PALERMO PROPERTY OWNER'S ASSOCIATION INC.

HOMEOWNERS MAINTENANCE GUIDELINES

On behalf of the Board of Directors of the Palermo Homeowners Association we would like to recognize all current homeowners and welcome new homeowners to the community. We take great pride in our homes and common properties and strive to maintain them for the safety and pleasure of all Palermo residents. The following guidelines are established by the Homeowners Association (hereafter referred to as "the HOA") for the benefit of the homeowners and for the protection of their property. Please read them and if you have any questions, contact the Board of Directors and/or the Property Manager.

These Guidelines are a summary of the Palermo Governing Documents. A complete version of the documents including bi-laws and restrictions are at the Palermo Community website at www.palermohomeowners.com and/or the Property Management Office at (904) 998-5365.

Palermo Board of Directors

NOTE: These Guidelines have been adopted by the HOA Board of Directors in accordance with procedures set forth in the Palermo Declaration of Covenants and Restrictions and By-Laws. See Declaration of Covenants and Restrictions for complete document provisions.

A. Homeowners Meetings

1. The Annual Homeowners meeting is held each year in November. The date, time and place are established by the HOA Board. All Homeowners are notified by mail not less than 10 days or more than 30 days in advance. Homeowners who are not current with their Association fees and other assessments may not participate in the Annual Homeowners meeting.

2. The HOA Board which typically consists of three (3) to five (5) Directors meets every three months at the Palermo Amenity Center (clubhouse). The date and time are announced by newsletter, the Palermo Community Board (located near the front gate) and the Palermo website. All homeowners are encouraged to attend these meetings.

B. **Definitions**

Community Areas

1. Community areas shall mean and refer to all of the common property together with all improvements whatsoever located on them such as pool, workout area with equipment

and summer kitchen. The community areas shall be for the benefit of all owners/tenants of a dwelling unit in Palermo. The community areas shall also include, but shall not be limited to roadways, entranceways and landscaped areas contained within the roadways.

Dwelling Unit

2. Dwelling unit shall mean and refer to any part of a residence including any deck and/or patio areas, which will be used for the shelter of a single family.

Member

3. A member means the members of the Association as described in Article IV of the Declaration and Association Articles.

C. **General Guidelines**

1. **Assessments and Collections**

Fees are collected semi-annual on January 1st and July 1st. Invoices will be mailed 15 days prior to the due date. Any payment received after the 15th day of the month due shall be considered late and a late fee of $35.00 per month will be assessed to the homeowners account until the account is current. Any account not current after 2 months will be turned over to the Association's attorney for collection and/or legal action.

2. **Business in Home**

Homes in the Palermo Community are for residential use exclusively. No industry, trade occupations or profession of any kind may be conducted in or from any home unless the existence or operation of the business activity is not apparent or detectable by sight, sound or smell from outside the residence. The business should not result in an excessive increase of traffic within the community.

3. **Parking and Vehicles**

a) Regular overnight parking on the streets is prohibited. If overnight parking on the street is required contact the property manager for approval prior to the event.

b) The amenity center parking area may not be used to store vehicles. Vehicles parked over 5 days are considered stored and subject to fines and/or towing.

c) All vehicles parked overnight in the Amenity Center parking lot must be approved by the property manager.

d) No motorized vehicles, E-bikes or electric scooters are permitted on the sidewalks, parking area, decks of the pool, or grounds of the summer kitchen and/or amenity center.

e) Vehicles are not to be parked on the grass of any HOA or residential lot.

f) Trucks, trailers, boats, campers and recreational vehicles are not to be parked on driveways or community areas longer than 24 hours.

g) The maximum speed allowed on community streets is 25 MPH.

h) Moving "PODS" may be parked in the driveway for up to seven (7) days with prior approval from the property manager.

i) No vehicles may be repaired or rebuilt on driveways except for emergency repairs.

j) Garage doors are to remain closed except when garage is in use.

k) To facilitate pedestrian safety, vehicles when parked in the driveway must not block the sidewalk.

l) No inoperative vehicle shall be parked for a continuous period in excess of 48 hours. This shall not apply to any vehicle being stored in the garage.

m) No covers on cars or other vehicles parked in the driveway or on the street are permitted.

n) Commercial vehicles with advertising thereon shall not be parked on the Property within public view on a regular basis.

.

4. **<u>Other Structures</u>**

a) No fences, sheds or structures of any kind shall be erected, removed or relocated anywhere within the community without the written approval of the Modification Committee or HOA Board of Directors.

b) No fence, mailbox, sign, antenna, weathervane shall be constructed on or connected to any home unless approved in writing by the Modification Committee or HOA Board of Directors.

c) No exterior structural alterations are allowed without the written consent from the Modification Committee. This includes attaching, adding or making any changes to the exterior of the residence.

d) Mailboxes must be maintained in good repair and if replaced must be replaced with the approved Association mailbox. See property manager for contact information.

e) No laundry, bedding, blankets, clothing, diapers etc. shall be hung or exposed on the property including patios or porches.

f) Basketball hoops and support structures shall not be attached to or permanently installed. The hoop and support equipment must be removed and stored in the residential unit when not in use.

g) No antennas or satellite dishes shall be installed without the written approval of the Modification Committee.

5. **Trash and other Waste Pick Up**

a) Trash and recycle containers cannot be placed at the curb prior to the afternoon of the day before scheduled pick-up. Trash and recycle containers must be removed by the end of the pick-up day.

b) All trash and recycle cans must be stored in the home's garage or out of sight.

c) Construction dumpsters (and moving Pods) must be placed in the driveway and shall only be permitted for a period of 7 days or less. An application must be submitted to the property manager's office in advance.

d) To reduce the impact of dried leaves entering the storm drains, yard waste such as palm clippings, bushes and tree limbs should only be placed curbside within 24 hours of pick-up. All residual debris remaining after pickup must be swept up and removed in a timely manner (same day).

e) Yard waste must be packaged in garbage bags whenever possible. Bags must not be placed adjacent to drain inlets which can block the drain inlets during heavy rains.

f) Household appliances and furniture must only be placed curbside within 24 hours of pickup. If not picked up within 24 hours the appliance or furniture must be removed from curbside and stored out of sight.

6. **Pets**

a) No animals, poultry or livestock of any kind shall be raised, bred or kept anywhere in the Palermo community, except dogs, cats and other common household pets shall be allowed.

b) All dogs and cats must have current rabies vaccinations.

c) When walking a pet, it must be on a leash and under the control of a responsible person.

d) Pets are not to be in common areas unattended.

e) Pets are not allowed to "run at large" in the common area within the community.

f) The owner of any pet is responsible to check the area and clean up any pet waste immediately.

7. **Renting a Home**

a) Should an owner decide to lease or rent their home, the lease must be written and for no less than 12 months duration.

b) A copy of the signed lease shall be filed with the Property Manager office no later than 30 days from the effective date of the lease.

c) A copy of the Declarations, By-Laws and these guidelines shall be given to the tenant by the homeowner when the lease is signed.

d) Lessee shall comply with all guidelines.

e) The homeowner will be held responsible for the actions of their lessee.

f) The residence is a single-family home and shall only be occupied by the owner, lessee, members of their family, and temporary nonpaying social guests.

g) The owner shall maintain contact information on file with the Property Mangers Office.

8. **Architectural Control and Outside Appearance**

a) The purpose of the Modification Committee as set forth in the Declaration and By-Laws is to secure an attractive and harmonious community.

b) No addition to, change, modification or alteration of any component of the exterior of a dwelling unit is permitted unless it is approved in writing by the Modification Committee or the HOA Board.

c) House and garage door colors (unless the original color) must be approved by the Modification Committee or the HOA Board prior to painting.

d) Holiday decorations and non-permanent decorative lighting may be displayed no sooner than 30 days before and must be removed 14 days after the holiday.

e) Each owner shall maintain the exterior of the dwelling unit, including driveway, sidewalk and roof in good order and repair and kept in an attractive condition.

f) Above ground propane storage tanks are not permitted. Propane storage/supply tanks must be buried.
   a. Exception – 20 lb. propane tanks used to fuel BBQ grill.

g) Each owner shall maintain the lawn and other landscaped areas in an attractive condition including regular mowing, fertilizing, pest control, irrigation, mulch and edging.

h) Shrubs, bushes and trees shall be neatly trimmed and maintained. Any limbs or large branches shall not be allowed to grow through or damage adjacent common property lot line fences. Any hedges used to provide a privacy buffer from adjacent neighbors must be neatly trimmed on all sides, front, back and top and shall be limited to approximately 8 feet in height.

i) One flag of the United States and one POW/MIA flag may be displayed at each residence in accordance with United States flag etiquette.

j) Advertising signs of any kind (business, commercial, "For Sale" or Rent) are prohibited anywhere in the Palermo community unless approved by the Modification Committee or property manger. In no case shall the sign be larger than 54 sq inches (9" x 6"). Only one sign is permitted per property.
Exception: During an open house, two signs are allowed on the property for the duration of the open house, but not longer than 6 hours.

9. **General Provisions**

a) Excessive noise in, on or about any home or in the common area is not allowed and shall be considered a nuisance.

b) Noise shall not be audible beyond the boundaries of the lot from which it originates from 10:00 pm until 7:30 am.

c) Security and/or fire alarms which are audible on the outside of the residence must be connected to a monitoring service that is able to shut the alarm off if the resident is not available.

d) No newspapers, aluminum foil, or reflective film coverings may be used to cover the exterior windows of any home.

e) No boating, swimming or fishing shall be permitted in the lake.

f) Noxious or offensive activity shall not be carried on anywhere on the Palermo property.

10. **Pool Rules and Regulations**

a) Every resident must review the pool rules and instruct their guests or lessees accordingly. Specific rules are posted at the pool. Safety must always be the first consideration.

b) The pool is open from 8:00 am to dusk. No one is allowed in the pool or on the pool deck after dusk, unless the Board of Directors has authorized an association sponsored event.

c) Radios and other electronics around the pool are forbidden, except when earphones are used.

d) Children not toilet-trained must wear a swim diaper. No disposable diapers are to be worn in the pool. All persons wearing diapers must wear a protective covering to prevent spillage into the pool.

e) No glass containers **or** food of any kind are allowed in the pool or pool deck area.

f) No pets (except service animals) are allowed in the pool or on the pool deck.

g) No grills are allowed.

h) Children under the age of 14 must be accompanied by an adult at all times.

11. **Fitness Center**

a) Persons under the age of 18 are not allowed to use fitness equipment unless accompanied by an adult resident. Specific rules are posted in fitness center.

b) Persons under the age of 14 are not allowed in the fitness center.

c) No smoking, food, glass or pets are allowed in the fitness center.

d) Use equipment at your own risk. If you are unfamiliar with the use of the equipment, please refrain from using until you have reviewed the appropriate instruction manual.

e) Report any non-working equipment to the property manager.

f) Any abuse of the facility could result in loss of privileges.

D. **Failure to Follow Guidelines**

We believe all Palermo homeowners will make every effort to follow the appropriate guidelines. However, in the event and individual either knowingly or unknowingly breaks one of the guidelines, they will be sent a notice by the property manager or HOA Board advising them of the violation and a remediation request. Failure to remediate will result in the Board of Directors taking additional action as they deem necessary, which may include monetary fines, Liens, or Right to Cure etc.

E. **Modifications and Updates to the Guidelines**

The Board of Directors is empowered from time to time to amend these Guidelines at a properly noticed meeting. Such amendments shall be for the purpose of protecting the value and desirability of Palermo as a residential community.