



## **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:** 352-249-2790. (Sheriff's dispatch non-emergency number)

Cats and dogs only.

**FLORIDA FISH AND WILDLIFE COMMISSION (FWC)**

For sick, injured or orphaned wildlife and/or alligators. FWC's Wildlife Alert Hotline is (888) 404-3922.

**HCA FLORIDA CITRUS HOSPITAL:** 352-726-1551

**CITY OF INVERNESS ADMINISTRATION:** 352-726-2611

**CITY WATER (Public Works):** 352-726-2321

**DEPARTMENT OF MOTOR VEHICLES:** 352-341-6500

**EMERGENCY – FIRE, POLICE, AMBULANCE:** 911

Sheriff's Office (non-emergency) 352-726-1121

**HOUSEHOLD WASTE AND RECYCLING:** 352-726-2321

(See page 12 for pick-up schedule)

**SPECTRUM:** 855-222-0102

**SUMTER ELECTRIC (SECO):** 352-793-380

Outage Hotline: 800-732-6141

## **DEED RESTRICTED COMMUNITY**

Windermere is a fee-simple, deed-restricted community. That means that you own your home (single family, duplex or quad unit) and a small piece of land. Your lot is defined on the property survey you received from your title company.

By purchasing a home in Windermere, you forfeit some of your individual rights and agree to be governed by the Covenants and By-Laws as well as the guidelines of the Homeowners Association (HOA). (cont.)

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 classified as a condominium.***

### **COMMON AREAS**

All land not owned by individual homeowners is referred to as common area and, as such, belong to all of us. Common areas are maintained by the HOA, and NO homeowner may plant, build or place anything on it. This includes the fencing around the perimeter of the property. Use of common areas is never exclusive to any single homeowner but may be enjoyed by all residents.

This specifically applies to, but is not limited to, benches, chairs, tables, ornamentals, docks and fences.

### **GOVERNING BODY**

The community is governed by a Homeowners Association (HOA) Board of Directors consisting of an odd number; preferably 5 to 7; but never less than 3. Each member is elected for a one (1) year term. The Directors elect their Officers. All positions are voluntary and there are no paid Board members. Independent contractors or volunteer homeowners oversee all services.

Unless directed otherwise, the Board of Directors meet at the clubhouse on the third Thursday of each month, except for December when the Annual Homeowners Meeting is held. The time and date of each meeting are posted on the bulletin board by the mailboxes and distributed by email. We urge all members to attend these meetings.

### **BOARD MINUTES AND MONTHLY NEWSLETTER**

The Board meeting minutes, and Windermere newsletter are distributed electronically monthly.

To request receipt of electronic copies, new state statutes require that you provide a letter of permission to the HOA allowing the use of your email address. Please place your letter in the white box by the mailboxes.

## **WINDERMERE DIRECTORY**

A listing of all residents/homeowners and their addresses is available in the Clubhouse near the bulletin board. If you wish to include or update your information in the directory, please put a note in the white box near the mailboxes.

## **MONTHLY HOA FEES**

Your 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 10<sup>th</sup> of the month **will incur a late charge**. Payments are to be made payable to Windermere Homeowners 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 of the day-to-day operation of the Association.

The Reserve fund is for necessary future capital expenditures and maintenance expenses. These items include scheduled periodic painting; and road, pool 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 you own 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** to provide a copy of the Declarations page to the HOA Treasurer each time the policy is renewed.

Place it in the white drop box located by the mailboxes.

## **NOTES ON MAINTENANCE**

In Windermere **you own your home. The Homeowner's Association has no responsibility for repair and limited responsibility for maintenance.** This includes all single family, 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 after removal of a tree.

The Board of Directors will evaluate all written (use white slip) requests for tree removal. Removal is allowed for trees that are diseased, damaged, unsightly, or those that present a threat.

The Board has asked that homeowners plant a tree in place of one removed. (The replacement need not be the same type of tree.) Remember, Inverness has been designated as a 'Tree City USA' location.

**Trimming** of trees also requires Board approval upon request.

## **NOTES ON LANDSCAPE MAINTENANCE**

Windermere HOA's landscape services include mowing, edging, feeding and weed control. Shrubs are pruned periodically. Any original shrubs needing to be replaced should be brought to the Board's attention before the March Board meeting for Spring replacement.

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

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

Any plantings in the landscape done by the homeowner (or previous homeowners) and not by the developer are the responsibility of the homeowner. Please note that plants in the roof dripline may be damaged by runoff of roof cleaning solution.

### **MAINTENANCE RULES AND REGULATIONS**

The following summarizes rules generated by Windermere Board of Directors, past and present. Additional regulations are contained in the Windermere Declaration of Covenants and Bylaws. Refer to those official documents for details. These may be found at [www.windermereinverness.org](http://www.windermereinverness.org).

### **MAINTENANCE BY THE HOMEOWNER'S ASSOCIATION**

The Homeowner's 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 sidewalks adjacent to the street.
- Maintaining outside garage light fixtures and their associated light sensors (but not replacement of bulbs).
- Maintaining irrigation system serving lots and common areas.
- Lawn maintenance on lots and common areas.
- Maintaining plantings made by the developer on each lot, which includes trimming, fertilizing and replacement of dead and dying shrubs.
- 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**

Maintenance and repair to a dwelling/lot is the owner's responsibility (with the exception of the Association's responsibilities listed in the previous section).

- Homeowners are responsible for maintaining all landscaping not originally installed by the developer even if 'it was there when I moved in'.
- The owner is responsible for keeping the dwelling, walkway, driveway and patio in a clean, neat condition. These areas should be cleaned regularly.
- The homeowner is responsible for termite and pest control.
- Replacing bulbs in outdoor light fixtures is the owner's responsibility. Energy-saving 60-watt 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 current workman's comp insurance prior to initiating work. In addition, owners 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 when having work done.
- Homeowners **must** maintain homeowners' insurance on their dwelling and provide a copy of the Declarations page to the 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.

## **YARD ART & STORM PROTECTION**

Any yard art (bird baths, feeders, hanging flower containers, lawn ornaments, holiday decorations, solar lights) must be placed **within** existing landscape beds. The number of displayed items should not give a cluttered appearance. In the event of strong storm winds or hurricanes it is the responsibility of the homeowner to secure any yard art or outdoor furnishings and planters.

## **SIGNS**

**NO** signs of **any kind** should be displayed on a lot except one (1) 'For Sale' or 'For Rent' sign not exceeding 14" wide X 10" tall. These should be displayed from the inside of a window. A reasonably sized security system sign may be displayed within ten (10) feet of each entrance to the dwelling. (Florida Statute 720.304(6)). **NO** signs may be placed in common areas without prior approval of the Board of Directors.

## **ALTERATIONS**

### **To dwellings**

Before any action is taken, approval from the Board of Directors is required for any proposed exterior changes. This is to assure that the 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 their surroundings. 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, solar tubes and skylights. 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.***

### **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, owner must check with contractors for location of the sprinkler/irrigation system.

## **FLAGS**

In accordance with the 2024 Florida Statutes 720.304 a homeowner may display in a respectful manner **up to two (2)** of the following portable, removable flags, not larger than 4½ X 6 feet:

- The United States flag
- The official flag of the State of Florida
- A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force or Coast Guard.
- A POW-MIA flag

A homeowner may also erect a free-standing flagpole no more than 20 feet high on any portion of the owner's real property if the flagpole does not obstruct sightlines at intersections and is not erected within or upon an easement.

The homeowner may display, in a respectful manner from the flagpole one (1) Official United States flag not larger than 4½ ft. X 6 ft. and may additionally display one other flag permitted above. The additional flag must be equal to or smaller than the United States flag.

The flagpole and display are subject to all building codes, zoning setbacks and other applicable governmental regulations including, but not limited to, noise and lighting ordinances in the county or municipality in which it is erected, and all setback and locational criteria contained in the governing documents.

(For additional flags allowed: see the Florida Statutes 720.304)

## **MAINTENANCE REQUESTS OR COMPLAINTS**

Maintenance request forms (white slips) are available in the Clubhouse (also see following Appendix A). Use this form to request information, approval of services from the Board or Contractors and use for suggestions.

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 by the mailboxes. This box is checked **daily** and every signed slip received will be addressed. Allow appropriate time for your request to be scheduled and action to be taken. (cont.)

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, who will communicate with the appropriate contractor(s).

### **MAINTENANCE, ALTERATIONS, AND IMPROVEMENTS TO THE COMMON AREAS**

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 system is maintained by the HOA. Report all breaks or malfunctions by putting a signed maintenance request in the white box.

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

### **Insect and Termite treatment**

Your yard and the common areas are treated for weed and insect control periodically. A contractor does this on a community schedule.

**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 their 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, nor is distribution of advertising materials. Please stop or report anyone you see doing this. However, the distribution of political materials is allowed by law.

## **FENCES AND OUTBUILDINGS**

No fences or outbuildings are allowed.

## **STREETS AND ROADWAYS**

All streets and roadways within Windermere are privately owned and maintained by the Homeowners Association. If you see a problem, such as a pothole, please notify the HOA. ***The speed limit on all streets in Windermere is 15 mph.***

## **PARKING**

Vehicles must **NOT** be parked on a sidewalk or grass. Overnight parking on the street or parking to block the sidewalk at the end of a driveway is prohibited. Vehicles violating parking regulations are subject to towing at the owner's expense. Do **not** park in a neighbor's driveway without their permission.

Vehicles should be parked in your driveway or garage only. No overnight parking (11 p.m. to 6:00 a.m.) is allowed on streets 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 in violation of parking regulations are subject to towing at owner's expense.

## **BOATS, TRAVEL TRAILERS AND RVs**

The Association currently provides 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 other vehicles such as storage/cargo trailers. (The Contractor's storage trailer is an exception).

The corral is fenced and locked and is lighted at night for your safety as well as the safety of your property. The Clubhouse key operates this lock.

Parking spaces are assigned to the homeowner whose name is on the vehicle registration. Vehicle registration and tags must be current and the name on the registration and the spot allotted to you on the Master list must match. Spaces in the corral are limited to one (1) per homeowner. These are subject to availability and are on a first-come, first-served basis.

If you are a new Windermere resident or have purchased a boat, travel trailer or RV and need a space in the corral, please submit a 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 street is prohibited.*

Twenty-four (24) hour parking on owner's driveway (**NOT ON THE STREET OR SIDEWALK**) is permitted when preparing to leave or returning from a trip.

Use of the corral is at your own risk. Please be sure the gate is closed and locked when you leave. The corral will be weeded two (2) times per year by the Association. Residents using the corral are responsible for the upkeep of their space for the remainder of the year.

Be sure that the contractor's vehicles are not in the corral at the time you use a weed-whacker as there has been damage sustained to vehicles.

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.

## **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 (6) persons. The maximum for permanent occupants, plus overnight guests is to be no more than six (6) 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. A person aged 18 or older 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 the streets in Windermere. This includes the mailbox area, where the children are most vulnerable to traffic.

## **PETS**

Residents with pets **MUST CLEAN UP AFTER THEM BY PICKING UP DROPPINGS** (this includes on your own property). All pets must be on a leash at all times when outdoors. The City of Inverness has a leash law for dogs and cats, and it is enforced. No more than one (1) dog or cat may be kept without prior written consent by 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 not in compliance with the above. However, when their pets 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. (cont.)

Use your individual account number when requesting any changes or reporting problems with Spectrum. Their records indicate your address is part of the Windermere Master Account.

## **CLUBHOUSE**

Make sure the Clubhouse air conditioning, lights, fans, TV and speaker system are turned off and all doors (including the interior bathroom locks) are closed and locked after using the building.

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.

NO SMOKING is allowed in the clubhouse. Also, no pets are allowed.

## **CLUBHOUSE RENTAL FOR PRIVATE PARTIES**

Residents are allowed to reserve the Clubhouse for private parties, subject to the following rules and regulations:

- 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 Dept. of Public Safety: (270 persons w/chairs; 126 persons w/tables and chairs are required).
- Clubhouse availability must be approved and scheduled for the requested date through the Board of Directors. If approved, the reservation date will be added to the calendar. The Director in charge of the Clubhouse will attend to the remaining tasks.

- 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 for Clubhouse reservation 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 set-up purposes to 9:00 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 9:00 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 9:00 a.m. deadline, there will be a \$75+ fee (depending on the condition of the Clubhouse) deducted from the deposit to cover cleaning costs.  
Please remember ONLY THE CLUBHOUSE can be reserved for private use. The shuffleboard court, 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 friend living in the area without the resident on the premises, even if the guest has a pool pass.

## **POOL RULES**

- **Close pool umbrellas** after use.
- **Absolutely NO glass containers** are permitted at any time in the pool area.
- **NO diving** is permitted.
- **No horseplay** is permitted.
- **Children in diapers must wear swim diapers.**
- **Children under 18 must be supervised by a person age 18 or older.**
- **Shower** before entering pool.
- **No animals** in the pool area.

## **WASTE**

Household, recycle and yard waste must be kept in sanitary containers concealed from public view. Containers should be placed 3 feet apart on the curb in front of your residence the night before pickup.

Household, recycle and yard waste are scheduled for pickup by the City of Inverness each Thursday. Recycled materials should be placed in the yellow-topped bin, household waste should be in the green-topped bin. Yard waste is placed in owner containers or stacked neatly.

**DO NOT** rake your leaves into the street.

The city specifies yard waste guidelines that may change from time to time. Check the city website <https://www.inverness-fl.gov/33/Trash-Services> for current guidelines.

## **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 owner in violation shall be responsible for paying attorney 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 at least a three (3) month period. Owners are responsible for ensuring renters have copies of the Association rules, along with necessary keys and a pool pass. Homeowners are always responsible, under all circumstances, for the conduct of renters.

## **NOTICE TO RENTERS**

**Renters must abide by the rules and regulations of Windermere.** Renters are advised to 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 appearance.

- 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.
- 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.
- Homeowners may be assessed for any incremental labor time required for painting around storm protection fixtures.
- 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. (cont.)

- 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**

- *Hurricane protection windows.* Hurricane protection windows may be installed in place of original windows, including half-rounds, but must match the look of the original windows in all respects. This includes sidelight and half-round windows at the front door area.
- *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.
- *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.
- *Flat corrugated plastic panels.* Flat plastic panels, which are stored away when not in use, are affixed to the outside of the window and door openings with proprietary snap-and-lock patches, one section which remains on the building and one on the panel itself. (cont.)

The section remaining on the building must be kept clean and free from unsightly debris and must match the structure and community color scheme.

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

### **Sides and rear of dwelling**

- *Hurricane protection windows or doors.* Hurricane protection windows may be installed in place of original windows but must match the look of the original windows.
- *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 building 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.
- *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.
- *Flat corrugated plastic panels.* Flat plastic panels, which are stored away when not in use, are affixed to the outside of the window and door openings with proprietary snap-and-lock patches, one section 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.

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

### **Garage Doors**

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

### **BULLETIN BOARDS**

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

## **APPENDIX A**

### **IDENTIFYING DEVELOPER INSTALLED PLANTS:**

In this book and in the Windermere Covenants (Section 5.1.5), it states that the Association is responsible for maintenance of plantings made by the developer on lots; and that owners are responsible for maintenance of plants on their lot not originally planted by the developer.

Over the years homes have changed hands many times and there is difficulty identifying the developer installed plantings.

The following is a general guideline for plantings typically made by the developer:

- Hedge-type plants that are located along the fronts (under windows) and sides of buildings as well as behind air conditioning units, such as viburnum, boxwood, ligustrum, pittosporum or loropetalum.
- Low junipers
- Podocarpus or liriopoe often planted in the strips between driveways.
- Umbrella trees in front of multi-unit buildings.
- Indian hawthorn and/or nandinas planted by walkways in front of buildings.
- Holly and Camellias planted at the corner of some buildings.
- Shrubs along the fence separating Moray backyards from the Arbor Trails property.

Over the years, as some developer installed plants died, HOA Boards have approved replacing them with similar plants. These are generally viburnum, ligustrum, boxwood, Indian hawthorn, pittosporum or loropetalum.

To: Board of Directors  
Windermere Home Owners' Association

Date: \_\_\_\_\_

REQUEST FOR APPROVAL OF PROJECT AND/OR SERVICE
Owner's Name(s):
Unit Address:
Telephone:
<b>Description of Project or Service Requested:</b>
For Project Request Only: Project Will [ ] or Project Will NOT [ ] be visible from street traffic. Estimated Completion Date(s): _____
_____
Owner's Signature
<b>Below for Board of Directors use only</b>
Approved [ ] Disapproved [ ] _____
Official Signature, Title and Date
Board of Directors' Comments and Suggestions:

To: Board of Directors  
Windermere Home Owners' Association

Date: \_\_\_\_\_

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