

ELW CROSS CREEK HOMEOWNERS ASSOCIATION

ARCHITECTURAL GUIDELINES

1. GENERAL CONSIDERATIONS.

1.1 It is the intention of the Board of Directors (BOD) and Architectural Review Board (ARB) to maintain a high standard of exterior architectural and lot appearance throughout the community. These architectural standards establish the Homeowners Associations (HOA) procedures for alteration, modifications and improvements to the homeowners' property and the common areas, and have been set up to protect the integrity of the investment in our community and to employ environmentally sound practices.

1.2 Approval from the ARB is required prior to proceeding with construction or any modification to the exterior of a dwelling and/or lot. No exterior modifications shall be made on any dwelling or lot until ARB approval has been received.

1.3 Questions concerning the interpretation of any matter set forth should be directed to the ARB. The ARB shall be the ultimate deciding body and its decisions shall take precedence over all others.

1.4 The design standards herein are not all inclusive and should not be assumed to be approved.

1.5 Architectural alteration standards are described here for clarification. Replacement is defined as an improvement or modification for the betterment or restoration of the dwelling or lot. Repairs and maintenance are defined as wear and tear or damage that occurred to the dwelling or lot.

2. ARCHITECTURAL REVIEW PROCESS.

2.1 An architectural application form must be submitted when making changes to the exterior of your home or lot, including the landscaping and planting beds. The process is as follows:

- a) Homeowners shall obtain Alteration Application from Cross Creek website www.elwcrosscreek.com or Management and Associations (M&A) or an ARB member.
- b) Homeowners shall complete a description of the project including diagrams, pictures, samples, etc. that are pertinent to your application.
- c) Homeowners shall submit the application to the ARB chairperson/member for expedient review or to M&A.
- d) The application will be reviewed by the ARB members in consultation with the homeowner and at that time the ARB may notify the home of their decision.
- e) The ARB will render and submit the decision to M&A no later than thirty (30) days after receipt of the required material.
- f) M&A will prepare and send the formal decision letter as confirmation to the homeowner for their record.
- g) An approved application will be null and void if no action is taken within ninety (90) days of the approval.
- h) Appeals of ARB decisions shall be made to the BOD.

2.2 If any improvement or modification was not performed or constructed in substantial compliance with ARB approval, the HOA may have the homeowner remove the noncomplying improvement or modification. The HOA may seek, if necessary, a court order requiring the removal of any unauthorized improvement or modification.

3. ARCHITECTURAL DESIGN STANDARDS.

3.1 Additions: Additions to existing structures shall be permitted provided they match the current style, color and material of the dwelling. No structure, alteration or improvement shall be constructed on a lot which impedes the rear view of an adjacent lot. Additions shall not encroach on any easements or setbacks.

3.2 Air Conditioners/Heat Pumps: No window or wall air conditioning units shall be permitted. All units shall remain in the original location as placed at the time of construction. Units may be relocated due to the installation of a pool or lanai. Air conditioning units shall be screened with adequate landscaping or fencing so that the unit is not visible from any adjacent property, roadway or common area. Replacement of external mechanical equipment, such as AC system condenser unit, pool heater/pump, located in the same foot print do not require an ARB approval.

3.3 Antennas: UHF/VHF and short-range HD antennas are permitted provided they are mounted on the rear of the dwelling and not visible from roadways or common areas. Antennas shall not extend past the highest point of the roof structure (ridge).

3.4 Attic Ventilators: Powered attic roof mounted vents shall not exceed thirty inches (30") in diameter and must be mounted on the rear of the dwelling roof. Ridge vents are permitted provided they are compatible with roofing. Gooseneck vents to match the existing vents are permitted. Vents are not permitted on the front facing portion of any roof.

3.5 Awnings: Awnings must be retractable, not visible from the roadway and are not permitted for decorative use. Awnings must be color coordinated to the dwelling using the community color palette standards and be a style and material complementary to the surrounding architecture. Awnings shall be limited to the minimal size necessary for screening coverage. Awnings must be retracted when not in use.

3.6 Basketball Backboards and Basketball Hoops: No permanent basketball fixture of any type shall be installed or constructed on any lot. Portable units are permitted outside only when in use.

3.7 Birdbaths/Bird Feeder: A single bird bath no larger than eighteen inches (18") in diameter is allowed. No more than two bird feeders are allowed. These feeders shall not be visible from roadway or common area.

3.8 Carports: No temporary or permanent carports shall be installed or constructed on any lot.

3.9 Clotheslines and/or Poles: Retractable clotheslines are permitted. Clotheslines and poles shall not be visible from roadway or common area. No items shall be left on clothesline overnight. Lines shall be retracted when not in use.

3.10 Compost: Composting may be allowed as long as the compost area cannot be seen from the roadway and is behind an approved fence out of view of neighbors, and covered to prevent attracting bugs and animals.

3.11 Curbing and Borders: Concrete curbing and landscape borders of stone and brick are permitted to edge landscape beds and trees, and must be compatible with the community color palette. Plastic borders or wood borders are not permitted.

3.12 Decks: Deck shall be no higher than eight (8") above ground constructed of quality materials and components that are resistant to rot, decay and termites. Decks must be regularly cleaned and maintained.

3.13 Drainage Improvements: Drainage improvements can be made that will direct water away from existing structures, but must not negatively affect the common area or adjacent property and should not be visible from the street. French drains and underground drains are permitted and must be covered by sod, stone or mulch to keep from being visible from the street. Stone and mulch covering may be permitted as it relates to the Florida Friendly Landscaping guidelines, <http://fyn.ifas.ufl.edu/>.

3.14 Driveways: Driveway surfaces may be cleaned and sealed with a clear sealant solely for protection of the concrete. Driveways may be resurfaced or replaced with non-additive concrete. No decorative patterns and colored paint may be applied to concrete driveways. No changes to the original driveway footprint are allowed. Pavers may be used to replace concrete driveways. Cross Creek driveways were built to extend from garage door beyond the sidewalk to street curb. Any use of driveway pavers must extend the full length of the driveway.

3.15 Enclosures: A patio/lanai/screen room shall not encroach on any easements or setbacks and shall not create excess drainage on adjacent property. Enclosure standards are:

- a) Patio/lanai roofs must be attached to the dwelling and match the color palette of dwelling.
- b) Screen room and swimming pool frame enclosures shall be white or bronze.
- c) Fiberglass screen enclosures shall be charcoal, gray or black.
- d) Glass/acrylic enclosed screen rooms are permitted provided they do not impede the view of an adjacent dwelling.

3.16 Entry Door/Trim: Front entry doors and trim shall be metal, fiberglass, wood or a composite. Door and trim shall be compatible with the community color palette or be wood stain. Glass inserts are permitted in the entry doors, side lights and transoms.

3.17 Fences: All fences shall be of wood or composite construction that coordinates with the community standard dark color palette. Fences will be painted at the same time the dwellings are painted. Installed fences shall be at maximum height of six feet (6'). Fences that run parallel to homes must be installed on the shared/separated lot line. Fences and/or walls (natural or otherwise) on the front yard of any lot, on the side yard of any corner lot that abuts the common area or street, and on the rear yard that abuts the water ways are prohibited. Wrought iron, chain link, aluminum, brick, bamboo and invisible fences are prohibited. Fences shall not obstruct the view of neighbors.

3.18 Flags and Flagpoles: United States flag, official flag of the State of Florida and flag types, such as, the United States Army, Navy, Air Force, Marine Corps or Coast Guard, or a POW-MIA are permitted. Flagpoles cannot exceed twenty feet (20') in height and flags no larger than four and one-half feet (4 1/2) by six feet (6). Wall-mounted flags are permitted on the front and rear only. Flags must be maintained in good condition and properly displayed.

- 3.19 Fountains: No fountains are permitted that are visible from the roadway or common area.
- 3.20 Game/Play Structures: No permanent game or play structures are permitted. Portable play structures are not permitted outside when not in use.
- 3.21 Garages: Garages shall not be permanently enclosed or converted to usage other than parking vehicles.
- 3.22 Garage Doors: Garage doors must match the color palette of dwelling body or trim. Garage doors with glass inserts are permitted. Glass inserts may be arched or rectangular style with or without grilles. Colored glass is not permitted. Garage screen doors are not permitted.
- 3.23 Garage Side Entry Doors: Garage side entry doors must match the color palette of dwelling body. Glass inserts are permitted. Colored glass is not permitted.
- 3.24 Generators: Portable generators are permitted for a temporary period of time during and immediately after an event or a storm that causes electrical power failure. Permanent generator units shall be screened with adequate landscaping or fencing so that the unit is not visible from any adjacent property, roadway or common area.
- 3.25 Glass/Acrylic Enclosures: See section 3.15 Enclosures.
- 3.26 Grass/Sod/Lawns: Replacement sod and over sodding with St. Augustine grass is permitted as it conforms to community standard and is a qualifying component of the Florida Friendly Landscape guidelines <http://fyn.ifas.ufl.edu/>. Artificial grass is not permitted.
- 3.27 Grills: Pits and Barbeque Equipment: When not in use, portable equipment must be kept indoors and out of sight. Equipment may be placed behind landscaping so that it is not visible from the roadway, common area or across the pond. Permanent barbeque pits are prohibited.
- 3.28 Groundcover: Natural organic groundcovers are permitted in planting beds, around trees and around mailbox posts. Homeowners may install stones and/or rocks as groundcover in dwelling perimeter areas. Groundcovers must be harmonious in style and color with the dwelling and landscape and consistent with Florida Friendly Landscaping guidelines, <http://fyn.ifas.ufl.edu/>. Rubber mulch and gravel covered yards are not permitted.
- 3.29 Gutters and Downspouts: Gutters and downspouts are permitted. They must not drain to neighboring property other than the swale provided by the original grading. Gutters and downspouts shall match the color palette of the dwelling.
- 3.30 Holiday Decorations: Any damage to lawns or landscape resulting from holiday decorations shall be replaced at the sole expense of the homeowner. Holiday decoration standards:
- a) Christmas and Hanukah - Home decorations and lighting may be installed no earlier than November 15th and must be removed by January 10th of the immediately following year.
 - b) Other Legal Holidays - Home decorations and holiday lights may be put up two weeks before a holiday and shall be dismantled and removed within one week after the holiday.

3.31 House Numbers: All dwellings shall have the assigned digital property numbers displayed on the garage front and must be visible in case of emergency. Numbers shall not be less than four inches (4") in height or greater than five inches (5") in height. House numbers shall be black or natural metal finish and remain in the original location as placed at time of construction.

3.32 Hurricane Protection: Hurricane protection (permanent or temporary) may be installed provided it matches the color palette of the dwelling surface on which it is attached. Acceptable types of protection are Roll-down, Accordion and Crimsafe. Temporary hurricane protection may be placed on the home no earlier than seven (7) days prior to an imminent storm and must be removed within seven (7) days of the passing storm. Shutters on the side or rear of the home may be left up for the hurricane season providing they cannot be seen from the street and do not interfere with the neighbor's sight line.

3.33 Landscape Design: Modification to homeowner's landscape must be consistent with community standards and with Florida Friendly Landscaping guidelines. All landscaped areas shall be primarily turf grass or plantings. Yard area shall not be paved or covered with gravel. No trees or shrubs larger than six feet (6') may be installed between dwellings. Garden/lawn landscape ornaments that conform to the community standards are acceptable. Artificial plants and flowers are not permitted.

3.34 Lanai: See Section 3.15 Enclosures.

3.35 Lighting: Exterior light fixtures shall be replaced in the same or similar style as the original. All exterior light fixtures (garage, posts and hanging entry) must match in style and color. Fixtures shall be bronze or black and shall be 18" to 20" in length and 8" to 10" in width. Bulbs must be clear or white. Exterior sensor motion lighting is permitted.

3.36 Mulch: Mulch provided by the HOA may be replenished by the homeowners with pine bark, eucalyptus, red mulch or lava rock, and must be consistent with Florida Friendly Landscaping guideline, <http://fyn.ifas.ufl.edu/>. Biodegradable mulch is recommended around all plantings. Rubber mulch is not permitted.

3.37 Paint: Homeowners may use only the HOA provided community approved paint colors for touch up. External paint color combinations are described on the Cross Creek website. Homeowners may select one of the approved color combinations. Color combinations cannot be interchanged.

3.38 Patio/Lanai Roofs: Also, see section 3.15 Enclosures.

3.39 Pavers: Pavers are permitted on walkways, entryways, lanai/patios and driveways. Permeable driveway pavers that will allow storm water to flow through the pavement, be absorbed into the ground and limit storm water run-off into drains are acceptable. Paver designs/patterns/colors must be harmonious with the structure and landscape and must be consistent with the community earth tone color palette. For homes with a brick facade, acceptable paver tones may be a compatible color as the home's brick. Approved paver colors by Flagstone manufacturer are:

- a) Cream/Beige/Charcoal
- b) White/Tan/Charcoal
- c) White/Pewter

Like colors by other manufacturer are acceptable. Samples must be submitted and approved by the ARB prior to installation. Brochures are available for reference at M&A or ARB.

3.40 PODS: Portable On Demand Storage (“PODS”) or equivalent systems shall be located in driveways only and must not block the sidewalk. PODS will be permitted for a temporary period of time. Approval must be obtained before placing any PODS on property. Temporary parking arrangements shall be made.

3.41 Propane Gas Tanks: A certified installer must perform any and all parts of the installation in accordance with industry standards. One propane tank per lot may be installed. Propane tanks must be no smaller than fifty (50) gallons and no larger than one hundred-twenty (120) gallons and must be located outside no less than ten feet (10’) from the nearest power source, such as a heat pump, and no less than three feet (3’) in any direction from any operable window or door in accordance with industry standards. Propane tanks must be set on solid blocks to avoid movement/shifting during weather and climate changes. Propane tanks may be buried. Above ground propane tanks shall be screened with adequate landscaping or fencing so that the propane tank is not visible from any adjacent property, roadway, or common area.

3.42 Roofs: Barrel tile and asphalt shingle roofs are the approved roofing material. Roofs must match as close as possible to the color and style of the community standard. Samples must be submitted and approved by the ARB prior to installation.

- a) Barrel tiles shall conform to the medium profile style industry standard size. Approved tile colors by manufacturer Eagle are Santa Paula and Boca Cream.
- b) Shingles shall conform to the industry standard size. Approved shingle colors are Driftwood by manufacturer GAF and Amber by Owens Corning.
- c) Like colors by other manufactures are acceptable.

3.43 Satellite Dishes: Satellite dishes which are less than one meter in diameter, and other communication equipment are required to be permitted under Federal law. Such equipment is to be installed in a location which will minimize its visibility to other residents in the community, so long as such location still permits proper reception. Before installing any such dish or equipment the homeowner is to provide the ARB with a sketch or other indication as to where the proposed installation is to take place, and attempt to accommodate all suggestions of the ARB as to the preferred location, as well as any screening or other measures which can reduce the visibility of the dish or equipment without adversely affecting reception or unreasonably increasing the cost.

3.44 Screen Lanai/Patio: See Section 3.15 Enclosures.

3.45 Screen and Storm Doors: Screen and storm doors are permitted provided they conform to the community color palette. Colored glass in the storm or screen door is prohibited.

3.46 Security Devices: Security devices must be inconspicuous or concealed if possible. All state or local regulations on the use of surveillance equipment apply.

3.47 Siding: Stucco, wood, brick and composite siding are the existing and approved exterior finishes.

3.48 Skylights: Skylights are permitted on the side and rear of the dwelling roof. No skylight shall be visible from the roadway.

3.49 Soffits and Fascia: The style and size of soffits and fascia shall be as provided at time of construction.

3.50 Solar Collectors: Solar panels are permitted on the rear of the dwelling roof. Solar panels shall be permitted on the sides of the roof when the proper exposure cannot be acquired on the rear. Panels are not permitted on the front of a dwelling except as permitted by law.

3.51 Statues: All statues shall be set back a minimum of thirty-six inches (36") from the sidewalk and be harmonious with the community color palette. Statues can be a maximum of thirty-six inches (36") including the base in total height from the ground.

3.52 Swimming Pools and/or Spas: No above ground pools, easy set pools or frame set pools are permitted. Kiddie pools with a maximum of six feet (6') in diameter by fifteen inches (15") in height are permitted outside when in use on a temporary basis provided they are not visible from the roadway.

3.53 Swimming Pool Enclosures: See Section 3.15 Enclosures.

3.54 Swimming Pool Equipment: Pool equipment (motors, heaters, etc.) shall be screened with adequate landscaping or fencing so that the pool equipment is not visible from any adjacent property, roadway or common area and noise from the equipment is baffled.

3.55 Trees: A tree may be removed by the homeowner if it is diseased, dead, causing damage to the sidewalk or residential foundation. Replacement or addition of trees shall be installed preferably in the same species or a single trunk with a minimum diameter of four inches (4"). When planting new trees, homeowners should consider the maximum growth size in accordance with Pinellas County Municode. HOA provides maintenance for tree trimming up to ten (10) feet.

3.56 Walkways: New walkways shall be constructed of natural non-additive colored concrete or brick pavers that are harmonious in design and color with the dwelling and landscape. (See Section 3.39 Pavers).

3.57 Walls: Retaining walls shall conform to existing community colors and standards.

3.58 Wall Vents: Wall vents and or louvers shall match the dwelling body color palette.

3.59 Water Softeners: Water softeners shall be placed in the garage or on the side of the dwelling. Outside water softeners shall be screened with adequate landscaping or fencing so that the water softener unit is not visible from adjacent property or roadway.

3.60 Windows: Windows shall be replaced complimentary to the style and size as originally constructed and shall be white or bronze.