



SUNTREE

Master Homeowners Association, Inc.



2022 - 2023 Resident Handbook

7550 Spyglass Hill Road
Suntree, Florida 32940

Tel: 321 242 8960 • E-mail: info@suntreeflorida.com

www.SuntreeFlorida.com

RESIDENT HANDBOOK

Suntree Master Homeowners Association, Inc.
7550 Spyglass Hill Rd.
Suntree, FL 32940
321-242-8960
E-mail Info@SuntreeFlorida.com
Web Site www.SuntreeFlorida.com

Suntree Master Homeowners Association, Inc.

7550 Spyglass Hill Rd.

Suntree, FL 32940

Kaye McKinney

General Manager

Mike Beasy

Assistant Manager/Director of Facilities

Jessie Agent

Director of Finance

Office Hours

Monday – Thursday.....8:00a.m. to 5:00p.m.

Friday8:00a.m. to 12:00p.m.

Telephone: (321) 242-8960

Web Site: www.SuntreeFlorida.com

E-mail: Info@SuntreeFlorida.com

The Best (home delivery by Florida Today)

Suntree Living

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Meeting Dates and Times

SMHA Board of Directors-----1st Monday of each month at 7:00p.m

Architectural Review Committee-----2nd and 4th Wednesday of each month at 9:00a.m

All meeting times posted 48 hours in advance on the web site.

Suntree Master Homeowners Association (SMHA)

2022 - 2023 Board of Directors

| | |
|-----------------|----------------|
| President | Michael Zocchi |
| Vice President | Hoot Wiseman |
| Treasurer | Mark Martorano |
| Secretary | Kerry Stichter |
| Member | Sally Contess |
| Member | Ron Fagnoli |
| Member | Joseph Grutta |
| Member | Marvin Jackson |
| Member | Scott Ratliff |
| General Manager | Kaye McKinney |

Committees and Chairperson

| | |
|--------------------------------------|-----------------|
| Appeals | Will Sappington |
| Architectural Review Committee (ARC) | Hoot Wiseman |
| Community Relations | Marvin Jackson |
| Covenant Enforcement | Sally Contess |
| Executive | Michael Zocchi |
| Finance | Ed Gardiner |
| Government Liaison | Scott Ratliff |
| Grounds Maintenance | Mark Martorano |
| Insurance | Hoot Wiseman |
| Legal | Michael Zocchi |
| Parks & Recreation | Mark Martorano |
| Planning | Ron Fagnoli |
| Safety | Scott Ratliff |
| Stormwater | Joseph Grutta |

Sub-Associations

| | |
|----------------------------------|---|
| Augusta Village | Briarwood |
| Country Walk (cwhoafl.com) | Courtyards(thecourtyards.org) |
| Devons Glen | Eagle's Landing |
| Emerald Pointe | Fieldstone |
| Forest at Suntree | Forest Lake Village(forestlakevillage.com) |
| Foxhall I & II | Foxhall III |
| Gleneagle Townhomes | Lake Pointe |
| The Legends (suntreelegends.org) | Magnolia Pointe |
| Mandarin Lakes | Mission Lake Villas (missionlakevillas.com) |
| Misty Creek | Muirfield Villas |
| Oak Park | Players Club |
| Quail Point | Quail Ridge |
| Regents Walk | Renaissance Pointe |
| Sabal Palm Estates | Spanish Cove |
| St. Andrews Isle | St. Andrews Townhomes |
| Summerwood | Suntree Bay |
| Suntree Estates | Suntree Lakes |
| Suntree Woods | Tanglewood |
| The Oaks | Townhomes of Suntree |
| Villas of Suntree | Waterford Place |
| Waterford Pointe | Waterside |
| Westlake Village | Woodbridge |

Communities Without Sub-Associations

| | |
|--------------|----------------------------|
| Crystal Lake | Cypress Trace |
| Lakeside | Monterey |
| Pine Ridge | Sandy Run |
| Silver Lake | Spanish Wells |
| St. Croix | The Fairways |
| The Village | The Willows |
| Timberlake | Twin Lakes (North & South) |

Apartments

Lakes at Suntree (f/k/a Plantation Club Apartments)

HELPFUL NUMBERS

| | |
|--|--------------|
| ALL EMERGENCIES | 911 |
| Alligator Emergencies | 866-392-4286 |
| Animal Control | 633-2024 |
| ATT | 888-757-6500 |
| Brevard County Sheriff's Office (Non Emergency) | 952-4717 |
| Brevard County Emergency Management (Hurricane Information) | 637-6670 |
| Brevard County Government Operator | 633-2000 |
| Brevard County Public Schools | 631-1911 |
| Brevard County Code Enforcement | 633-2086 |
| Brevard County Reclaimed Water | 637-5477 |
| Bus Service (SCAT –Space Coast Area Transit) | 633-1878 |
| Cocoa Water and Sewer | 433-8400 |
| Division of Motor Vehicles | 255-4410 |
| Florida Power and Light | 723-7795 |
| Holmes Regional Medical Center, Melbourne | 434-7000 |
| Melbourne International Airport | 723-6227 |
| Mosquito Control | 952-4523 |
| Natural Gas (NUI) | 800-993-7546 |
| Suntree Country Club (Main Number) | 242-6230 |
| Suntree United States Post Office | 800-275-8777 |
| Suntree / Viera Library | 255-4404 |
| Viera Hospital | 434-9000 |
| Waste Management (Garbage Service, Recycling, Yard Waste) | 723-4455 |
| Rockledge Regional Medical Center, Rockledge | 636-2211 |
| Brevard County Portal (County Programs & Services) www.countygovt.brevard.fl.us | |

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You are about to read a short explanation about what Suntree is and how we operate. This will explain who to call for what, rules, the architectural standards and approval process, general information and answers to frequently-asked questions.

Please read this booklet. Ask others in your household to read it and keep it handy for reference.



Welcome to Suntree, our special community.

The quality living environment we enjoy in Suntree is enabled by the direct involvement of our residents who have actively assumed the responsibilities that preserve its attractions. We participate in managing finances and common grounds, writing newsletters, maintaining architectural controls and rules and planning events to ensure a quality of life found in few places.

Our homes and the environment we have nurtured at Suntree have attracted residents with diverse and considerable talents who participate on various committees and on our Board of Directors. Together, we have created and maintain a community you can be proud to be part of, and to which you can make your contributions in areas of finance, architectural review, grounds management, social recreation, newsletter/communications and other areas.

Special obligations belong to our homeowners. If you have purchased one of our 4506 homes, you have also assumed 1/4506 of the responsibilities for managing our common assets as well. Costs of maintaining our community are measured in more ways than money. Your dues cannot adequately substitute for contributions of your time. It is important that we each assume our share of responsibilities. Please volunteer for a working committee of your choice. When you're not active on a committee or the Board, please support those who are by completing a ballot or proxy when asked and attending our annual meeting in March. Only your resolution to participate – to be hands-on involved in sustaining the quality of your community- can preserve that environment in which we have all invested.

Welcome to your new home.
Suntree Master Homeowners Association (SMHA)

What our association is

Suntree Master Homeowners Association, Inc. (SMHA) is the Master Association for the Suntree Planned Unit Development (PUD) that currently consists of 4,506 units. The Mission of SMHA is “to preserve and protect the property of our members and common areas through covenant enforcement and active government and community liaison”. Our Board also preserves and enhances the health, safety and welfare of the residents of Suntree. It protects our common areas and environment, addresses emerging issues and plans for future challenges.

Our association exists to serve our members with respect, fairness, sensitivity and trustworthiness. Relying on strong member support and input, we expect to achieve our mission through quality leadership and management with well planned, communicated and fiscally sound programs.

In addition to SMHA, there are also 44 sub-associations within the Suntree PUD. A listing of these associations is found on page III. If your home is within one of these sub-associations, you are also subject to their **Declaration of Covenants which may be more stringent than those contained in this handbook.** **Please contact your sub-association for their Declaration of Covenants.**

As members of a Planned Development association, we each can have the benefits of sharing common facilities otherwise difficult to own, of living in a nice home in a neighborhood the quality of which we mostly determine – and with some terrific neighbors.



The Declaration of Covenants

If you own a home here, your purchase automatically entitled and obligated you as a member of the Association. The Declaration of Covenants is the document that describes those entitlements and obligations. You should have received a copy of it before purchasing your home. If not, it is available at www.suntreeflorida.com. Every homeowners association has Covenant Enforcement documents. It is a comprehensive description of the Association's rights and owners' rights. It defines administration, membership, property and voting rights, maintenance and assessments, duties and powers, use restrictions, architectural controls, protection and other provisions.

Ultimately, almost every Association activity is governed by or affected by the Declaration of Covenants. By reading them you may gain insights into why a committee or the Board acts in a particular way or why we have regulations and obligations of enforcement. If you are an owner, it also will help to prepare you for taking your turn on the Board or on a committee.

Your home

Your home is your most obvious asset at Suntree. Because of our common design elements and proximity of our homes to one another, additions and improvements made by one neighbor can effect the property values of the rest of us. To this extent, common interests do affect what you can do with the exterior of your home. Protections are afforded us by our Declaration of Covenants as architectural controls. Any change you wish to make outside that will be visible from any other place in our neighborhood, whether from the street, sidewalk, or from your neighbor's window, must be approved by the Architectural Review Committee (ARC). See Architectural Review later in this handbook.

Current SMHA Governing Documents

- Articles of Incorporation-Amended and restated Articles of Inc. 6-6-1992
- Declaration of Covenants- 5th Amended and Restated Declaration of Covenants-recorded 6-24-2020
- SMHA Bylaws- 6th Amended and Restated Bylaws-recorded 6-24-2020
- ARC Criteria- last amendment 1-4-2021
- Covenant Enforcement Guidelines- last amendment 12-7-2020

Resolutions

1. Appeals Guideline- latest version 11- 2019
2. Hurricane Shutter Guideline 8-7-2017
3. Estoppel Resolution last amended 8-7-2017

Board of Directors

The management of Suntree includes our physical assets, funds and other resources, contracts and liabilities. Your Board of Directors, made up of nine unpaid volunteers, directs our affairs. They meet monthly to review and make decisions about finances, common area maintenance, legal issues, committee proposals and countless issues affecting our community.

Our Board of Directors welcomes you to attend its regular meetings and is receptive to your ideas and requests. They value your input.

Each March at our Annual Meeting, we elect our Board of Directors for two year terms. Each resident's unit has one vote. If you are an owner, you help decide who our Board members will be.

If you have never been a member of a homeowners association, an important note: Our Board elections will affect you more directly and significantly than most other association or club elections. Our Board is our business management body. It controls a budget of thousands of dollars and your interest in thousands of dollars in Association assets. It deals with serious legal issues and makes decisions affecting the value of many millions of dollars worth of real estate. **Our Board of Directors is not a social club. Please, elect it seriously and serve on it conscientiously.**

You and the Association

You are responsible for more than your home. Your investment in the common interests of Suntree Master Homeowners Association obligates you to an equal share of responsibility for their management. Documents you should have received before purchasing your home informed you of those obligations and your decision to purchase should have been made in contemplation of serving on one or more committees or on the Board of Directors.

Though many of us have tremendous demands upon our time, none of us is exempt from these responsibilities or the consequences of neglecting our collective obligations. **Many of those obligations are prescribed in our Declaration of Covenants, a document we are each legally bound to follow.**

General Information

Whom to contact

Occasionally, you may have a question or problem with which you need assistance. Please contact SMHA:

Office Number 321-242-8960
E-Mail Info@SuntreeFlorida.com
Website www.SuntreeFlorida.com

What you will find on our website: CC&R's, ARC Criteria, forms, meeting minutes, general office information and sub-association links, notices, and board business.

Information concerning the Suntree community is published on a regular basis in Suntree Living and The Best (A section in the Florida Today) and on the SMHA website.

Notary services are available at the SMHA office.

House Check services provided by the Brevard County Sheriff's Department. You may request that your home be checked during your absence by the Sheriff's Department. Call the Brevard County Sheriff's office at 321-225-3008 or the SMHA office for more information.

For association government

If you have an item of general concern, contact our office. If you feel that it needs escalation please attend one of our regular board meetings. Regular board meetings are held the first Monday of each month. If the meeting must be rescheduled for some reason such as a holiday, the new meeting date can be found on our website or in The Best. You may also contact the SMHA office for this information.

If it is impossible for you to attend a meeting, you may express your concerns in writing to the Board. Please **write unto others as you would have them write unto you**. Board members are neighbors – volunteers contributing their time for you. Some day you may be one of them.

Assessments

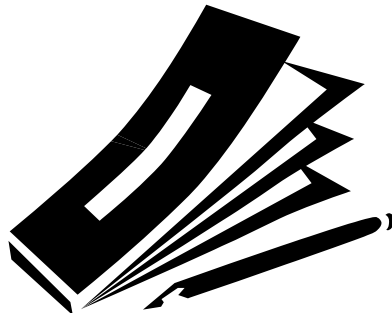
You are obligated to pay assessments in accordance with the Articles of Incorporation of the Suntree Master Homeowners Association. Just as individual households have expenses, collectively we have ours.

You will receive your SMHA Annual Assessment package in mid-October. You will receive the package by US mail. In this package you will find information explaining how, where and when to pay your Assessment.

The Annual Assessment is due on January 1st of the new year. Your assessment is considered late after January 31st . Any payment received after this date will generate late charges. Please note the office cannot accept cash for security reasons. Checks or money orders are the only methods of payment our physical office can receive.

If you do not receive a statement call the office - 321-242-8960.

See Covenants Article IV



Selling your home

Before selling your home, you must ensure that you or your title company request an Estoppel and that all exterior modifications to your home have been approved by the Architectural Review Committee.

You must provide your buyer with the required copies of the Bylaws, Articles of Incorporation, Covenant Enforcement Rules and most recent budget. These documents are available at the SMHA office or on our website.

After selling your home, be sure to notify the SMHA office so we can update our records.

Renting your home

If you lease your home, you are obligated to deliver to your lessee or renter a copy of the Association's Declaration of Covenants no later than the commencement of his or her occupancy.

You should understand that, should a renter violate rules or provisions of the Declaration of Covenants, the Association has no direct legal recourse against the renter, but must pursue enforcement against you, the owner. That is why preventing problems and close supervision of your property is so important.

If you live in a sub-association, contact your board before renting or leasing your home. Some sub-associations do not allow renting or leasing. Leases must be approved.

Residency of Sexual Offenders and Sexual Predators Prohibited.

The Suntree Master Subdivision is a family oriented community which highly values its children and is a place that families with young children find highly desirable. The multiple parks, playgrounds, recreational open spaces and school bus stops within Suntree Master Subdivision are frequently visited and used by children, thereby passing the residences of persons who may target the children for criminal activities. For these reasons, the Association desires to protect the residents of the Suntree Master Subdivision from criminal activity to the maximum extent afforded by controlling law and further desires to promote and advance the health, safety and welfare of the residents of the Suntree Master Subdivision.

See Covenants Article XII

Common areas and Facilities

When you purchased your home you also acquired the responsibility for our Association assets; such as, the SMHA Office and our parks, soccer/little league fields, basketball, tennis/pickleball and bocce ball courts, storm water retention ponds, pedways, parking lots, exterior lighting, signs, trees and landscaping and other physical assets. Part of the dues you pay each year goes toward the maintenance and replacement of reserve funds for these assets.

The following is a list of common areas and facilities that may be used by Suntree homeowners and their guests:

| | |
|---|--------------------|
| Spyglass Hill RV and Recreational Storage Facility (Suntree homeowners only) | G-2 (map location) |
| Jack Mahon Park (playground and pavilion) | G-2 |
| Basketball court | G-2 |
| Bocce Ball court | G-2 |
| Soccer and Little League fields | G-2 |
| Tennis & Pickleball court | G-2 |
| Interlachen Park (playground and pavilion) | D-2 |
| Little League field | D-2 |
| 1/2 Court basketball court | D-2 |

Also available for your use are day parks at:

| | |
|----------------------------------|-----|
| St. Andrews Lake and Wickham Rd. | E-4 |
| St. Croix | E-2 |
| Jordan Blass | D-4 |
| North Pinehurst at Lakeside | F-4 |
| North Pinehurst at The Village | F-3 |
| Timberlake | F-3 |

For the location of any of the above facilities, see the last page of this handbook or contact the SMHA office.

Pedways

There is a recreational path system in Suntree that provides both pedestrian and bicycle movement for members use. Pedways are located in the areas of The Village, Lakeside, Waelti, North Pinehurst.

There are additional pedways that lead to the Suntree Country Club (SCC) including from Eagle's Landing south along the 15th and 16th hole to South Pinehurst, then either along the 17th and 18th hole to SCC, or south along South Pinehurst to the Maintenance Road then along the 10th hole to SCC.

An additional pedway runs from Inverness along the 12th, 13th and 14th hole northward and at St. Croix on Inverness.

A Community map can be found on page 30.

Storm water retention ponds (Lakes)

The current policy of regulatory agencies in the State of Florida requires the flow of drainage waters to be diverted into retention/detention areas instead of draining directly into the ultimate outfall waters. For this reason, it's commonplace following rainstorms for water to accumulate in retention areas and permanent bodies of water until elements such as the outfall elevation is reached. While the water is held in retention areas, undesirable elements such as fertilizers, pesticides, petroleum waste and trash settle to the bottom instead of being carried into the receiving waters. The result of all these undesirable elements is that aquatic weeds continuously grow in the retention ponds.

SMHA and its sub-associations are required by their Declaration of Covenants and by the St. Johns River Water Management District to maintain their retention ponds. SMHA follows the Florida Department of Environmental Protection (DEP) maintenance control plan which states that because it is impossible to eradicate every single invader plant in the ponds, "maintenance control" is defined as "a method of managing exotic plants in which control techniques are utilized in a coordinated manner on a continuous basis in order to maintain a plant population at the lowest feasible level". This control is accomplished primarily through the weekly uses of herbicides as prescribed by the DEP and the use of grass carp fish.

The use of a boat or canoe, or the construction of a dock, requires a permit from the Association. Combustion motors are prohibited. Boats may be moored at an approved dock. Swimming is prohibited in all lakes. Disposing of trash or debris in lakes is prohibited. Fishing is permitted in SMHA-owned lakes for residents and guests only. Due to the high level of pesticides and fertilizers in the water, it is recommended that the fish not be eaten but returned to the water unharmed.

See Covenants Article X Section 10, 11, 18 and 19

Owners that abut a retention pond "lake" or a small SMHA lake edge property are required by the declaration to provide full landscape maintenance to the edge.

Storage Facility

SMHA maintains a Storage facility for the homeowners of Suntree. The facility provides additional storage other than private garages for homeowners. This storage facility, located at Jack Mahon Park, has 124 spaces in a range of sizes. Contact the SMHA office for information on fees and availability.

To reserve the park pavilion and fields

You may reserve the pavilion at Jack Mahon Park for parties or other functions by contacting the SMHA office or via our website at www.suntreeflorida.com. You may also reserve the basketball, bocce ball and tennis/pickleball areas. Bocce balls are available for your use at the SMHA office (deposit required). The soccer and little league fields are also available for reservation. However, the pavilion and the little league field at Interlachen Park cannot be reserved. They are used on a first come first served basis.

Special events and organization

Special events

Each year SMHA sponsors an Easter Egg Hunt and Santa Saturday. Information regarding these events will appear in The Best and also on the SMHA website.

These events are organized by the Parks and Recreation Committee. If you would like to be a member of this committee call or come by the SMHA office. Remember this is your community.

Organizations

Neighbors of Suntree

The Neighbors of Suntree (NOS) was formed to provide a means for newcomers to become acquainted with their neighbors and community. They accomplish this through various clubs and a variety of social activities.

Their membership extends to those individuals who reside within the boundaries of the Suntree Master Homeowners Association. Contact the SMHA office for more information.

(Not sponsored by SMHA)

Suntree Country Club

The Suntree Country Club is a private club and golf course. If you are interested in becoming a member, call 321-242-6230 for details.

Declaration of Covenants

By agreeing to a body of rules we can minimize problems and maintain the value of our property and the pleasure of living in Suntree.

Regarding neighbors and Declaration of Covenants violations

A tradeoff of the benefits of our high density living environment is that some of our habits and behavior may affect others. By agreeing to a body of rules, we can minimize problems. But more importantly, we must all exercise tolerance and consideration for our neighbors.

If you ever feel you need relief from something your neighbor does, please approach and discuss it with him or her. Usually you will find your neighbor very understanding and cooperative. If you are the one approached, please be as cooperative as you can. A homeowners association has obligations and powers to enforce rules and compliance. Exercising those powers can be much more unpleasant than cooperating to resolve your neighbor's problem.

Only as a last resort, if your neighbor is not cooperative and you feel you have been more than tolerant, contact your local sub-association or the SMHA office.

Vehicles and parking

Parking is not permitted on lawns or vacant lots at anytime.

Trailers, boats, campers, motor homes and motor coaches or other similar equipment must be parked in enclosed garages at all times or in areas specifically designated as recreational vehicle storage area.

Autos, vans and trucks with logos or advertising cannot be parked in driveways except for those used for construction, repair or maintenance of a residence and then only during such activity.

No residential lot, vacant lot or common area shall be used as a junkyard or auto graveyard. Abandoned, unlicensed or inoperative vehicles may not be parked on any lot or common area.

See Covenants Article X Section 7

No Parking on the street between 12:00 am and 7:00 am

In compliance with Brevard County, there shall be no parking on the roads/streets between 12 midnight and 7:00 a.m. inside the Suntree Community.

See Brevard County Ordinance Resolution #94-020

PETS

Domestic pets must be kept on and confined to the homeowner's property. They may be exercised on the streets and common areas, except where posted, and must be controlled by means of a leash at all times. Pet feces must be promptly removed and suitably disposed of by the pet custodian. Pet owners must abide by the Brevard County Leash Law (County ordinance #14-55). Animal breeding for commercial purposes is prohibited.

See Covenants Article X Section 6

SIGNS

For Sale signs cannot exceed 18" X 24", are restricted to the standard Suntree design, must be professionally lettered and with only one sign per property. Some sub-divisions permit only a common "for sale sign" signboard at the entrance to their community.

Garage Sale and Open House signs cannot exceed 18" X 24". Two are permitted, one on the property and one at the nearest intersection with a primary road, and may be displayed only during actual hours of the garage sale or open house.

See Covenants Article X Section 5 or ARC Criteria Section 6 (6.22)

Fences

Fences are limited to type, size and location and must have the prior approval of the SMHA ARC Committee before installation.

Fences are not allowed in some areas of Suntree.
Check with your local sub-association ARC Criteria.

See Covenants Article VI Section 13 or ARC Criteria Section 6 (6.13)

Exterior maintenance

You have probably seen a neighborhood where one home with neglected maintenance affected the appearance and property values of nearby homes. Our Declaration of Covenants protects our property values by requiring each of us to maintain the exterior of our homes in an attractive condition. The Covenant Enforcement guidelines are available at www.suntreeflorida.com as a source of maintenance standards applied to violations.

Please keep the outside of your home clean of debris and do not store materials where they will be visible from the outside.

Property Maintenance

All property owners are responsible for keeping their property in good order and repair, including but not limited to, watering and mowing of lawns, pruning and cutting of all trees and shrubs and the painting or other appropriate external care of all buildings.

The Association is diligent in the control of pepper trees.

The Covenant Enforcement guidelines are available at www.suntreeflorida.com as a source of maintenance standards applied to violations.

Miscellaneous

Residences may not be used for commercial purposes without SMHA approval.

Separate storage buildings, utility sheds, greenhouses and other similar structures are not permitted unless they are made an integral part of the architectural design of the main structure.

Trash refuse and garbage must be placed in suitable containers and shall not be placed curbside earlier than 6:00 p.m. of the evening before scheduled pick up.

The containers must be returned to an appropriate storage location by 7:00 p.m. of the day of pick up and must be screened from view in compliance with the ARC Criteria.

Grass cuttings, clippings and organic yard trash shall not be placed at curbside before noon of the second day prior to yard trash pick up date. All trash receptacles must be in accordance with the ARC Criteria.

No internal combustion vehicles, other than maintenance vehicles, are allowed on the pedways.

Minor vehicle maintenance and repair; i.e, washing, changing oil, changing tires, is permitted as long as it is finished within four hours on the day it was started.

Brevard County Ordinances

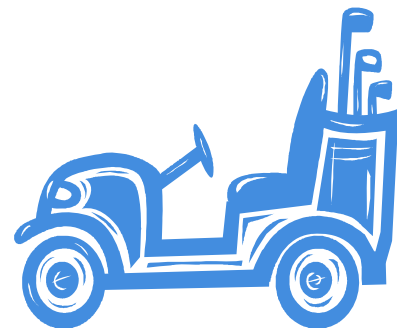
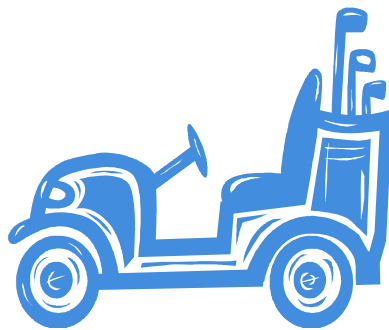
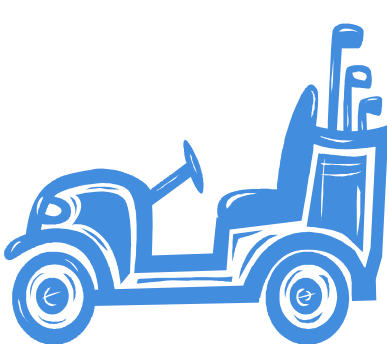
Golf Carts

You must be 14 years of age to operate a golf cart.

The following is a county ordinance:

The operation of any golf cart on county roads/streets in the unincorporated area of the county under the following conditions is prohibited:

1. Operation on any county road/streets or designated trail in the unincorporated areas which the county has not designated for the purpose of allowing golf carts to operate.
 - A. Golf carts shall be allowed to operate upon the designated streets or designated roads or designated trails of the unincorporated areas of the county in compliance with this chapter.
 - B. All roads/streets within the Suntree Planned Unit Development (PUD) and abutting subdivisions including the Vizcaya Subdivision.
 - C. Wickham Road shall not be a designated road/street, except that Wickham Road may be crossed at the designated pedestrian crossings located at Wickham Road and North Pinehurst Avenue.



**Covenant Enforcement Guidelines for Shutters
Approved Aug 7, 2017**

ENFORCEMENT GUIDELINES

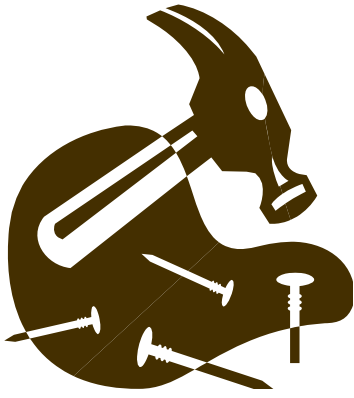
9. Hurricane Protection Systems. Storm protection systems approved for use in Suntree come in many forms. The SMHA ARC Criteria sets forth requirements for approval of permanently installed and removable fixtures. (Source Mod ARC Criteria 8-7-2017)

9.1 Duration of Use. (Source Covenant Enforcement Guidelines 8-7-2017)

| Shutter Type | Reasonable Threat of Storm-Any Season | Hurricane Season | | | Non-Hurricane Season | |
|---------------------------------------|---------------------------------------|--|----------------------|----------------------|----------------------|----------------------|
| | | Full Season Deployment with SMHA Notification (Unoccupied) | Rear & Sides of Home | Street Front of Home | Rear & Sides of Home | Street Front of Home |
| Removable Shutters | | | | | | |
| Fabric | yes | yes | no | no | no | no |
| Unpainted Metal/Wood | yes | no | no | no | no | no |
| Painted to Match Home-Wood/Metal | yes | yes | yes | no | no | no |
| Corrugated Lexan/Plexi Clear | yes | yes | yes | no | no | no |
| Deployed Permanent Shutters | | | | | | |
| Accordion/Rolldown/Bahama/Colonial | yes | yes | yes | * | * | * |
| Flat Lexan Clear-Skillfully Installed | yes | yes | yes | yes | yes | yes |

* Dusk to dawn use

1. WARNING-These Covenant Enforcement Guidelines only provide the deployment approval as it relates to community aesthetics. Residents should research the life safety material supplied by the shutter manufacturer along with applicable building codes, fire codes, and ordinances before deploying or installing any shutter system in an occupied or vacant home. Additionally, these Covenant Enforcement Guidelines provide no assurance that your shutters will meet or exceed Florida Building Code Shutter approval. (Source Covenant Enforcement Guidelines 8-7-2017)
2. A violation of the maintenance covenants exists when any **permanent/removable** shutter, or removable part thereof, has significant peeled paint, or is rusted, dirty, moldy, or broken and in disrepair, and any Lexan/Plexi is yellowed/cracked to the point that they are not clear. As an exception, violations will not be issued if deployed for the duration of a reasonable storm threat and its cleanup period afterwards. (Source Covenant Enforcement Guidelines 8-7-2017)
3. Permanently deployed, clear, flat Lexan Shutters shall be skillfully installed: Lexan material cut and fit to the frame of the existing window as not to be readily visible except upon close inspection. (Source Mod ARC Criteria 8-7-2017)
4. As new shutter materials come to market, residents should seek deployment approval from SMHA. (Source Covenant Enforcement Guidelines 8-7-2017)
5. Reasonable threat of storm shall mean- when Suntime is potentially in the path of a Tropical Depression, Tropical Storm, Hurricane or any other similar type of storm. Storage of shutters after a storm shall be determined based on the storm's impact. 14 days after the storm's passing shall be used as a general standard. (Source Covenant Enforcement Guidelines 8-7-2017)
6. If the front or the side of a home faces a street then that front or side is a street front. (Source Covenant Enforcement Guidelines 8-7-2017)



The architectural review process For Approval to modify your home's exterior

Why have a review process?

As stated previously the value of a home can be affected by the appearance of other homes nearby. Therefore, to protect our homeowners these Declaration of Covenants provides for a system of review and approval for exterior changes homeowners wish to make to their properties.

The importance of abiding by the Review Process goes beyond our agreement to be legally bound by it when we purchased our homes. It can work only if we apply it fairly and uniformly when evaluating applications by our neighbors while serving as members of the Architectural Review Committee, and operating within the review process as applicants. The purpose of the system is not to impose unnecessary controls and restrictions, but rather to protect the value of one of the most important investments each of us will ever make—our homes.

In order to ensure fairness:

- 1.** Standards are created within a public process. They are introduced, discussed and voted upon at open Architectural Review Committee and Board meetings.

2. We strive for a sound basis for our standards—to be realistic, objective and defensible. Typically, standards are developed with input from the developer, from other homeowners associations and residents knowledgeable about county requirements.
3. Criteria can be changed with good cause by the Board of Directors.
4. Architectural restrictions imposed by our Declaration of Covenants can only be changed by passing an amendment by vote of membership.
5. A decision by the Architectural Review Committee may be appealed to the Board of Directors in writing following the final decision of the Committee.
6. Should an applicant feel that special circumstances exist that provide a compelling reason why a standard should not apply in a specific case, or if a standard does not exist, the applicant may request a variance be granted by the Board.

Always check with your sub-association when planning a modification to the exterior of your home. Their approval is required prior to submission to SMHA.

The Architectural Review Committee and You

Volunteer members of our Architectural Review Committee are appointed by the Board. This Committee helps to develop and implement standards, procedures and policies that govern changes members may make to their property. Its members review proposed plans and approve or disapprove them based upon standards of style, exterior design, appearance, location, and Declaration of Covenants requirements. The Committee also assists homeowners and makes recommendations to help bring plans into compliance.

Your role is three-fold:

First, when contemplating any exterior property modification you are encouraged to familiarize yourself with this chapter of the handbook and Article 6 of our Declaration of Covenants relating to architectural controls and criteria. It describes the basis for the controls, the charter for the Architectural Review Committee and the authority for enforcement.

Second, you will be working with the Architectural Review Committee to obtain approval for your application. The steps you will go through and the requirements for dealing with the Committee are described below in this document.

Third, your role with the Committee needn't be solely as an applicant. This is your Committee. Its members would like you to attend its meetings; they are interested in your ideas and your participation. Contact the SMHA office for the dates and times of meetings. Should you wish to become a member of the Committee, contact the Association President. We are particularly interested in candidates with backgrounds in architecture, construction, horticulture, or related disciplines as well as neighborhood or municipal government. Simply a strong interest in these areas and a desire to learn may also be enough. The Committee is also a good place for someone to learn about how the Association works before becoming a Board member.

How to get approval for your project

The following is intended primarily for owners. If you are renting your home, you will need to work with your rental manager or the owner of your home to effect exterior improvements since our Board is authorized to approve applications only from owners.

When to apply for approval

Approval from the Architectural Review Committee is required for almost any exterior modification. The Board also requires that an application be submitted for modification of an improvement, or reconstruction of an improvement that had been removed, dismantled or destroyed. If a standard has changed since previous approval, the Board may require that reconstruction, reassembly or modification brings the improvement into compliance with the new standard. It is the applicant's responsibility to request and examine architectural standards that apply to an improvement to be reconstructed, reassembled or modified. Approval is important. Making a modification without Architectural Review Committee approval may result in changes having to be undone at the member's expense. Other Association remedies include, but are not limited to, filing a notice of non-conformance that may affect the salability of the property, with filing/clerical fees assessed to the homeowner, and injunctive relief with the homeowner paying attorney's fees and court costs.

Remember, you agreed to the terms of the Declaration of Covenants when you purchased your home and those terms mandate the review and approval process. Someday, when you take your turn on the Board, you will learn you must enforce architectural controls or expose yourself and all of us as an association to liability. Please don't put your neighbors in a position where they must ask you to remove something that hasn't been approved, they have no choice. You do.

In order to help you determine if a contemplated project requires approval, some examples are listed below. If, after reviewing the examples, you are still unsure as to whether you need to apply to have your project approved, it is better to apply.

Examples of alterations not permitted

- Window air conditioners
- Pet houses
- Greenhouses
- Structures on common property
- Storage sheds
- Treehouses

Examples of alterations not requiring approval

Though the following normally will not require application and approval, the Architectural Review Committee reserves the right to require approval should it determine a problem exists or might exist:

- Gutters / Down Spouts
- Flowers
- Foliage / Bushes
- Planting of New Trees
- Exterior Lighting (Carriage lights / security lights / landscaping lights)
- Lawn Furniture / Lawn Ornaments
- Children's Play Equipment (non-permanent)
- Basketball Goals (non-permanent)
- Curbing (bordering materials generally used in landscaping)
- Tiling existing screened porch, patio or covered entranceways
- Direct replacement or repair of damaged items with same materials
- Non reflective solar film on the interior of windows

All other modifications need approval and always check with your local sub-association before making any exterior modifications.

How to apply for approval

Should you wish to make an exterior change for which an application is required, this is what you must do:

1. Applicants are encouraged to discuss their projects with their neighbors early in the planning stages to explore and resolve potential problems before expending significant time preparing a plan and application. Although permission from neighbors is not required for approval, the purpose of the approval process is to avoid problems and detrimental impact on neighbors. Such impact will be considered by the Architectural Review Committee when evaluating your application.
2. Complete an Architectural Modification Application located in the back of this booklet. You can also obtain an application on our website (www.SuntreeFlorida.com) email info@suntreeflorida.com or come by the SMHA office (7550 Spyglass Hill Rd.).
3. Attach required samples, drawings, photos and surveys as needed.
4. Submit your completed application and required attachments to your local sub-association. All applications must be reviewed and approved by the local sub-association before submitting the application to the SMHA Architectural Review Committee.
5. Submit your reviewed application and the \$30.00 application fee to the SMHA office 5 days prior to the ARC meeting (meetings are held the 2nd and 4th Wednesday of each month).
6. The Architectural Review Committee will approve or disapprove the application and you will be sent a letter of approval or disapproval within 30 days of receipt of the completed application.
7. When the project is completed, call the SMHA office. The Architectural Review Committee will review the finished project to confirm that your improvement complies with your approved plan and conditions. You must correct any deficiencies as determined by the Committee.

Most improvements members are likely to make are covered by one or more of the standards listed under Architectural Design Standards, below. However; if your desired improvement is not covered, you should still apply to the Committee. The Committee may

- provide you with an applicable standard approved since this manual was printed.
- sponsor development of new standards to be approved by the ARC and the SMHA Board of Directors for incorporation into our architectural criteria.
- submit your plan to the Board to be considered as a variance.

It is perfectly acceptable for a member who wishes to construct a non-standard improvement to propose a new standard for consideration. A well-considered, thoughtful, written proposal, consistent with our Standards and Review Objectives described below under Architectural Standards, that addresses our common interests as well as yours, may shorten substantially the time needed for the Committee to refine and the Board to approve a new standard that applies to your project, thus expediting approval of your project. It will also help your neighbors by giving us a new standard for like projects.

See Ref. ARC Criteria

Declaration of Covenants Obligations of members

Remedies at law or in equity and levy of fines

Each member and member's tenants, guests or invitees, and each association, is governed by and must comply with the Declaration of Covenants of the community. Actions at law or in equity, or both to redress alleged failure or refusal to comply with these provisions may be brought by the association.

Section 720.305 of the Florida Statutes provides that an association may suspend for a reasonable period of time, the rights of a member or member's tenants, guests, or invitees, or both, to use common areas and facilities. In addition, a fine, not to exceed \$100.00 per violation may be levied on the basis of each day of a continuing violation with a single notice and opportunity for hearing, except that no fine shall exceed \$2,500.00 in the aggregate unless otherwise provided.

A fine or suspension may not be imposed without notice of at least 14 days to the person sought to be fined or suspended and an opportunity for a hearing before the Appeals Committee of at least three members appointed by the board who are not officers, directors, or employees of the association, or the spouse, parent, child, brother, or sister of an officer, director or employee. If the committee, by majority vote, does not approve a proposed fine or suspension; it may not be imposed.

MOD-ARC

Please read the instructions on the back before completing this application.

NAME: _____ PHONE: _____ DATE: _____

ADDRESS: _____ NEIGHBORHOOD: _____
(Ex: Briarwood, Fieldstone, Mandarin Lakes)

E-MAIL ADDRESS _____

PROPOSED MODIFICATION: _____

(Example: adding screened enclosure, painting, roofing, etc.)

1. Will you require a dumpster or portable storage container at your property? YES NO

2. House located on lake? YES NO 3. House located on Golf Course? YES NO

4. Include attachments and documentation as required to support your request. All exterior additions to a property (such as: fences, paving, any structure, generators, concrete expansions, etc.) require a Site Plan or annotated Lot Survey/Drawing. Check the ones you include:

Site Plan Lot Survey Photos Blueprint or Plan Sketch, drawing, or annotated Lot Survey

Roof color & style sample Paint Chips (if required) _____

5. For Exterior Painting: Write in an approved color for each house section or include Paint Chips if you live in a Sub-association with their own approved colors. See reverse side for descriptions and detailed instructions. All selections below must be filled in. If one of the items is NOT being painted, you must state that and describe the current color or include a sample or chip.

Body _____, Trim _____, Front Door _____, Garage Door _____

Soffit _____, Fascia _____, Accent _____, Gutters _____

Downspouts _____ (if no Accents, Gutters, or Downspouts exist on home, annotate as "None".)

"By my signature below, I acknowledge that I have voluntarily provided the information on this form, and it will become part of the public records of Suntree Master Homeowners Association, Inc."

Applicant hereby gives SMHA ARC permission to go onto the above-described property until such time as project is inspected.

OWNER'S SIGNATURE

FEE: \$30.00 (Automated website payments or Checks Only). Fees apply to ALL projects except roof replacement with same color and style. FEES ARE NOT REFUNDABLE. Call office upon completion of work to schedule inspection.

Approved: Disapproved: Date: _____ Approved: Disapproved: Date: _____

Chairman, Local HOA ARC: _____ President, HOA BOD _____

Approved: Disapproved:

Chairman: SMHA ARC _____ Date: _____

To avoid delay in presenting your application / request to the ARC committee for review:

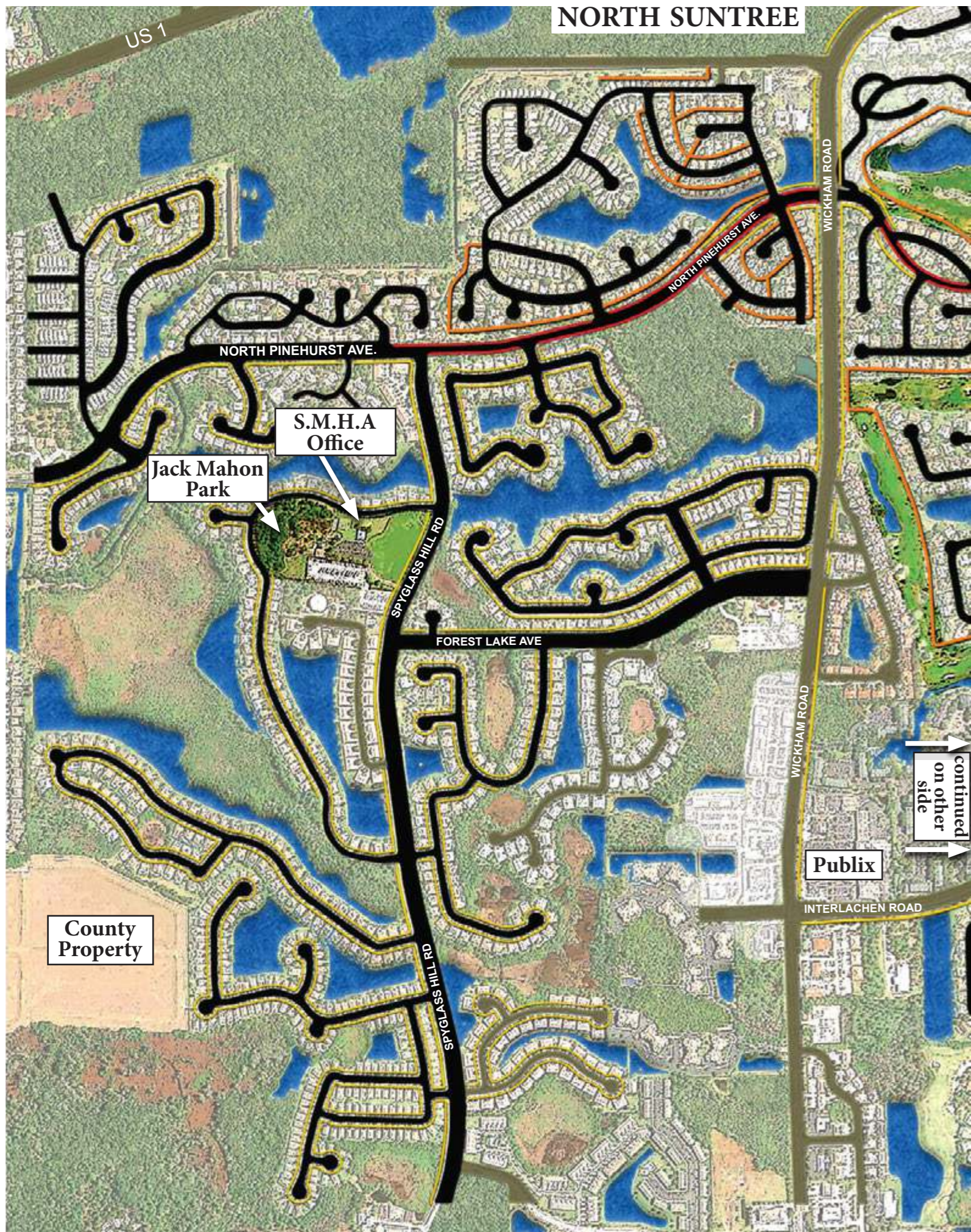
- * Your request must have attached a survey and/or drawing of the proposed changes, a brochure of the blinds, solar panels or other item - anything that will help the committee to see clearly what your proposed change will be.
- * If you live in a sub-association within Suntree, your request must first be reviewed and signed by that association's president and ARC chairman, then submitted to Suntree Master Homeowners Assoc. ARC for approval.
- * Docks must have final approval by the SMHA Board of Directors (the ARC chairman is a member of the Board of Directors and will take your request to the board meeting).
- * Painting or repainting of a home-requires an ARC request, delivered to the SMHA Admin Office with a selection of colors for each portion of the home (body, trim, soffit, fascia, accent, front door, and garage door) from the approved colors that are available for view online, at the SMHA Admin Office, or the Viera Sherwin Williams Paint Store. The color for each portion of the home should be obvious on the request. If the home is in a sub-association the color scheme will still require their approval unless that specific sub-association has provided board resolution accepting that scheme for use in their community. Alternatively, homes in a sub-association may choose from one of the approved sub-association schemes that the sub-association has within its records and must submit chips for each color item. All repaints must be approved from the approved colors with the following exception: an Owner may submit to repaint their home its existing color by providing a complete ARC request with an accompanying paint sample chip for each paint section. The request will require a unanimous approval from the ARC to be considered approved.
- * Paint section descriptions:
 - * Body is typically the largest area of exterior wall surface on each side of home. Owner may select any approved body or trim color.
 - * Trim is typically the window bands, windowsills, other areas within the "body" of architectural distinction. Owner may select any approved body or trim color, other than the color chosen for the Body.
 - * Accent, architectural attachments to the body (decorative shutters). Owner may select any approved trim color, black, or white.
 - * Front door: Owner may select any approved door color, white, stained wood, or any approved trim color.
 - * Other exterior swing doors: Owner may select white, or the same approved color selected for the Body or Trim.
 - * Soffit and Fascia: Owner may select white, bronze, tan, brown, black, or the chosen approved trim color.
 - * Gutters: White, bronze, or the chosen Soffit/Fascia color.
 - * Down spouts: Owner may select white, bronze, or the chosen approved body color.
 - * Garage door: Owner may select white, or approved body/trim color, or stained wood finish.
- * Application must be received no later than 5 business days prior to the ARC meeting so that it can be included on the agenda. The ARC meetings are generally held the second and fourth Wednesday of each month
- * Please submit an application fee of \$30.00 (Check Only or Pay online) for all Modifications (excluding roof same color, same style).
- * The following items do not require submittal: (1) Those items listed in EXHIBIT A of the ARC Criteria.
- * The following items do not require submittal: (1) Gutters / Down spouts (2) Flowers (3) Foliage / Bushes (hedges must be submitted) (4) Planting of new trees (5) exterior lighting (carriage, security, landscaping lights) (6) Lawn furniture / lawn ornaments (7) Basketball goals (non-permanent) (8) Curbing (bordering materials generally use in landscaping) (9) Tiling (existing screened porch, patio or covered entranceways) (10) Direct replacement or repair of damaged items with same materials (11) Non reflective solar film on the interior of windows (12) Hurricane impact Windows, Doors (same color & size as before)

Frequently Asked Questions

1. What does my annual assessment pay for?
Your assessment is the reason you live in Suntree. Your pocket change keeps Suntree beautiful. Just a few cents per day pays for the maintenance of the parks/playgrounds, basketball, bocce ball, tennis/pickleball courts, little league/ soccer fields, common areas (mowing, edging and trimming), entrance signs/ flowers, Covenant & ARC enforcement and special events.
2. What is the \$30.00 ARC application fee used for?
The \$30.00 application fee is used to cover administrative costs. This includes the processing of applications, letters to the applicant and the inspection of the completed project.
3. How do I get a space in the Storage Facility?
Spaces are available on a first come basis. The facility offers a variety of space sizes with quarterly billing . Contact the SMHA office for availability.
4. How do I get on the Association's website?
Go to www.suntreeflorida.com and simply request a login password. Your login information will be sent to you via your email address. You may also call the SMHA office for your website password.
5. How can I make a payment to SMHA?
 - a. With a check or money order to the admin office.
 - b. Electronically as your coupon instructs.
 - c. By credit card as your coupon instructs with additional fee.
 - d. By check or money order as your coupon instructs.
 - e. By credit card with additional fee on our website at www.suntreeflorida.com



If at any time you have questions please call the SMHA office.



NORTH SUNTREE

Within the wide tree-lined boulevards are over 4500 homes and neighborhood businesses that share the four square miles of Suntree Master HOA. An abundance of natural space, lakes, preserves, parks, and the 36 maneuvered holes of Suntree Country Club distinguish and separate this enclave from its busy central Brevard County location. Please utilize this trail and park map as you walk, bike, cart, or drive.



Photo by Judith Vaughn

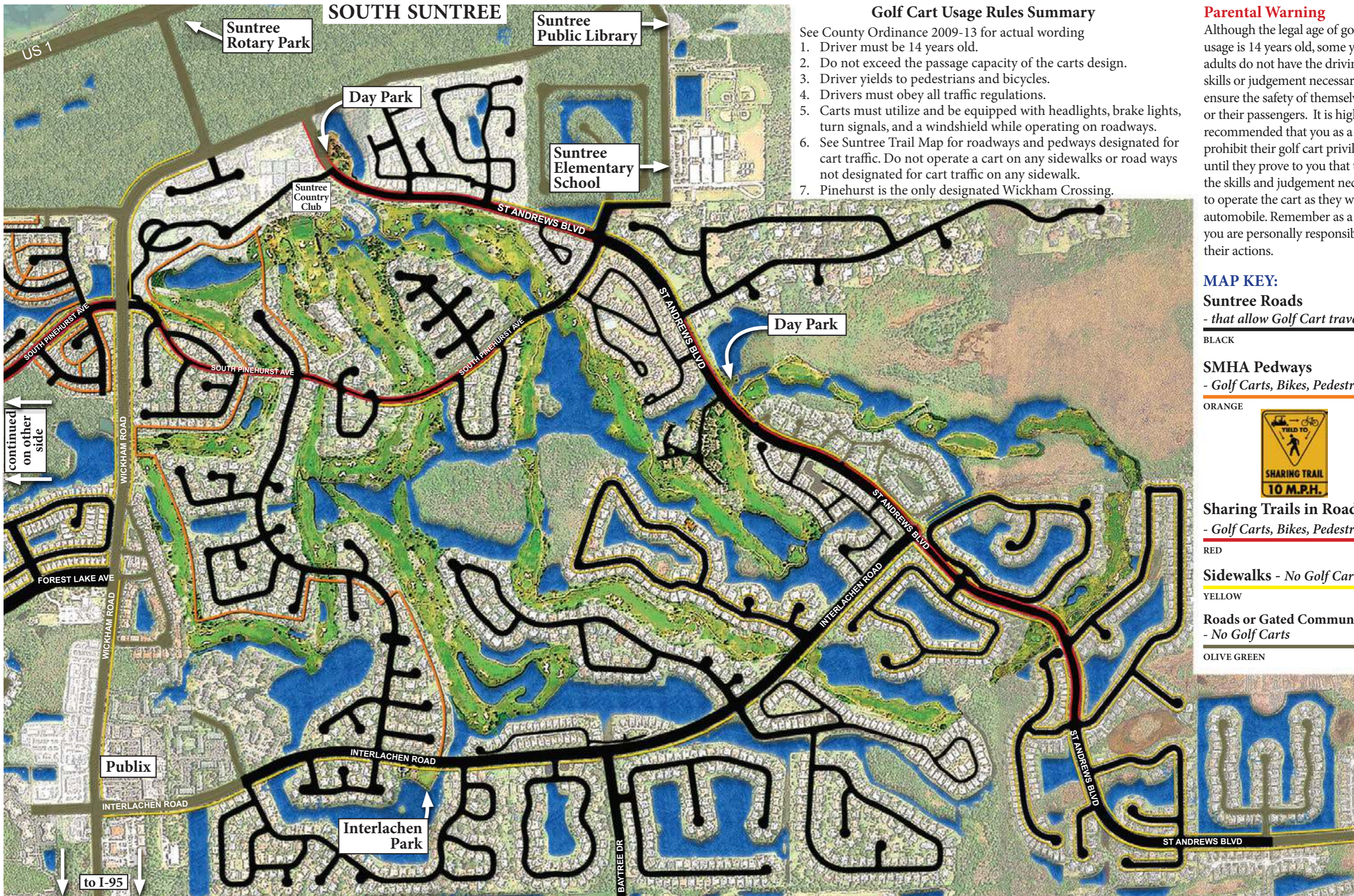
www.suntreeflorida.com



Jack Mahon Park/Spyglass Hill Park - S.M.H.A. Office, Pavillion, Children's Playground, Basketball Courts, Soccer field, RV/Boat & Storage, Restrooms (available during daytime hours) available exclusively to Suntree Master HOA owners.



Interlachen Park - Pavillion, Children's playground, grass softball field, restrooms (available during daytime hours) available exclusively to Suntree Master HOA owners.



Golf Cart Usage Rules Summary

- See County Ordinance 2009-13 for actual wording
1. Driver must be 14 years old.
 2. Do not exceed the passage capacity of the carts design.
 3. Driver yields to pedestrians and bicycles.
 4. Drivers must obey all traffic regulations.
 5. Carts must utilize and be equipped with headlights, brake lights, turn signals, and a windshield while operating on roadways.
 6. See Suntree Trail Map for roadways and pedways designated for cart traffic. Do not operate a cart on any sidewalks or road ways not designated for cart traffic on any sidewalk.
 7. Pinehurst is the only designated Wickham Crossing.

Parental Warning

Although the legal age of golf cart usage is 14 years old, some young adults do not have the driving skills or judgement necessary to ensure the safety of themselves or their passengers. It is highly recommended that you as a parent prohibit their golf cart privileges until they prove to you that they have the skills and judgement necessary to operate the cart as they would an automobile. Remember as a parent you are personally responsible for their actions.

MAP KEY:

Suntree Roads
- that allow Golf Cart travel

BLACK

SMHA Pedways
- Golf Carts, Bikes, Pedestrians

ORANGE



Sharing Trails in Roadway
- Golf Carts, Bikes, Pedestrians

RED

Sidewalks - No Golf Carts

YELLOW

Roads or Gated Communities - No Golf Carts

OLIVE GREEN

continued on other side

to I-95