



WHAT YOU NEED TO KNOW ABOUT WINDERMERE

The following pages contain useful general information, as well as summaries from Windermere's Declaration of Covenants and Bylaws approved by various Boards of Directors. The intent is to reflect the rules as defined by the Covenants. The Covenants will always take precedence over this booklet. For more explicit details, please refer to the official Covenants and Bylaws.

Additionally, this guideline attempts to answer the most commonly asked questions and to simplify the basic concept of the deed restrictions and rules for day-to-day life at Windermere. If you have any questions, please contact the Board of Directors by putting a note in the white drop box by the mailboxes.

Valued information

- ANIMAL CONTROL – 352-726-1121 (sheriff's dispatch non-emergency number)
cats and dogs only; wild animals like armadillos, submit maintenance request to white box
- CITRUS MEMORIAL HOSPITAL: 352-726-1551
- CITY OF INVERNESS ADMINISTRATION: 352-726-2611
(Number for tree removal permit)
- CITY WATER (Public Works): 352-726-2321
- DEPARTMENT OF MOTOR VEHICLES: 352-341-6500
- EMERGENCY - FIRE, POLICE, AMBULANCE: 911
Sheriff's Office (non-emergency): 352-726-4488
- HOUSEHOLD/YARD WASTE AND RECYCLING: 352-726-2321
See page 12 for pickup schedule.
- SPECTRUM: 855-222-0102
- SUMTER ELECTRIC (SECO): 352-793-3801
Outage hotline: 800-732-6141

DEED-RESTRICTED COMMUNITY

Windermere is a fee-simple, deed-restricted community. That means you own your own home and a small piece of land. It may be a single-family home, duplex, or quad unit. Your lot is defined on the property survey that you received from your title company. By purchasing a home at Windermere, you forfeit some of your individual rights and agree to be governed by the Covenants and Bylaws, as well as the guidelines of the Homeowners Association (HOA). You should have been given a copy of these documents before your closing. If not, contact the HOA secretary to request a copy. There is a charge for replacement copies. *It is important to note that no property within Windermere is a condominium.*

COMMON AREAS

All land not owned by individual homeowners is referred to as common area and, as such, it belongs to all of us. Common areas are maintained by the HOA, and because of that, you may NOT plant, build or place anything on it. Use of common areas can never be exclusive to any single homeowner; they are for the enjoyment of all homeowners. This specifically applies to, but is not limited to, benches, tables, ornamentals, and docks.

GOVERNING BODY

The community is governed by a Homeowners Association (HOA) Board of Directors. There are five (5) to seven (7) positions on the Board of Directors. Each is elected for a one (1) year term. The Directors, in turn, elect the Officers. All positions are voluntary, and at present, we have no direct employees. Independent contractors or volunteer homeowners oversee all services. Unless directed otherwise, the Board of Directors meets at the Clubhouse on the third Thursday of each month except December when the Annual Homeowners' Meeting is held. The time and date of each meeting are posted on the bulletin board near the mailboxes. We urge all residents to attend these meetings.

BOARD MINUTES AND MONTHLY NEWSLETTER

The Board meeting minutes and the Windermere newsletter are distributed electronically monthly. Paper copies also are available on the counter in the Clubhouse. To receive an electronic copy, provide your email address to: windermeredistribution@gmail.com.

WINDERMERE DIRECTORY

A listing of all residents/homeowners and their contact information is available in the Clubhouse near the bulletin board. If you wish to add or update your information, please use the white drop box near the mailboxes.

HOA FEES

The HOA fee is due on the first day of each month. You will NOT receive a bill or notice of payment for the maintenance fees. Fees received after the 10th of the month will incur a late charge. Maintenance payments are to be made payable to the Windermere Home Owners Association or WHOA and mailed to:

Integrity Tax and Bookkeeping Service
Re: Windermere Garden Villas HOA
4411 E. Arlington Street
Inverness, FL 34453

Mailing labels are available in the Clubhouse.

HOA fees are allocated into an operational maintenance fund and a reserve fund. The operational fund is for the required payment of the common expenses for the day-to-day operations of the Association. The reserve fund is for necessary future capital expenditures and maintenance expenses. These items include scheduled periodic painting, road maintenance, pool maintenance, and fence maintenance/ replacement.

INSURANCE

The HOA maintains insurance on the common grounds and facilities. You must obtain your own homeowner insurance, the same as you would for any home in a residential community. *DO NOT BUY CONDOMINIUM INSURANCE*. Some areas of Windermere may also require flood insurance. Please check with your insurance agent. Each homeowner is required provide a copy of the Declarations page to the HOA Board Treasurer each time the policy is renewed. Place it in the white drop box located by the mailbox area.

NOTES ON MAINTENANCE

In Windermere, YOU OWN YOUR HOME. The HOMEOWNER ASSOCIATION HAS NO RESPONSIBILITY FOR REPAIR AND LIMITED RESPONSIBILITY FOR MAINTENANCE. This includes single-family homes, duplexes and quad units.

Homes must be kept in good condition. The Board of Directors conducts periodic inspections throughout the community and notifies owners of violations that need correction. There are penalties for noncompliance.

Notes on tree maintenance

Trees in common areas are maintained by the HOA. Trees on a homeowner's individual lot are the responsibility of the homeowner. This includes lawn repair from removal of a tree.

The Board of Directors will evaluate, on proof of documentation (see NOTE below), all requests for tree removal. **IMPORTANT:** Contact the Board first, then the City, if necessary. Removal is allowed for trees that are diseased, damaged, unsightly, or those that present a threat. Inverness is a "Tree City USA" location; the City may suggest that homeowners replace trees that are removed with a more suitable variety.

Tree trimming also requires approval by the Board of Directors.

NOTE: As of July 1, 2019, a new Florida law addresses a city's jurisdiction regarding tree work. It says: "A local government may not require a notice, application, approval, permit, fee, or mitigation for the pruning, trimming, or removal of a tree on residential property if the property owner obtains documentation from an arborist certified by the International Society of Arboriculture or a Florida licensed landscape architect that the tree presents a danger to persons or property."

Notes on landscape maintenance

Windermere HOA landscape services include lawn mowing, edging, feeding, and weed control. Developer-installed shrubs are pruned and fed periodically. Any original plants needing to be replaced must be brought to the Board's attention before the March Board meeting for replacement in the Spring.

To promote a healthy, weed-free environment for optimal plant growth, the HOA follows a program determined in consultation with our landscape management company.

ALL LOTS RECEIVE THE SAME LEVEL OF BASIC SERVICE; actions are NOT customized to the individual home. The Homeowners Association is NOT responsible for lawn or landscaped areas where the homeowner has applied additional chemicals or fertilizer or has over-watered, which may cause fungus or other issues.

Any plantings beyond the original developer-installed landscaping (see Appendix A) are the homeowner's responsibility. Note that plants in the roof drip line may be damaged by the roof cleaning solution, so avoid planting in these areas.

MAINTENANCE RULES AND REGULATIONS

The following summarizes rules generated by the Windermere Board of Directors. Additional regulations are contained in the Windermere Declaration of Covenants and Bylaws. Refer to those official documents for details.

Maintenance of lots

In Windermere, we all own our own homes and the land under them. "Lots" in this context refers to what we individually own.

Maintenance by the Homeowners Association

The Homeowners Association is responsible for maintaining the exterior appearance of each dwelling (not including the rear porches) in these ways:

- Periodic exterior painting of walls and doors, which includes preparation by caulking doors and windows, where required, and repair of all surface cracks
- Periodic roof cleaning
- Maintaining the outer sidewalks adjacent to the streets
- Maintaining the outside garage light fixtures and their associated light sensors (but not replacement of bulbs)
- Maintaining the irrigation system serving lots and common areas
- Lawn maintenance on lots (and in common areas)
- Maintaining original developer plantings (only) on each lot, which includes trimming, fertilizing, and the replacement of dead or dying shrubs
NOTE: The Association is NOT responsible for trees or landscaping unless it is "original developer plantings." If it is not original, it is the responsibility of the homeowner. See Appendix A for more detail.
- The Association may also schedule the cutting of original developer tree branches that overhang dwelling roofs closer than eight feet from the rooftop.

Incidental damage caused to a dwelling by Association maintenance work will be repaired promptly at the Association's expense.

Maintenance and repair by the lot owner

Except as noted in the previous section summarizing the Association's responsibilities, all maintenance and repair to a dwelling/lot is the owner's responsibility.

- Homeowners are responsible for maintaining all landscaping not originally installed by the developer (See Appendix A), even if "it was there when I moved in."
- The owner is also responsible for keeping the dwelling, walkway, driveway, and patio in clean and neat condition. This includes regular cleaning of patios, driveways and walkways if/when necessary.
- The homeowner is responsible for termite protection and pest control for the dwelling.
- Replacing bulbs in outdoor light fixtures is the owner's responsibility. For garage coach lights, to present a unified street lighting look, energy-saving, 60-watt-equivalent bulbs in the 3500K temperature color range are recommended.
- Homeowners using outside contractors for work on Windermere dwellings are responsible for confirming that the contractor has current, active licensing and has current liability and workman's comp insurance prior to initiating any work. In addition, homeowners must notify the HOA Board of any work to take place outside the dwelling, especially if large equipment will be used. Owners must take all precautions to avoid disturbing neighbors or their dwellings when having work done.
- Homeowners must maintain homeowner insurance on their dwellings and provide a copy of the Declarations page to the Board Treasurer upon renewal. Owners are responsible for roof replacement. The Association is not responsible for storm damage/roof replacement on individual dwellings. Owners should have sufficient financial reserves to pay insurance deductibles in those cases.

ALTERATIONS

To dwellings

Before any action is taken, approval from the Board of Directors is required for proposed exterior changes. This is to assure that the requested change will not impair the rights of others, or the ability of our contractors to conduct maintenance, nor impair or diminish the views of others or their right to peaceful enjoyment of Windermere. Every reasonable effort is made to accommodate requests.

Alterations requiring approval also include such appearance-related changes as, for example, patios, sidewalks, landscaping areas, screen doors, garage screens and solar tubes. While garage screens are allowed, they must be either solar white sliders or a solar white roll-up type. Nothing is to be hung, displayed, or placed on the exterior walls, doors, or windows of the dwelling without prior written consent of the Board of Directors.

In accordance with the 2010 Florida Statutes 720.304: Any homeowner may display one portable, removable United States flag, or official flag of the State of Florida in a respectful manner, and one portable, removable official flag, in a respectful manner, not larger than 4-1/2 feet by 6 feet, which represents the United States Army, Navy, Air Force, Marine Corps, or Coast Guard, or a POW-MIA flag. Any homeowner may erect a freestanding flagpole no more than 20 feet high on any portion of the homeowner's real property as long as the flagpole does not obstruct sightlines at intersections and is not erected within or upon an easement.

To planted areas

Any change or addition to exterior plantings must stay within the landscaped areas to avoid interference with mowing. Prior to enlarging a landscaped area (with Board approval) or installing any new plant material, even within currently landscaped areas, owners must check for location of the sprinkler/irrigation system lines. Vegetable planting is allowed in containers or existing plant beds at the rear of the home only.

Any "yard art" (for example, bird baths or feeders, hanging flower containers, lawn ornaments and solar lights) must be placed within existing landscaped areas.

All homeowner-installed alterations are the responsibility of the homeowner.

MAINTENANCE REQUESTS OR COMPLAINTS

Maintenance Request Forms are available in the Clubhouse (see Appendix B for a sample form). Use this form for suggestions and to request information, approvals or services from the Board and its contractors.

Complete the form -- be sure to sign it and note the best contact information for you in case there are questions. These written requests should be placed in the white drop box located in the mailbox area. The box is checked regularly. Every signed request form received will be addressed.

Please allow appropriate time for your request to be scheduled and action to be taken.

Do NOT stop our maintenance or other service personnel to directly make requests, complaints or to raise issues. These individuals have been instructed to ignore verbal requests. Address all comments and questions to the Board, which will communicate with the appropriate contractor(s).

MAINTENANCE, ALTERATIONS, AND IMPROVEMENTS TO THE COMMON AREA.

The maintenance, repair and operation of the common areas, including the repair, maintenance, and replacement of landscaping, personal property owned by the Association, and other improvements and facilities, is the responsibility of the Association as a common expense.

Sprinkler system

Lawn irrigation is provided on schedules as allowed by government regulations, which may change periodically. The sprinkler systems are maintained by the Homeowners Association. Report all breaks or malfunctions by putting a signed maintenance request in the white maintenance box.

Any damage caused by a homeowner or their guests or contractors WILL be charged to the homeowner. **DO NOT PARK ON OR DRIVE OVER THE SPRINKLER HEADS.** Driving on lawns is NOT allowed.

Insect & termite treatment

Your yard and the common areas are treated for weed and insect control periodically. A contractor does this on a community schedule as the Board of Directors determines the need.

NOTE: Homeowners are responsible for pest and termite control/protection for their own dwellings. Owners in multiplex buildings have worked together to contract for this type of protection for all the building's units, which can yield cost-efficiencies and ensure building protection.

SOLICITING

There is a "no soliciting" sign at the entrance to the community. Door-to-door solicitation is not allowed in the community, nor is distribution of advertising materials. No individual yard sales are allowed. Please stop or report any violators. There are no exceptions to the rule.

FENCES AND OUTBUILDINGS

No fences or outbuildings of any size, shape, or type are allowed. No outbuildings or outside unsightly storage is allowed.

STREETS AND ROADWAYS

All streets and roadways within Windermere are owned and maintained by the Homeowners Association. If you see any problems, such as a pothole, please notify the HOA. The speed limit is 15 mph.

PARKING

Vehicles should be parked in your driveway or garage only. No overnight parking (11 p.m. to 6 a.m.) is allowed on the street or cul-de-sacs.

Emergency vehicles must have space to maneuver should one of our neighbors require medical assistance. No parking is permitted on the sidewalks or grass.

The Clubhouse parking lot is to be used for Clubhouse and pool activities. It is also used for guest parking on a short-term basis, excluding RVs and trailers.

Cars parked violating the parking regulations are subject to towing at the owner's expense.

TENANTS, GUESTS AND CHILDREN

Dwellings are to be occupied by an owner, members of the family, guests, and tenants as a residence and for no other purpose. No dwelling is to be permanently occupied by more than six persons. The maximum for permanent occupants plus overnight guests is to be no more than six persons without the prior written approval of the Board of Directors.

At all times, under all circumstances, homeowners are responsible for the conduct and compliance of their tenants, guests, and children. An adult over the age of 21 must accompany children under the age of 18 when they are using the shuffleboard, pool, Clubhouse facilities, dock, or other community amenities.

Residents with children or residents with visiting children or grandchildren, please remember, for safety, children should not play on streets of Windermere, including the mailbox area, where the children are most vulnerable to traffic.

PETS

Residents with pets **MUST CLEAN UP AFTER THEM BY PICKING UP DROPPINGS**, and all pets should be leashed at all times when outdoors. The City of Inverness does have a leash law and it is enforced. No more than one dog or cat may be kept without prior written consent of the Board of Directors. The weight of any dog or cat cannot exceed twenty-five (25) pounds. This restriction does not apply to current homeowners or new residents moving into Windermere with pets over the weight and number restriction. However, when their animals pass away, the restrictions will apply.

CABLE SERVICE

Standard TV cable and internet service is contracted by the HOA and is included in your monthly maintenance payment. Each unit is entitled to one (1) digital set-top box. The box stays with the unit when the unit is sold. You may purchase expanded services by contacting Spectrum (855-222-0102) directly. Use your individual account number when requesting any changes or reporting problems with Spectrum. Their records should indicate your address is part of the Windermere Master Account.

CLUBHOUSE

Make sure the Clubhouse air conditioning, lights, and fans are turned off and the doors are closed and locked after using the building. In addition, please make sure the interior locks on the bathroom doors are locked.

The Clubhouse remains locked when not in use. For security, please do not unlock the Clubhouse for anyone you do not recognize as a Windermere resident. Replacement keys are available, for a fee, by submitting a maintenance request form into the white drop box in the mailbox area.

There is to be NO SMOKING within the Clubhouse.

Pets are not allowed in the Clubhouse.

Clubhouse Rental for Private Parties - Residents are allowed to reserve the Clubhouse for private parties given by them, subject to the following rules and conditions:

- Absolutely NO commercial, club, for-profit or non-profit meetings/parties will be permitted.
- Attendees are to be primarily family members of the resident. Adherence to the maximum occupancy regulated by the Department of Public Safety (270 persons w/chairs; 126 persons w/tables and chairs) is required.
- The Clubhouse availability must be approved and scheduled for the requested date through the Board of Directors. The Director in charge of the Clubhouse will attend to the remaining tasks.
- The reservation date will be checked with the social committee and added to the calendar.
- To protect the Windermere Homeowners Association, it is the responsibility of the homeowner reserving the Clubhouse to obtain and show written proof of a one-day special event \$1,000,000 liability insurance policy with the Windermere Homeowners Association named as additional insured for the date of the rental. The requestor will be responsible for any property damage related to the event.
- The completed request form to reserve the Clubhouse must be submitted, along with a \$200 deposit, to the Board of Directors prior to the monthly meeting preceding the date of the reservation.
- The use of the Clubhouse runs from 24 hours before the event for setup purposes, to 9 a.m. the following morning for cleanup. It is the responsibility of the homeowner reserving the Clubhouse to clean up after the event. If the Clubhouse is clean by 9 a.m. the following morning, the \$200 deposit will be returned to the requestor within five days. If the requestor has not cleaned by the 9 a.m. deadline, there will be a \$75+ fee (depending on condition of Clubhouse) deducted from their deposit to cover the cleaning cost.

Please remember **ONLY THE CLUBHOUSE** can be reserved for private use. The shuffleboard court, swimming pool, and parking lot remain open for use by Windermere residents and their house guests.

- Vehicles for which there are no available spaces at the Clubhouse must be parked as close as possible to the resident's home. Normal overnight parking rules remain in effect.
- Copies of the application are available in the Clubhouse or from a board member.

SWIMMING POOL

The pool, Clubhouse, shuffleboard and dock facilities are for the use of Windermere residents, occupants of leased units, and their house guests. House guests visiting a resident in Windermere must display a pool pass when using the pool. Contact the HOA for a pool pass. The pool and other facilities are not for the use of family or friends living in the area without the resident on the premises, even if the guest has a pool pass.

Pool Rules:

1. **Close pool umbrellas** after use.
2. **No glass containers** are permitted at any time within the pool area.
3. **No diving** is permitted.
4. **No horseplay** is permitted.
5. **Children in diapers must wear swim diapers.**
6. **Children under 18** must have **adult (over age 21) supervision.**
7. **Shower** before entering pool.
8. **No animals** in the pool area.

BOATS, TRAILERS, and RVs

The Association is currently providing the community with a parking area in the corral for boats, travel trailers, and RVs. The corral is **NOT** a long-term permanent storage facility for those or any other vehicles such as storage/cargo trailers. (The contractor's storage trailer is an exception).

The corral area is fenced and locked. The Clubhouse key operates this lock. The corral is lighted at night for your safety as well as the safety of your property. Parking spaces will be assigned, and current vehicle registration is required. Spaces in the corral are limited to one per homeowner (subject to availability) and are available on a first-come, first-served basis.

If you are a new Windermere resident, or have purchased a boat or RV and need a space in the corral area, please submit your request to the Board of Directors.

You may choose to keep a boat/trailer/RV inside your own garage. Permanent parking in a driveway or on the streets is prohibited. Forty-eight-hour (48-hour) parking on owner's property (**NOT** on the street or sidewalk) is permitted when preparing for or returning from a trip.

Use of the corral area is at your own risk. The corral will be weeded two (2) times a year by the Association. Residents using the corral are responsible for the upkeep of their space the remainder of the year.

Any vehicle in the corral not registered with the HOA will be removed at owner's expense. Valid/current state vehicle registration and tags are required.

WASTE

Household, recycle, and yard waste must be kept in sanitary containers, concealed from public view. It should be placed in front of your residence near the street on the night before your scheduled pickup.

Recycling and yard waste removal are scheduled for pickup by the City of Inverness each Wednesday. Household waste is picked up on Thursday. Recycling goes in the yellow-topped bin, and household waste goes in the green-topped bin. Yard waste is placed in owner containers. The City does not take plastic bags or boxes on yard waste day; therefore, plastic bags or boxes will be emptied and put back where they were. Yard waste must be biodegradable. If a holiday falls on a pickup day, pickups generally will be the following day; check with the City if there is a question.

NOTE: Our lawn service will not dispose of lawn debris. It should be placed in a container in accordance with City requirements.

NOISE

No nuisance or any use or practice that causes annoyance to residents or disturbs their peace shall be allowed.

ENFORCEMENT OF RULES

In the event the Association or any owner finds it necessary to resort to legal proceedings to enforce these rules, then the violating owner shall be responsible for paying the attorney's fees, court costs, and litigation expenses incurred by the Association or the owner who maintains the action.

DWELLING RENTALS

All rentals are required to be for a period of at least three (3) months. Owners are responsible for ensuring renters have copies of the Association rules, along with necessary keys and pool pass. Homeowners are responsible at all times, under all circumstances, for the conduct and compliance of renters.

NOTICE TO RENTERS

Renters must abide by the rules and regulations of Windermere. Renters should have a RENTER INSURANCE policy to cover personal contents.

STORM PROTECTION DEVICES AND MATERIALS

Purpose: This policy defines guidelines for installation and use of storm protection devices and materials in the Windermere Garden Villas community. It is intended to recognize the right of homeowners to protect themselves and their homes from severe weather, to provide alternative choices in terms of style, ease of use and cost, yet to retain the Windermere community's cohesive and attractive appearance.

1. Homeowners must submit their dwelling storm protection plans to the Windermere Board of Directors or its designated working committee, which will determine whether they meet the policy set out in this document.
2. Homeowners are responsible for ensuring that any protection installed meets applicable building codes, is done in accordance with the manufacturer's specifications, and is installed by properly licensed and insured contractors. Homeowners also are responsible for any damage to their building resulting from installation or use of protection devices and materials.
3. Homeowners may be assessed for any incremental labor time required for painting around storm protection fixtures.
4. Storm protection systems not enumerated in this policy are not approved for use. Systems enumerated in this policy are approved for use only as specified.
5. Storm protection systems that must be mounted or closed may be deployed 72 hours prior to anticipated arrival of severe weather in Citrus County and must be removed or opened within 72 hours following the storm. After 72 hours, the Association may remove the storm protection at the owner's expense.

APPROVED SYSTEMS, STYLES AND COLORS

Front of dwelling

1. *Hurricane-protection windows.* Hurricane-protection windows may be installed in place of original windows, including half-rounds, but must match the looks of the original windows in all respects. This includes sidelight and half-round windows at the front door area.
2. *Hurricane panels.* Hurricane panels are removable metal, Lexan or polycarbonate panels that are stored away when not in use and are meant to provide window or door protection. They are approved for rectangular and half-round windows (including the half-round above the front door), provided that attachment to the building is done with direct-to-building bolted system, "entrapped" tracks or other structurally sound method that will minimally alter the building's appearance. Any permanent attachment points must match the structure and community color scheme. For the front door area, panels requiring permanently installed tracks or channel frames may be installed around the front door and sidelight area. Tracks that remain on the building must match the structure and community color scheme.

3. *Accordion shutters.* Accordion shutters, which are pre-installed and operate on permanently mounted tracks or channel frames, may be installed at the front door and sidelights. Tracks and shutters must match the structure and community color scheme.
4. *Flat corrugated plastic panels.* Flat plastic panels, which are stored away when not in use, are affixed to the outside of window and door openings with proprietary snap-and-lock patches, one section of which remains on the building and one on the panel itself. The section remaining on the building must be kept clean and free from unsightly debris and must match the structure and community color scheme.
5. *Fabric storm protection panels.* These fabric panels, stored away when not in use, are affixed to the building with a direct-to-building bolted system. Permanent attachment points must be colored and/or covered to match the structure and community color scheme.
6. *Window film.* Untinted window film has no effect on the building's appearance so is approved for use.
7. *Plywood.* Plywood panels, stored away when not in use, are affixed to the building with a direct-to-building attachment system. Permanent attachment points must be colored and/or covered to match the underlying structure.

Sides and rear of dwelling

1. *Hurricane-protection windows or doors.* Hurricane-protection windows or doors may be installed in place of originals but must match the looks of the original windows or doors.
2. *Hurricane panels.* Hurricane panels are removable metal, Lexan, or polycarbonate panels that are stored away when not in use and are meant to provide window or door protection. Attachment of tracks or channel frames to the buildings may be permanent, or panels may be attached using the direct-to-building bolted or "entrapped" systems. Tracks, channels, or attachment points must match the structure and community color scheme.
3. *Accordion shutters.* Accordion shutters, which are pre-installed and operate on permanently mounted tracks or channel frames, may be installed at all openings on the side and rear of buildings. Tracks and shutters must match the structure and community color scheme.
4. *Flat corrugated plastic panels.* Flat plastic panels, which are stored away when not in use, are affixed to the outside of window and door openings with proprietary snap-and-lock patches, one section of which remains on the building and one on the panel itself. The section remaining on the building must be kept clean and free from unsightly debris and must match the structure and community color scheme.

5. *Fabric storm protection panels.* These fabric panels, stored away when not in use, are affixed to the building with a direct-to-building bolted system. Permanent attachment points must be colored and/or covered to match the structure and community color scheme.
6. *Window film.* Untinted window film has no effect on the building's appearance so is approved for use.
7. *Plywood.* Plywood panels, stored away when not in use, are affixed to the building with a direct-to-building attachment system. Permanent attachment points must be colored and/or covered to match the underlying structure.

Garage doors

1. *Replacement doors.* Existing garage doors may be replaced by strengthened doors but must match the original in appearance.
2. *Bracing.* Horizontal and/or vertical bracing on the inside of garage doors has no effect on the building's appearance so is approved for use.
3. *Garage door windows.* Garage door windows may be strengthened or reinforced in ways that do not affect the building's appearance.

BULLETIN BOARDS

1. The right side of the outside board is reserved for posts pertaining to HOA Board and Social activities.
2. The left side of the outside board is for the use of residents subject to the following:
 - Residents are responsible for their own posts and must remove them no later than two weeks after posting or when the date of the event has expired.
 - No commercial or personal business advertisements.
 - 'For Sale' posts are subject to the two-week time limit.
3. Business cards, etc. may be posted on the bulletin board inside the clubhouse.

INVESTING IN YOUR NEIGHBORHOOD

Some neighborhoods have the reputation of being terrific places to live, and the difference is often the investment that people make in their community. These neighborhoods embody a community spirit that reflects the pride of the people who live there. In addition to the financial investment the residents share in their property, they also invest their time by participating in local affairs. How can you become active in your community? You can participate in your neighborhood association by volunteering to serve on the Board of Directors or committees, and you can keep abreast of issues that could impact your area by testifying at hearings or writing letters to local government officials. There may be ways that you can help your neighbors if they are having a hard time with a serious illness or job loss. When some people begin to get involved in making a difference in their neighborhood, others soon follow.

APPENDIX A

“How do I know which are developer-installed plants?”

In the Windermere official covenants [Section 5.1.5.] and in the Welcome to Windermere booklet, owners are told that the Association is responsible for maintenance of original developer plantings on their lots, but that owners are responsible for maintenance of anything not originally installed by the developer.

Over the years, homes have changed hands, some multiple times, and many current owners don't know which plants are and which are not developer-installed. The resident committee working on updating the Welcome to Windermere booklet considered this enough of a concern that they sought clarification.

A lot-by-lot inventory was not possible. However, the following guidance should enable homeowners to assess their own grounds to identify plants for which they are responsible.

Here is the general guidance

Think of developer-installed plantings as plain and serviceable, and homeowner-installed plants as more ornamental.

Likely developer-installed

- Hedge-type plants that are squared-off, located along the fronts and sides of buildings as well as behind air conditioner units [typically viburnum, boxwood, ligustrum, or possibly pittosporum or loropetalum]
- Low junipers seen in front of many buildings
- Squared-off podocarpus and/or liriopie plants seen in the strip between the driveways in multi-unit buildings
- Hedging under the front windows of multi-unit buildings, usually podocarpus and/or liriopie
- Umbrella trees in front between the center units in multi-unit buildings
- In front of buildings, including by walkways: Indian hawthorn and/or nandinas (heavenly bamboo) in addition to those mentioned above
- Holly bushes seen at the corners of some of the buildings
- Shrubs along the fence separating Moray unit yards from Arbor Trails property

Through the years, some developer-installed plants have died, and the HOA Boards approved their replacement with similar plantings. These are likely to be located and trimmed similarly to the ones mentioned above, and be viburnum, ligustrum, boxwood, Indian hawthorn, pittosporum or loropetalum, and in some cases liriopie.

Likely homeowner-installed

- Ornamental or flowering plants
- “Different-looking” plants, or those not mentioned above
- Plants located along the building’s rear wall or surrounding the rear patio slab

Suggested actions

- Conduct an inventory of your lot to identify the plants for which you are responsible.
- Document them, preferably including photos – so if you ever sell your home, you can pass along this information to the new homeowner
- If you have questions about how to maintain your plants, consult the University of Florida IFAS plant database: <https://hort.ifas.ufl.edu/database/>
- If you are considering new plantings, consult the UF/IFAS Florida Friendly Landscaping Program interactive plant database: <http://www.floridayards.org/fyplants/index.php>

