating to Hammock Lakes Homeowners Association rules, regulations, policies and deed restrictions. The Violations and Fines Committee, with the oversight of the Board of Directors, shall have jurisdiction on all reported violations of Homeowner Association rules, regulations, and deed restrictions, whether for Architectural Rules violations or for other violations reported. The Violations and Fines Committee may, with a vote of the members, dispose of any reported violation with no further action when a fine is deemed inappropriate by the committee. The committee will report all proposed fine actions to the Board of Directors on a monthly basis if any fines are to be imposed. The Board of Directors may approve or reduce or eliminate fines as it sees fit. In the event of a reported violation of the Declaration of Covenants, Restrictions, and Easements for Hammock Lakes,

the Bylaws of Hammock Lakes, the Hammock Lakes Architectural Policies and Rules Violations Procedures, or the Pool and Spa Rules, the management company will prepare an initial violation letter with the names and addresses of the owner of the property and the tenant, if applicable, the lot number and the details of the reported violation, together with a photograph of the evidence of the violation if at all possible. This initial violation letter will be sent via regular mail by the management company and require that the violation be corrected within ten (10) business days, or the homeowner or tenant contact the management company to explain why it cannot be corrected within the allotted time. If the homeowner does not correct the reported violation or properly respond to the management company within the ten (10) business days allowed, the management company will send a Second Notice of Violation informing the homeowner that the Association has the right to assess a fine against them. Such letter will again be sent to the address of record of the homeowner as well as any tenant or occupant of the owner's unit if applicable and will be sent by regular and certified mail. The letter will include a copy of the initial violation letter and will inform the homeowner that if the violation is not corrected within fourteen (14) business days, of the date of such second letter, a fine may be levied against the owner's property in the amount of \$100.00. This fine will accrue at the rate of \$100.00 per day, up to \$1000 maximum, if the violation is on-going and the owner does not respond or correct the violation within the time provided. The letter will inform the homeowner that he/she may appeal the levying of the fine by attending a Violations and Fines Committee meeting on a specific date, the date to be at least fourteen (14) business days following the date of the second letter. The homeowner also has the right to appeal a fine he disagrees with, and may request to be included on the agenda of the next scheduled meeting of the Hammock Lakes Board of Directors for such purpose. Following the Violation and Fines Committee meeting, the committee will send a notice through the management company to those owners sought to be fined, including those who do not choose to attend or appeal, regarding whether the fine was imposed, approved and recommended for a fine to the Hammock Lakes Board of Directors, or the time frame was extended by the committee, who may, if they wish, extend the timeframe for correction of any violation to allow for ARC approvals or permit approvals or other good reason in the process of correcting a violation. This notice will inform the owners who have had fines imposed that they have fifteen (15) business days from the date of this notice to pay any fine and correct any noted violation, or the Association will begin

pursuit of its legal remedies which may include both bringing a lawsuit to collect the fine(s) and bringing a lawsuit to force correction of the violation. If the homeowner objects to the notice of or imposition of a fine, he may appear before the Board of Directors, either at the next Board meeting or, upon the homeowner's request, after the meeting in an informal setting. At such hearing the homeowner may explain why there is no violation of the Declaration of Covenants, Restrictions, and Easements for Hammock Lakes, the Bylaws of Hammock Lakes, the Hammock Lakes Architectural Policies and Rules Violations Procedures, or the Pool and Spa Rules and the Board may either rescind or affirm any fine imposed by the Violations and Fines committee. Any such appearance before the Board will not change the effective date of the fine imposed by the Fines Committee unless the Board specifies it to be changed. Whether or not a homeowner wishes to appear at a hearing or appeal a violation or a fine in person shall not affect the decision of the Board or the Violations and Fines Committee. Homeowners not desiring to appear at any hearing or committee meeting in person may be represented by a designated agent or third party, or may submit a written statement setting forth the matters the homeowner believes should be considered by the Committee or the Board in arriving at a decision. If an imposed fine is not paid and the subject violation not corrected within fifteen (15) business days of the date of the Violations and Fines committee notice, management will be instructed to turn the file over to legal counsel for enforcement.

For each violation, the fine schedule is as follows:

First Violation - Please refer to the preceding procedure.

Second Violation within a year for same rule or restriction - \$100.00 per day up to \$1000 maximum in accordance with Florida Statute 720-305. Ongoing violations for storage of motor homes, boats and trailers in the driveway, vehicles on which commercial signs or lettering has been affixed, parking in the street, or the like shall be on a per day basis and cumulative, without the necessity of further issuing on-going notices if the vehicle, boat, trailer, etc. is not removed or the violation is not corrected within twenty four (24) hours after receipt of the notice. For example, if a boat is parked in a driveway and a warning is issued, the second (\$100.00) violation will be assessed if the vehicle is not moved within twenty four hours of receipt of the warning notice, without a hearing or warning, whether or not the vehicle is moved before a hearing is afforded. Homeowners having more than one violation of any rule, policy, or restriction at one time will have only one

single fine, the largest, applied to the multiple violations, until all are corrected.

#### 14. Pool and Spa Rules

Hours - Open 8:00 am until 10:00 pm

- Trespassing is reported to the Indian River County Sheriff
- Guests must be accompanied by residents of Hammock Lakes.
- All activity is monitored and recorded 24/7 by video.
- Key is required for entry.
- NO FENCE JUMPING.
- Shower before entering Pool or Spa.
- Children under age 12 must be accompanied by an adult resident.
- One adult resident is required for every 10 minors.
- No glass containers allowed.
- No alcohol under the age of 21.
- NO DIVING or RUNNING.
- No animals in pool, spa or on deck.
- Noise levels must be kept to a courteous level.
- Toddlers in diapers not allowed unless wearing leak-proof swimwear at all times.

#### SPA WARNING

- Pregnant women, children, people with health problems and people using alcohol, narcotics and other drugs that cause drowsiness should not use SPA.
- Maximum temperature 104 degrees.
- Maximum use time 15 minutes. Maximum Load: 20