OAK RIDGE OF STUART HOMEOWNER'S ASSOCIATION

COMMUNITY WIDE STANDARDS

TABLE OF CONTENTS

BACKGROUND	3
GENERAL PROCEDURES	4
FAILURE TO SUBMIT APPLICATION	4
COMMUNITY-WIDE STANDARDS	4
Unit painting	5
Landscaping	6
Driveways	
Roofs	
Antennae	
Signs/outside displays/furniture equipment	
Pools	
Hurricane shutters	
Additions/alterations	
Fences and hedges	
Easements	
VARIANCES	14

OAK RIDGE OF STUART HOMEOWNERS ASSOCIATION

COMMUNITY WIDE STANDARDS

BACKGROUND

The Oak Ridge of Stuart Homeowners Association was formed to establish a general plan and uniform scheme of development and improvement of Oak Ridge as a planned residential community. To provide for enhancement of property values and amenities within Oak Ridge, the Association established a method of administration, maintenance, preservation, use and enjoyment through the use of covenants, restrictions, easements, reservations, assessments, liens and other provisions which are registered with governmental agencies to permit legal enforceability.

Architectural Control is generally a universal condition of ownership in planned communities. To ensure enhancement of property values; a uniform scheme of development; maintenance of consistent appearance and to administer the day-to-day preservation of the general development plan, the Board of Directors established the Modification Committee (MC) consisting of three to five homeowners. The MC has exclusive jurisdiction over modifications, additions and alterations made on or to existing units and open space. The MC determines on behalf of the membership what is aesthetically, pleasing and proper and consistent with Oak Ridge covenants, rules, regulations and other controlling documents. The MC meets from time-to-time at the call of its Chair to include the Property Manager/Agent.

A unit shall mean a detached residence for a single family including a separately platted lot.

Improvements shall mean and refer to all structures of any kind, including, without limitation, any building, fence, wall, sign, paving, grading, parking, building addition, alteration, screen enclosure, sewer, drain disposal system, decorative building, AC unit, pool heater, permanent back-up generator, roof, antennae, pool, shutters, fences/hedges, landscaping or landscape devise or object.

Oak Ridge Community-Wide Standards means the standard of conduct, maintenance or other activity generally prevailing throughout the Oak Ridge community. To maintain reasonable consistency, the MC promulgates detailed standards and procedures governing its areas of responsibilities .

GENERAL PROCEDURES

Most architectural changes desired by a homeowner will require submittal of a Modifications Committee Application which can be found on the Oak Ridge Web Site, obtained from the Manager/Agent or the Clubhouse bulletin board. Applicants must provide plans and or specifications showing the nature, kind, shape, color, size, materials and location of modifications, additions or alterations in sufficient detail in order that the MC can determine harmony of external design with existing structures; location in relation to surrounding structures; and topography. A housing unit can not stand alone and changes must be viewed in context with the surrounding community.

Historically, the MC meets monthly before the Board of Director's Meeting therefore homeowners need to plan in advance to ensure approval is received before any changes are made. Following the MC meeting, the Manager/Agent will respond to the applicant, in writing, regarding the results of the review.

FAILURE TO SUBMIT APPLICATION

Obviously, the general scheme of the community may be compromised if homeowners either, covertly or through oversight, fail to submit an application for architectural changes. Failure to do so will result in a fine in accordance with the schedule established by the Board of Directors and may result in homeowners undoing or redoing changes. Neither the Board nor MC desires to levy fines and trusts that homeowners comply with the simple rules established. Nevertheless, the Association has a legal, fiduciary and moral responsibility to carry out the general plan and scheme for the community to protect the rights and property values of all homeowners. Therefore, it may become necessary to direct homeowners to reverse unapproved and/or unacceptable changes back to their previous state.

COMMUNITY-WIDE STANDARDS

Attached are the categories of modifications and community-wide standards applicable to Oak Ridge including any specific procedures to the category.

UNIT PAINTING

General

In the community, builders over time established a general color scheme in which the primary house color was derived from a subtle palette, accented with a trim and possible door color. Primary colors were selected in relation to the total unit including the colors of the roof, driveway, guttering, trim and door. In addition, colors were authorized with tangential and community wide units in mind.

Standards

Unit primary and trim colors will be maintained in the general scheme as described above. Units must be viewed as a whole (primary, door, guttering, driveway, trim/bands and roof) and in context of tangential units and the total community.

Units will be repainted when colors fade, chip, peel, or become mildewed or moldy and cannot be rectified by proper cleaning..

Units will remain free from stains caused by irrigation systems.

Use of one color for the unit is prohibited; two paint colors are to be used for the outside walls(primary), trim and garage door.; a third color may be used for the front door; use of four colors is prohibited.

Procedures

Homeowners wishing to repaint with the same colors must provide an application with color chips and may proceed with repainting. Homeowners wishing to change any colors must submit an application to include paint chips for all unit areas. In the event paint chips may be determined to not be adequate for review and to expedite review and approval, homeowners are encouraged to submit a 20" by 30" color board to include samples of all proposed colors. Review will include the relationship between/among proposed colors for all unit parts; relationship between current colors and the new proposed colors and the relationship to tangential and community properties.

The MC decision will be judgmental based upon the community-wide standards.

LANDSCAPING

General

Landscaping is the art of changing the natural features of a plot of land to make it more attractive by skillfully adding lawns, trees, flowers and bushes. Developers/builders provided initial common area and unit landscaping to maximize the attractiveness of the community. Existing preserve, conservation areas, lakes, canals and unit locations were considered in the master landscape scheme of the community.

A minor change includes, but is not limited to, changing out landscape plantings one-forone; adding an additional planting or changing out a group of plantings with similar ones, adding annuals to an existing bed, all of which do not compromise the original scheme and changing mulch color.

A major change includes, but is not limited to, removal of large plantings with or without replacing them; changing a total bed composition; adding or removing total beds; changing from mulch to rock cover or vice-versa and changing landscape border techniques.

Standards

Homeowners will maintain the unit landscape scheme in accordance with the unit landscape plan implemented by the builder. Landscaping wears out with age and the Florida environment and homeowners must continue to replace worn out landscaping to order to maintain compliance with original plans.

Unit lawn area will be completely sodded with grass including swale areas adjacent to a unit which may be included in dedicated easements or rights of way, it being the intent that all units shall be surrounded by a uniform, green luxuriant and well-kept lawn. The lawn shall be regularly fertilized and treated for pests and weeds as needed.

No trees (deciduous or palm) of 4 or more inches in diameter at the 4 foot level may be removed without advanced approval unless the tree imposes an immediate safety concern to individuals or the unit..

No artificial grass, plants or other vegetation shall be placed or maintained upon the exterior portion of any unit.

Street boundary oak trees are required in Phases II and III in accordance with the unit landscape plan, builder implementation and the community scheme.

Curve protectors of any kind located along the street, specifically contiguous to the concrete swale or any other location including the driveway, are prohibited.

Procedures

Minor landscape changes do not require approval. Major landscape changes shall require an application to include before and after drawings with description of work to be done including plant descriptions, bed boundaries, proximity of work to lot boundaries etc. Hand drawn or contractor shop drawings are acceptable.

Tree removal greater than 4"in diameter requires approval through an application. Those removed due to a safety concern require an after-the-fact application describing the concern in detail.

Street boundary oaks on residential property will be replaced and maintained, as necessary, by homeowners. Tree elevation and pruning of street oaks are required by unit owners with guidance provided by the Board of Directors to ensure uniformity and consistency and provide for the use and well-being of community homeowners.

Street boundary oaks on common use areas will be maintained by the Association.

DRIVEWAYS

Standards

Driveways shall be constructed of pavers or concrete. No asphalt, gravel or concrete strips are permitted. Driveways shall be kept free from vegetation, mold and mildew. Concrete driveways may be overlaid or changed out with pavers or painted.

Additions to driveways must be of the same material and color as the existing with the result being a finished uniform color. If a uniform color can not be achieved, painting may be required to achieve uniformity. Additions must remain consistent with the size of the unit; be mindful of lot lines and neighboring encroachments and not extend beyond the natural garage limits. A variance may be requested for circular driveways or those associated with side-loading garages.

Procedures

Change out of concrete with pavers or additions to both concrete or paver driveways require an application for approval. Include samples of pavers or colored pictures of materials.

Painting of concrete or paver driveways by professionals is encouraged and by homeowners is discouraged and requires an application for approval including the proposed color...

ROOFS

Standards

Fiberglass panel, tin sheeting and shake are not permitted within the total community whereas concrete tile or metal roofing materials are required in Phases II and III. Earth tone colors are required.

Excessive mildew and mold buildup shall be removed.

Procedures

Homeowners desiring to replace their roof with the same materials and color as existing do not have to have approval but must submit an application to the agent/manager for informational purposes. Homeowners desiring to replace their roof with differing materials or a different color must submit an application for approval of the MC. Include samples of existing and proposed materials, if possible. Review by the MC will be in accordance with the standards, the unit scheme, tangential units and community wide schemes.

ANTENNAE

Standard

Antennas and satellite dishes for the reception of video programming and digital and voice communications, less than one meter in diameter, may be installed near the rear of the unit if an acceptable signal can be received. Every effort should be made to ensure the antenna is out-of-view.

Procedure

Installation of a satellite dish on other than the rear of the unit or other radio, television or other electronic antennas require the approval of the MC with an application.

SIGNS/OUTSIDE DISPLAYS/FURNITURE/EQUIPMENT

General

This category includes, but is not limited to, signs, refuse containers, oil and propane tanks, outside furniture, grills, non-motorized boats, decks, ramps and platforms.

Standard

Signs, advertisements and notices may not be displayed to the public view on any unit. A limited number of small unobtrusive ornamental articles are permitted on the unit.. Examples are welcome and address number type objects.

Oil or propane tanks used for heating, back-up generators etc., will be buried or placed behind a wall or enclosure. Small tanks used for grills etc., shall be integrated within the unit..

No deck, ramp or platform shall be constructed on any body of water.

New or replacement Phase I mailbox structures shall be of white 4x4 materials to include a mounted, standard size, USPS approved white mailbox. Mailbox height must be between 36 and 42 inches high and the mailbox front positioned at the edge of the concrete swale. Designer mailboxes, such as but not limited to fish animals etc., are not permitted. Cluster mailbox structures in Phase II and III will be maintained and replaced by the Association. Phases II and III homeowners shall replace individual mailboxes as required to match existing.

Outside AC units, pool heaters, irrigation equipment, water filters and permanent back-up generators shall be placed adjacent to the unit and shielded by an approved fence or landscaping.

Unless in current use, no furniture or equipment shall be placed outside the improvements of the unit which include the unit boundaries of the home and porches and patios. In general, furniture/equipment includes benches, lounge chairs, umbrellas, etc.

December holiday decorations may be displayed beginning the weekend before the Thanksgiving holiday and shall be removed by mid January the following year. Other holiday decorations may be displayed within reasonable proximity of the holiday.

Procedures

Exceptions to the above standards must be requested by application to the MC for approval.

POOLS

Standard

Composition shall be of material thoroughly tested and accepted by the industry for such construction.

Swimming pools, pool decks and patio and terrace slabs may not extend into the minimum front yard and side yard setbacks. The rear yard setback for the pool edge coping of an open swimming pool shall be ten and one-half($10\frac{1}{2}$)feet. The rear yard setback for the pool deck, pool enclosures, patio, terrace slabs, or wooden pool decks shall be zero(0)feet from lake maintenance easements and five(5) feet from preserve/buffers/common areas.

Swimming pools shall not be constructed or erected above ground.

Stand-alone above ground spas must be located on the existing patio area. Stand-alone in ground spas must located within or be contiguous to the current patio and should not extend beyond the natural sides of the home.

Lighting for landscape, pool recreation and security purposes shall be designed so as to not be any annoyance to the surrounding residences. Time clock controls may be used.

Procedures

New pools, major changes to existing pools and in ground spas must be approved by the MC. Include in the request composition, design, location, set-backs, landscaping and lighting proposals. Show location in relation to tangential units. Governmental body requirements are the owner's responsibility for compliance.

HURRICANE SHUTTERS

General

Free standing hurricane shutters are those that are not permanent and can be removed and stored. They are generally made from wood, aluminum, steel, clear or translucent plastic. Integrated shutters are those built into the housing structure during construction. Accordion roll-up or other type shutters are permanently affixed to the unit and may be manually or electrically opened and closed.

Standard

Proposed installation of free standing shutters (except plywood) must have an application submitted to the agent/manager for information purposes only.

Installation of impact glass or windows are permitted provided they mirror the regular windows replaced. Otherwise an application for approval is required.

Use of new attractive accordion, roll-up or other affixed type shutters must have MC review and approval to insure the type and color is pleasing to the unit and community.

Free standing shutters shall be stored within the unit.

Procedure

Submit application for all storm protection devices to the MC for approval to include shop drawings.

ADDITIONS/ALTERATIONS

General

This category includes, but is not limited to rooms; garage; wing; second-story or porch additions; front porch or lanai enclosures; addition of walls and patios, etc. The MC will not get involved or substitute for governmental body requirements which are the responsibility of the owner.

Standard

These proposed changes must be aesthetically pleasing to the unit, tangential units and the community.

Rebuilding in accordance with the original approved plans is permissible but with an application to the agent/manager for information only.

No permission is required, from the MC, to alter or repaint the unit interior.

No unit shall be re-subdivided to permit property lines to be altered in any manner other than as originally established, however, a single unit may be combined with another unit or portion thereof, to form a larger unit, with the prior written approval of the MC.

All storage facilities, tool sheds, garden houses, garages and other similar improvements approved by the MC shall be attached to the dwelling so that such improvements and the dwelling constitute a single structure which maintains the unit scheme and appearance and remains coherent with tangential and community-wide standards

Procedure

Homeowner will provide blueprints, shop drawings, contractor drawings or sketches to the MC for review and approval. Decision of the MC will be based upon judgment based upon the standards.

Any requirements of governmental agencies are the homeowner's responsibilities.

FENCES AND HEDGES

Standard

No fence having a height of more than four (4) feet or hedge having a height of more than twelve (12) feet, neatly trimmed, shall be built or maintained on any unit.

No fence or hedge of any type shall be located on the rear or any lake or canal unit except for appropriate fencing around patio or pool areas.

The attractive side of any fence will face outward and no side of any fence exposed to public view will be maintained in any manner as to be unsightly.

Chain link fences shall not be erected or maintained at any time upon any unit except that such fences may be temporarily permitted during improvements of a unit.

Fences will be constructed of water resistant wood, polymers or metal.

Procedure

Complete details for fence construction and hedge installation will be provided to the MC to include materials, design drawings, color, types and locations on the Unit showing required set-backs.

EASEMENTS

Standard

No improvement of any kind, tree, bush, shrub or landscaping of any kind shall be built or maintained upon any easement or right-of-way without the prior written approval of the MC and said easements and rights-of-way shall at all times be open and accessible to the persons entitled to the use thereof. Notwithstanding the foregoing, landscaping approved by the builder/developer or the MC shall be maintained by each homeowner to the front, rear and side property lines of the unit.

VARIANCES

General

The MC may authorize variances from compliance with any of the established standards and procedures when circumstances such as topography, natural obstructions, hardship, or aesthetic or environmental considerations dictate. Such variances may only be granted, however, when unique circumstances dictate, and no variance shall be effective unless in writing. The inability to obtain approval of any governmental agency, the issuance of any permit, or the terms of any financing shall not be considered a hardship warranting a variance.

Procedure

Homeowners will submit variance requests in writing to the MC detailing the unique circumstances for consideration.