

ELW CROSS CREEK HOMEOWNERS ASSOCIATION

ARCHITECTURAL GUIDELINES

1. GENERAL CONSIDERATIONS.

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

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, including replacement in same footprint. No exterior modifications shall be made on any dwelling, landscape or lot, nor shall any additions, change, alteration or attachment visible from the exterior be made until such plans and specifications showing the nature, kind, shape, height, materials, color and location of same, as applicable, shall have been submitted and approved in writing by the ARB.

1.3 The ARB shall approve proposals, plans and specifications submitted only when it deems that the construction, alterations or additions contemplated in the locations indicated will not be detrimental to the appearance of the land and that the appearance will conform to the community surroundings. Homeowner questions concerning the interpretation of any matter set forth shall be directed to the ARB.

1.4 The design standards herein are not all inclusive and should not be assumed to be approved. Cross Creek Homeowners Association Rules and Regulations are contained in a separate document and are posted on the website www.elwcrosscreek.com. All residents are required to comply with these guidelines, HOA rules and regulations, and Pinellas County codes.

1.5 Architectural alteration standards are described here for clarification so homeowners understand that adherence to these standards are primarily the responsibility of the homeowner. 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 review the applicable ARB guidelines and HOA Rules and Regulations prior to submission of the application.
- c) Homeowners shall complete a description of the project including surveys, diagrams, pictures,

samples, etc. that are pertinent to your application.

d) Homeowners shall submit the application to the ARB chairperson/member for expedient review.

e) The application will be reviewed by the ARB members in consultation with the homeowner and at that time the ARB may notify the homeowner of their decision.

f) The ARB will render and submit the decision to M&A no later than thirty (30) days after receipt of the required material.

g) M&A will prepare and send the formal decision letter as confirmation to the homeowner for their record.

h) Homeowners shall notify the ARB upon completion of the project.

i) An approved application will be null and void if no action is taken by the homeowner within ninety (90) days of the approval.

j) Any disapproved application will be provided to the homeowner in a written notice stating with specificity the guideline regulation on which the committee relied when denying the application and the specific aspect or part of the proposed improvement that does not conform to such regulation.

k) Homeowner appeals of ARB decisions shall be submitted to the BOD for documented resolution

2.2 Any improvement or modification not performed or constructed in compliance with ARB approval or performed without ARB approval may result in having the homeowner remove the noncomplying improvement or modification. The Association may seek a court order requiring the removal of any unauthorized improvement or modification.

3. ARCHITECTURAL DESIGN STANDARDS.

3.1 Additions: Additions to existing structures and new 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 water view of an adjacent lot. Additions shall not encroach on any easements or setbacks. No structure shall be erected on the street side of any corner lot or nearer than twenty-five (25) feet from a front lot line or fifteen (15) feet from a rear lot line or six (6) feet to a side lot line or than permitted in Pinellas County Zoning Code if code specifies a longer distance.

3.2 Air Conditioners/Heat Pumps: 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 lanai. Air conditioning units shall be screened with adequate landscaping so that the unit is not visible from any adjacent property, roadway or common area. A photo of the type landscaping to conceal the units must accompany the ARB application. No window or wall air conditioning units shall be permitted.

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

3.9 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.

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

3.11 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.

3.12 Drainage: Drainage improvements should be made that will direct water away from existing structures, but shall not negatively affect the common area or adjacent property and shall not be visible from the street. Concurrent signatures of the adjacent homeowners are required. French drains and underground drains are permitted on homeowner's property. The drain must be covered by sod, stones/rocks or mulch to keep from being visible from the street, and must not channel runoff to any pond or lake. Stone and mulch covering shall be permitted provided surface water is not affected as it relates to Southwest Florida Water Management and Florida Friendly Landscaping guidelines, <http://fyn.ifas.ufl.edu/>.

3.13 Driveways: Driveway surfaces shall be cleaned and maintained. Driveways shall 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. (See Section 3.37 Pavers)

3.14 Enclosures: A patio/lanai/screen room shall not encroach on any easements or setbacks; shall not be visible from roadway or common area; shall not impede the rear water view of adjacent dwellings, and shall not create excess drainage on adjacent property. Enclosure standards are:

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

- f) Aluminum/metal roofs are not permitted.
- g) Non-decorative pool cage/lanai privacy screens are acceptable.

3.15 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.

3.16 Fences: No new fences are not permitted. Existing fences must be maintained, replaced or removed due to deterioration. Replacement fences must be installed in the same footprint and design as designated at original construction. Replacement wood fences must be painted on both sides within 60 days of installation. The Association will paint existing wood fences at the same time the dwellings are painted.

3.17 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.

3.18 Game/Play Structures: Portable play structures are not permitted outside when not in use. No permanent game or play structures are permitted.

3.19 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.

3.20 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.

3.21 Generators: Generators may be portable or exterior fixed units. 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 exterior fixed generator units must be screened with adequate landscaping so that the unit is not visible from any adjacent property, roadway or common area. A photo of the type of landscaping to conceal the units must accompany the ARB application. Any fuel storage tank accompanying a generator must adhere to regulation in Section 3.39 Propane Gas Tanks.

3.22 Glass/Acrylic Enclosures: See section 3.14 Enclosures.

3.23 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.

3.24 Grills: Portable barbeque equipment must be kept indoors or out of sight when not in use. Equipment may be placed behind landscaping so that it is not visible from the roadway, common area or across the ponds. Permanent barbeque grills and pits are prohibited.

3.25 Groundcover: Natural and organic groundcover is permitted in planting beds, around trees and around mailbox posts. Homeowners may install small low growing plants, earth tone (beige, brown, or red) colored stones/rocks or mulch as groundcover in dwelling perimeter areas. Groundcover must be consistent in style

and color with the dwelling and landscape and consistent with Florida Friendly Landscaping guidelines, <http://fyn.ifas.ufl.edu/>. Rubber mulch and solid white, grey or other colored rocks/stones are not permitted as groundcover. Gravel or mulch may not be used to replace lawns. Samples and materials and colors must be submitted with the ARB application form. (Refer to Sections 3.30 Landscape and 3.34 Mulch.)

3.26 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.

3.27 Holiday Decorations: Any damage to lawns or landscape resulting from holiday decorations shall be replaced at the sole expense of the homeowner. Acceptable holiday decorations are below.

a) Christmas and Hanukah - Home decorations and lighting may be installed no earlier than Thanksgiving day and must be removed by January 10 of the 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.

3.28 House Numbers: All dwellings shall have the assigned digital property numbers displayed on the garage front and mailbox, if applicable and must be visible in case of emergency. House 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.

3.29 Hurricane Protection: Hurricane protection (permanent or temporary) may be installed to preserve and protect the structure or improvements. Such protection products must-match the color palette of the dwelling surface on which it is attached. Acceptable types of protection are permanent fixed roll-down shutters, track storm shutters and accordion shutters. 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 and associated wiring 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.

3.30 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 or mulch. No trees, shrubs or hedges larger than six (6') feet in height shall be installed between dwellings. Concurrence of the adjacent homeowners is suggested. Garden/lawn landscape ornaments that conform to the community standards are acceptable. A sketch of the design plan including sample, material and color must be submitted with the ARB application form. Artificial plants and flowers are not permitted. (See Sections 3.10 Curbing & Borders and 3.25 Groundcover)

3.31 Lanai: See Section 3.14 Enclosures.

3.32 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 24" in length and 7" to 14" in width. Bulbs must be clear or white. Exterior sensor motion lighting is permitted. The exterior lighting of buildings for security or decoration shall be limited to

concealed up lighting for plants or down lighting along walkway.

3.33 Mailboxes: Mailboxes must be regularly cleaned and maintained. Individual mailboxes and house numbers shall be repaired/replaced in the size, location, design, style and type material consistent with community standards as designated at time of construction. Cluster mailboxes are serviced and maintained by the US Post Office.

3.34 Mulch: Pine Bark mulch is provided by the Association on a set schedule. Homeowners shall replenish or replace mulch with acceptable pine bark, eucalyptus, red mulch or red lava rock consistent with Florida Friendly Landscaping guideline, <http://fyn.ifas.ufl.edu/>. Biodegradable mulch is recommended around all plantings. Rubber mulch is not permitted. (See Section 3.25 Groundcover)

3.35 Paint: Painting is provided by the Association on a set schedule. Homeowners shall use the community approved paint colors for touch up. Homeowners shall select one of the approved color combinations. Color combinations cannot be interchanged. Approved color combinations by manufacturer Sherwin Williams are:

Paint Combination A

Morris Room Gray – Dark SW 0037

Modern Gray – Light SW 7632

Paint Combination B

Antler Velvet – Dark SW 9111

Natural Choice – Light SW 7011

3.36 Patio/Lanai Roofs: See section 3.14 Enclosures.

3.37 Pavers: Pavers are permitted on walkways (from the front door to the driveway), entryways, lanai/patios and driveways. Paver design/pattern/color must be consistent with the structure and landscape and with the community earth tone color palette. For homes with a brick façade, acceptable paver tone may be a compatible color as the home's brick. 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. Keep in mind when installing pavers on driveway and walkway, concurrently or subsequently, the driveway color must be used. Approved driveway paver colors by Flagstone manufacturer are:

a) Cream/Beige/Charcoal

b) White/Tan/Charcoal

c) White/Pewter

3.38 PODS: Portable On Demand Storage or equivalent systems shall be located in driveways only and must not block the sidewalk. These portable moving systems will be permitted for a temporary period of time not to exceed thirty (30) days. Temporary vehicle parking arrangements shall be made to prevent overnight street parking.

3.39 Propane Gas Tanks: A certified installer must perform any and all parts of the fuel storage tank installation in accordance with industry standard, and state and county codes. Propane tanks may be installed above ground or buried underground as long as they are screened with adequate landscaping so that they are not visible from the lot's frontage, any surrounding lots and any adjacent common areas. A photo of the type landscaping to conceal the unit must accompany the ARB application. 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 three feet (3') in any direction from any operable window or door in accordance

with industry standards. Above ground tanks must be set on solid blocks to avoid movement/shifting during weather and climate changes.

3.40 Roofs: Barrel tile and asphalt shingle roofs are the approved roofing materials. Approved roof materials and colors are:

- 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 manufactured Owens Corning.

3.41 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 shall 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 shall 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.

3.42 Screen Lanai/Patio: See Section 3.14 Enclosures.

3.43 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.

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

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

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

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

3.48 Sporting Equipment: No Sporting equipment, (such as soccer nets) of any type shall be installed or constructed on any lot. Portable units are acceptable outside only when in use and shall be stored in the garage when not in use.

3.49 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.

3.50 Statues: All statues in front yard shall be set back a minimum of thirty-six inches (36") from the sidewalk and be consistent with the community color palette. Statues can be a maximum of thirty-six inches

(36") including the base in total height from the ground.

3.51 Swimming Pools and/or Spas: In ground swimming pools/spas are permitted to be installed only in rear of dwelling provided the pool and pool cage are not visible from the street or roadway. No in ground pools shall be installed on the street side of a corner lot. Pools and spas shall not encroach on any easement/setback and shall not create excess drainage on adjacent property or waterway. No above ground pools, easy set pools or frame set pools are permitted.

3.52 Swimming Pool Enclosures: See Section 3.14 Enclosures.

3.53 Swimming Pool Equipment: Pool equipment (motors, heaters, etc.) shall be screened with adequate landscaping so that the pool equipment is not visible from any adjacent property, roadway or common area and noise from the equipment is baffled. A photo of the type landscaping to conceal units must accompany the ARB application.

3.54 Trees: Trees on the homeowner's property that are diseased, dead or causing damage to the residential foundation or sidewalk may be removed/replaced with a Pinellas County permit and/or certificated arborist documentation, as required by county code. Trees located between lot property line and the curb of street shall not be removed/replaced, except by the Association. 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 code.

3.55 Walkways: The length of walkways is considered to be from the dwelling front door to the driveway. New or replacement 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 3.37 Pavers).

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

3.57 Wall Vents: Wall vents and or louvers shall match the dwelling body color palette of the community.

3.58 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 so that the water softener unit is not visible from adjacent property or roadway. A photo of the type landscaping to conceal the unit must accompany the ARB application.

3.59 Windows/Window Treatments: Windows shall be replaced with clear color impact resistant glass and shall be complimentary to the style and size as originally constructed. Side and rear bathroom windows may be white opaque. Window frames shall be white or bronze. Acceptable window treatments are draperies, blinds, shutters or another tasteful window coverings. No newspaper, aluminum foil or sheets are permitted. Window treatments must be consistent with the community earth tone color palette.