



# **Welcome to Palm Lake!**

**We're so glad to be able to call you "neighbor."**

## **Our Mission Statement**

It is the mission of the homeowners of Palm Lake to create a community where privacy is regarded, friendliness is revered, safety is practiced, neighborly respect is mutual, covenants are honored, and where the beauty of personal and common property is always improving and distinctively maintained.

Dear New Neighbor:

Welcome to Palm Lake. It's our pleasure to have you here in our community. We hope that you find what we have found here . . . beauty, security and lots of friends and good people to surround us.

Here's a little backstory... In the spring of 1993, local developers Paul and Clint Curtis purchased a plot of land along a local dirt road called Palm Lake Drive. The area where our homes now rest was covered with scrub oaks, palmettos, and sand pines and could be found at the end of this unpaved county road leading east from Apopka Vineland Road.

Paul and Clint's dream was to create a beautiful gated community: an intimate neighborhood of 39 homes.

When Palm Lake was officially christened in April of 1995, no less than five homes were selected to be a part of the "Street of Dreams" showcase, bringing thousands of visitors to see this wonderful new development.

In April 2003, ten years after the land was originally secured, the final Palm Lake home was completed. And in the years since, our community has become a very special place to live... several residents are still original, charter homeowners.

When you closed on your home, you should have been presented with three documents:

- **The State of Florida Articles of Incorporation**
- **Declaration of Covenants, Restrictions, Easements and Reservations for Palm Lake ("Declaration")**
- **Bylaws of Palm Lake Homeowners Association, Inc. ("Bylaws")**

These documents and the **Palm Lake Rules and Regulations ("Rules and Regulations")** can be found on the Palm Lake website under HOA Governing Documents at [www.palmlakehoa.org](http://www.palmlakehoa.org). All Owners (and their Renters where permitted) are responsible for knowing and obeying the contents of these governing documents. If you are planning to make any modifications or changes to the exterior of your home (including but not limited to painting, landscaping, fence, wall, driveway, play structures, etc.), please see the **Palm Lake Rules and Regulations** first.

The following pages give you a summary of how our neighborhood works and other information that we hope you will find helpful. Of course, if you have any questions we would be happy to answer them for you.

Welcome!

Your Palm Lake Board of Directors

## **The State of Florida Articles of Incorporation**

The Palm Lake Homeowners Association was formed in 1994 by Paul Curtis, our developer. In March, 2001, Paul transferred the leadership of our community from his corporation to the homeowners. This gave those of us who live here complete legal ownership of our neighborhood with the authority and responsibility of managing the Palm Lake common property and governing ourselves in accordance with our documents and Florida law.

Each home - 39 in total (when in good standing) – represents one vote as it relates to the conducting of the business of Palm Lake. A volunteer, five-member Board of Directors, elected by the homeowners at the January Annual Meeting, manages the day-to-day operation.

## **Declaration of Covenants, Restrictions, Easements and Reservations for Palm Lake**

The initial purpose of this document was to provide specific guidelines to the builders who purchased lots and built our homes. As you can see, these rules were intended to make certain that houses were at least a minimum size and met the highest standards of quality in home construction. You will also notice that the Architectural Review Board (ARB), a committee appointed by the Board of Directors and conducting its business under the Board's sanction, had the power to enforce these guidelines when your home was under construction. Now that all the houses are completed, the ARB continues to have the authority to monitor any adjustments that are made to our homes, including landscaping, exterior remodeling, and painting (Article XI). The **Rules and Regulations** are an easy to read resource for what changes require ARB approval.

Florida State Law grants to Homeowners' Associations considerable authority when dealing with issues outlined in our official documents. Although taking legal action against a homeowner for non-compliance is a last resort, this is the prerogative of your Board of Directors if it becomes necessary because of a homeowner's unwillingness to comply with our covenants.

The following summarizes several sections of the Declaration related to Association governance and financial matters:

### ***Ownership***

Because ours is a gated community, we as an association own and are responsible to take care of our street, Crestgate Circle; all common areas including the entrance, the gate and guard house, sidewalks, the fountain, the perimeter wall and the retention pond. We also insure our common areas against liability claims made should someone be injured. However, as individual homeowners, we are responsible to secure our own homeowner's insurance, the care and maintenance of our homes, the care and maintenance of the landscaping on our own property all the way to the curb, including in the road right of way, the grass, irrigation, and mailbox but not including the sidewalk and oak trees [Article VI, Section 6.7 and Article IX, Section 9.3.1], within the easement of our property lines.

### ***Dues***

In order to pay for the upkeep of the common areas in and around Palm Lake, homeowners are required to pay annual dues in January. Invoices are sent out in mid-December and fees are due by the end of January.

On February 1, a late fee is assessed along with interest at the highest rate allowed by the state of Florida will be charged until the full amount is paid. In cases where homeowners do not pay their dues, a lien can be placed on their property by the Palm Lake Homeowners Association.

### ***The Board of Directors***

Directors are elected to two-year terms at the Annual Meeting. The homeowners elect five directors—three directors and two directors on alternating years. Once elected, the Board selects its officers from among

themselves in order to be certain that there is a match between skills, experience, and specific responsibilities: President, Vice President/Operations, Architectural Review Board Chair, Secretary, and Treasurer.

### ***Standing Committees***

In addition, there can be several standing committees that serve:

- 1) The Architectural Review Board, made up of the chair (a member of the Board of Directors) and two at-large members, is responsible for alerting neighbors to needed maintenance issues as well as approving requested changes by homeowners regarding property and home exteriors;
- 2) The Audit Committee, consisting of three members, reviews the financial documents of the HOA on a yearly basis.
- 3) The Nominating Committee, is responsible for selecting neighbor-candidates for open positions on the Board of Directors and presenting them for a vote to the homeowners at the Annual Meetings.

### ***Attendance at Board Meetings***

The Board of Directors meet as needed but at least once per quarter. The Board will inform homeowners when the Board's regularly scheduled meetings will be held, by posting a notice at the entrance and/or a notice by email. Any homeowner may attend any meeting; however, non-invited neighbors may not participate in discussions at Board meetings unless permission is granted by a director. The President may limit the time any non-invited member may speak.

### ***Annual Budget and Reporting to the Homeowners***

The Board will present an operating budget to the homeowners thirty (30) days prior to the Annual Meeting, and this budget serves as the basis for the yearly regular assessment. The Board per CCR Article VII, Section 7.8.6 as amended on January 14, 2003, and recorded with Orange County, may establish, make, levy, impose, enforce and collect a Regular Assessment with an increase in the amount of up to and including 25% of the previous year's Regular Assessment without the prior approval of the members. Should the Association desire to establish, make, levy, impose, enforce and collect a Regular Assessment that is increased by more than 25% of the previous year's Regular Assessment, prior approval of a majority of the members who are voting in person or by proxy at a meeting of the Association duly called for such purpose and of which written notice specifying the amount of a proposed increase in the Regular Assessment over the Regular Assessment for the prior fiscal year is sent to each member of the Association at least thirty (30) days in advance of such a meeting.

### ***Capital or Special Assessments***

Occasionally, the homeowners' association may determine the need for a Capital or Special Assessment (Article VII, Sections 7.9, 7.10). With the approval of two-thirds of the homeowners who are present (either in person or by proxy) at a meeting called for this purpose, these assessments can be levied.

Remember that it is the mandate of our association to keep Palm Lake in beautiful condition. In the same way we do our best to maintain our own homes, this helps to protect the significant investment each of us has made.

### ***Road Reserve***

Because Crestgate Circle belongs to Palm Lake homeowners and because a street is constantly deteriorating, a road reserve fund has been established, with funds being deposited annually, to cover the cost when the time comes for its repair. Because of this, it is not likely—although it *is* possible—that a special assessment will need to be levied when we need to resurface our street. Our current estimates indicate Crestgate Cir will require a full resurfacing in 2027 (give or take a year or two) at a cost of about \$70,000.00. The Board is contributing to the Road Reserve Fund at a pace that by 2027 PLHOA will have enough to cover this expense.

### ***Initiation Fee***

When homes in Palm Lake are purchased, new homeowners are assessed an initiation fee at closing. Some of

this fee may be assigned to the above road reserve fund but, it's use is at the discretion of the Board.

### ***Architectural Review Board***

Written approval from the Architectural Review Board ("ARB") must be received before any change, alteration, modification, addition, demolition, or exterior improvement can be commenced, modified, constructed, erected, placed, installed, removed or altered on any lot. This includes, but is not limited to, all building, walls, pools, fences, lighting, driveways, walkways, exterior paint, other structures and/or substantial changes to landscaping and landscape lighting. The ARB has 30 days to make a decision beginning on the date a written request on the ARB application form (found on the Palm Lake website, <http://www.palmlakehoa.org/>), including all required plans and specifications is received. No work may begin until written approval is received from the ARB.

Please review the **Palm Lake Rules and Regulations** for more detailed information.

### **Palm Lake Rules and Regulations**

The Board of Directors may, from time to time, make and amend rules and regulations as per Article III, C, Section 15.f of the Bylaws.

The Rules and Regulations are drawn directly from the Bylaws and Declaration. Specific sections of the governing documents are referenced. Rules not specifically drawn from these documents are identified as "Board augmentation." Please refer to the Bylaws and Declaration for full text.

### **Bylaws of Palm Lake Homeowners Association, Inc.**

Please familiarize yourself with these. As always, if you have questions or need clarification, please ask your Board of Directors.

### **Now that I'm a Palm Lake resident, what else do I need to know?**

In order to cover those things you need to know about living in Palm Lake that aren't covered in the governing documents, the following is in a question and answer format. If you have questions about something that is not covered here, please contact someone on your Board of Directors.

#### ***How does the Palm Lake entrance gate work?***

Every homeowner should have a unique four-digit code that opens the gate at the entrance keypad. This code can be requested or changed by sending an email to [PalmLakeHomeownersAssoc@gmail.com](mailto:PalmLakeHomeownersAssoc@gmail.com). In addition, a special code for a party at your home may also be requested for temporary use. You are responsible for whomever you give your unique code to. In addition, remote control units are available from the Operations Chair of the Board. For regular visitors and service people who come to your home, a common gate code opens the gate from 7:00 am until 8:00 pm. Please give this code to these people.

When someone comes to visit you and they do not have your code, they will follow instructions on the screen at the entrance. Once they find your two-digit code and enter it, your designated phone (land line or cell phone) will ring. If you have caller ID, you will see "Palm Lake Association" on your phone. Once you have answered your phone and are satisfied that your visitor is legitimate, press the "9" on your phone and the gate will open.

#### ***Are there rules regarding the use of recreational motorized vehicles?***

To ensure the safety of all riders, pedestrians and automobile traffic within Palm Lake, as well as to protect the quality of life we all enjoy in our neighborhood, the Board cannot condone the operation of unregistered or unlicensed vehicles to be driven by licensed or unlicensed drivers within our Palm Lake community.

***When is trash picked up in Palm Lake?***

The cost of trash and recycling is included in your annual Orlando County tax bill. There are two trash/recycling pick up days:

- Tuesday: trash and recycling
- Wednesday: yard recycling... please bundle all limbs and brush to no more than 4 foot lengths and every bag, bundle, or container should weigh less than 40 pounds and less than 4 cubic yards each week. Large items (that don't fit in the supplied tote) may also be set out curbside for pickup.

Please do not put your trash or recycling out before 6 pm the evening before and please remove your empty trash cans by 6 pm the day of pick up.

***Is there a speed limit on Crestgate Circle?***

Yes. The posted speed limit is 15 mph. This applies to all motorized vehicles. There are many children in Palm Lake and the street at times is their playground of choice.

***Is overnight parking allowed on Crestgate Circle?***

For safety reason, vehicles are not to be parked on the street between dusk and dawn. Fines may be assessed if neighbors refuse to comply.

***What about parking boats or RVs in driveways?***

Except for loading or unloading, boats or RVs cannot be parked on driveways at any time.

***Are there any other rules or guidelines?***

Yes. In the fall of 2001, a group of homeowners met to discuss "Neighborhood Etiquette." At that meeting the following was determined to guide our neighborly conduct. These rules are not found in any of the legal documents that govern Palm Lake. They are only guidelines to be followed at our own election and discretion.

***Parties and loud music***

Neighbors are requested to take loud music indoors at parties (or any other time) by 9:00 pm on weekdays, 10:00 pm on weekends. Loud music coming from cars is discouraged.

***Playing on the gate or in the retention pond***

Although it's a significant temptation for youngsters, play of any kind on the entrance gate or in the retention pond area is prohibited.

***Late night or early morning hoops***

Because of the noise a bouncing basketball creates, late night basketball is discouraged after 9:00 pm on weekdays and 10:00 pm on weekends. Early morning basketball is discouraged before 8:00 am on any day.

***Bikes, toys and play equipment on the streets***

Homeowners are asked to be sure that bikes, toys, and play equipment are brought in when children have finished playing with them. Also, it's very important that, before nightfall, nothing is left on the street or sidewalk.

***Spotlights***

Please be certain that nighttime exterior spotlights are not aimed at your neighbor's home.

## **What do I do in case of an emergency?**

### ***Sharing of house keys***

Although this is completely up to you, we encourage you to find a trusted neighbor (or two) with whom you share house keys. This will give someone other than yourself access to your home in case of an emergency when you're gone.

### ***Home security systems***

If you have a home security system that has a security code, we encourage you to share this code with a neighbor. If not, at least give your neighbor an emergency number to reach you should the need arise.

### ***Suspicious neighborhood visitors***

There is nothing more successful in augmenting neighborhood security than curious (wonderfully nosy) neighbors. Feel free to ask unfamiliar folks who they are or why they are visiting Palm Lake. If these people resist, do not hesitate to call the Orange County Sheriff non-emergency line at (407) 836-4357 or, in a real emergency, dial 9-1-1.

### ***Neighborhood Watch***

-Not currently organized. Any volunteers to be the leader or a part of this team?

## **Where can I go for more information?**

### ***Palm Lake Website***

For more information on your new neighborhood, please log onto <http://www.palmlakehoa.org/> This website includes news, meeting minutes, a neighborhood directory, our governing documents, and various other resources. A password is required to access Palm Lake Homeowners Association documents prior to 2015, and for the neighborhood directory. Please contact the Board (email addresses listed on website home page) for the password.

Information is also shared with the neighborhood through group emails that require you to opt-in. Please send an your email(s) to the Board with your name(s), address, phone number(s), and if you want to be listed or unlisted to our neighborhood directory (password protected and only for registered and current neighborhood members) to: [palmlakehomeownersassoc@gmail.com](mailto:palmlakehomeownersassoc@gmail.com) and request an invitation. Once you respond to the invitation you will be added to the broadcast.

Again, welcome to our neighborhood. We're confident that you'll enjoy living in Palm Lake and we look forward to getting to know you.