

Palm Lake Homeowners Association  
Rules and Regulations  
Revised February 17, 2020

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 of Palm Lake Homeowners Association, Inc. ("Bylaws").

The Rules and Regulations below are contained in the Bylaws and the Declaration of Covenants, Restrictions, Easements and Reservations for Palm Lake ("Declaration"). Specific sections of the governing documents are referenced. Please refer to the Bylaws and Declaration for full text. Rules not specifically drawn from the Declaration and Bylaws are identified by "Board augmentation".

All Owners (their Renters and untitled occupants where permitted) are responsible for knowing and adhering to the contents of the governing documents of the Palm Lake Homeowners Association, including these Rules and Regulations. These documents can be found on the Palm Lake website. [www.palmlakehoa.org](http://www.palmlakehoa.org)

### **Rules and Regulations**

1. **Architectural Review** – Written approval of 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 property. This includes, but is not limited to, all buildings, 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, [www.palmlakehoa.org](http://www.palmlakehoa.org)), including all required plans and specifications is received. No work may begin until written approval is received from the ARB. (Declaration Section 11.1, Declaration Exhibit A, Planning Criteria 27 plus Board augmentation)

2. **Nuisances** - No illegal, noxious, unpleasant, unsightly or offensive activity shall be carried on or conducted upon or from any Property. In addition, nothing shall be done which may be or become an annoyance or nuisance to others. (Declaration Article IV, Section 4.1.(c))
3. **Pets, Livestock and Poultry** – No more than two (2) domestic household pets may be kept per home provided they are not kept, raised, or maintained for business or commercial purposes. Additional pets may not be kept unless prior written approval of the ARB is obtained. No pet may be kept that is or becomes an unreasonable annoyance or nuisance to neighbors in the vicinity. (Declaration Article IV, Section 4.1.(d) plus Board augmentation)
4. **No Rental Property** – In direct support of CCR, Article IV, Section 4.10, Owners who owned their home in Palm Lake as of January 31, 2005 have the right to rent their homes. Owners must notify the Board of Directors in writing when this occurs. **In any instance where an occupant will not have title/deed to the property the owner shall provide the number of occupants, the names, phone numbers, and email of the adult occupants. The owner shall also provide the Board with full copies of all contracts, agreements, amendments, and addendums for its files. Further, rentals, leases, or arrangements with terms of less than 12-months are not allowed. In order to protect the HOA, the owner will provide the**

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**HOA with a refundable deposit of \$3500.00.** Pursuant to Ch. 720.305 (2), Florida Statutes, a fine of \$100.00 may be assessed to the owner for every occurrence for every day the agreement and deposit is not received by the Board and where the occupants not having title have taken up residency. The deposit may be comingled with other HOA funds and will not pay any interest to the owner. These funds will be used as needed to enforce Palm Lake governing documents, for payment of any fines incurred by the occupants, and to fund self-help as needed by the Board. Owner is responsible for the property and the occupants while the owner is not occupying their home. The Board will bill the owner on a monthly basis a like amount should the amount of the deposit fall below \$3500.00. Minimum term for any rental is: 12-months, and the maximum duration a property can be occupied by a non-owner is: 24-months. Should the occupants terminate their agreement either early or in its entirety the deposit may be forfeited. The deposit will be returned within 7-days after the fulfillment or satisfaction of the rent/lease term and/or when the title is transferred to the occupants. The PLHOA collection policy and rules pertaining to assessments in the PLHOA Declarations, Article VII, Section 7.11 apply. Note - delinquent dues may be demanded from renters per Florida law.

Homes sold after January 31, 2005 must be sold to a buyer who will live in the home and the home may not be rented to tenants. In addition, homes may not be sold to investors (except to renovate and flip) who intend to rent or lease the home.

Buyers of a home after January 31, 2005 may petition the Palm Lake Board of Directors in writing to allow their home to be rented for a period not to exceed two years, should extenuating circumstance exist causing them to move from Palm Lake. After the two-year period, they must return to their home or sell it to a buyer who will live in the home. Any exception to these restrictions must be approved in writing by the Palm Lake Board of Directors. In no case shall short term rentals such as AirBnB nor any other similar arrangement be allowed.

5. **Exterior Appearance / Painting** – Any changes to the exterior appearance or color of a home must be approved in advance in writing by the ARB. This includes the color for exterior walls, shutters, screens, trim, doors, and other items that may be specified by the ARB. No approval is necessary to repaint a home in its current color. In addition, written ARB approval is required for changes to the exterior that may include brick, stone, wood and/or stucco. Any changes to an exposed portion of a chimney must also be approved in writing by the ARB. (Declaration Exhibit A, Planning Criteria 1, 5, and 23)
6. **Roofs** – Any roof replacements require written ARB approval and must be slate or concrete tile. Flat roofs are not permitted without written ARB approval. (Declaration Exhibit A, Planning Criteria 2)
7. **Garages** – No carports will be permitted unless approved in writing by the ARB (Declaration Exhibit A, Planning Criteria 3)
8. **Driveways and walkways** – All driveways and walkways will be constructed of concrete pavers, and will be well maintained by owner. Any driveway or walkway replacements, extensions, or additions require written ARB approval. (Declaration Exhibit A, Planning Criteria 4 plus Board augmentation)

9. **Signage / Banners / Decorations / Flags** – No sign of any kind may be displayed to the public view on any property unless approved by the ARB. The exception is “For Sale” signs specifically designed for use in Palm Lake. These signs may be purchased from One Day Masterpieces, 407-857-9987. In addition, no banners, exterior decorations, or flags (with the exceptions as listed below) shall be displayed without permission of the ARB. However, a temporary banner, exterior decorations, or flag briefly celebrating a special occasion at the household or a generally recognized holiday period may be permitted at the discretion and in writing by the ARB. (Declaration Exhibit A, Planning Criteria 6 as amended plus Board augmentation)
  
10. **Flagpoles** – Per the Florida Statutes 720.304(2)(a and b) Flagpoles may not exceed 20’ in height, and ARB approval is not required of the location of the flagpole prior to installation, but the flagpole must comply with all applicable building codes, setbacks, easements, and government regulations. The Statutes also provide that flags up to 4.5 x 6 ft which represent the USA, any military branch, the state of Florida, or POW-MIA may be flown without ARB approval. Any other flags may be periodically flown from the flagpole in accordance with the Planning Criteria 6 as amended. The size of the flag or banner cannot exceed 4 ½ x 6 feet in dimension. (Amendment to Declaration Exhibit A, Planning Criteria 30)
  
11. **Play Structures** – Play structures (swing sets, gym sets, trampolines, playhouses, batting cages, etc.) that are visible from the street or to a Palm Lake neighbor require written ARB approval prior to installation as to location, size, material, coverings, etc. Approval may also be required in writing from and neighbor that the structure is visible to. All such structures must be properly maintained and must be removed if in a dilapidated or unsafe condition. (Declaration Exhibit A, Planning Criteria 7 plus Board augmentation)
  
12. **Basketball Goals** – On non-corner lots, a single approved basketball goal may be installed without ARB approval, so long as the support sits within the confines directly opposite the home’s three-car garage. On corner lots as well as non-corner lots, portable goals may be placed without ARB approval. Basketball goals, fixed and portable, are approved structures if the support structure, base and pole padding is black, white or dark green in color; and the backboards are limited to 55”, and are clear or white in color. Basketball goals, fixed and portable must be kept in good repair by repairing any of the following conditions: broken parts, torn nets, rusty parts, peeling/chipped paint, and mold/mildew on net, backboard, etc. No basketball goal may be attached to any house. (Declaration Exhibit A, Planning Criteria 7 as amended plus Board augmentation)
  
13. **Fences and Walls** – All fences and walls require written ARB approval prior to installation. Fences and walls may not be forward of the rear building line or in the side setback area adjacent to streets unless approved in advance by the ARB. Written plans should be submitted to the ARB including proposed composition, finish, color, location and height. (Declaration Exhibit A, Planning Criteria 8)
  
14. **Landscaping** – Every homeowner is responsible for maintaining their landscaping including regular mowing, edging, trimming, pruning, irrigation, weeding, mulching and maintenance including the area located between the sidewalk and street. St. Augustine sod or similar is preferred. Written plans or schematic diagrams of extensive changes to landscaping require written ARB approval prior to work beginning. Refurbishment of existing landscaping schemes

does not require ARB approval. (Declaration Exhibit A, Planning Criteria 9, 14 and 16 plus Board augmentation)

15. **Oak Trees between the road and sidewalk** are owned, maintained, and replaced by the HOA. The home owner has the responsibility to ensure the Oak Trees are sufficiently watered. Should a lack of water cause a tree to succumb the home owner will be responsible for the replacement of the tree. Should the home owner desire to have any of these trees pruned or removed a written ARB form must be sent to the ARB for approval.
16. **Swimming Pools** – Modifications to swimming pools (fountains, bridges, rock features, slides, etc.) that will be visible from the street or by adjacent neighbors require written ARB approval prior to work beginning. (Declaration Exhibit A, Planning Criteria 10 plus Board augmentation)
17. **Garbage and Trash Disposal** – All trash, garbage and yard waste will be kept in containers out of sight from front and side streets, except during pickup. Trash should not be put out before 6 pm the evening before pickup, with empty containers being removed by 6 pm the day of pickup. (Declaration Exhibit A, Planning Criteria 11 plus Board augmentation)
18. **Temporary Structures** – No temporary structures are allowed, including but not limited to tents, trailers, campers, storage sheds, or other buildings. Structures such as trailers, storage pods, dumpsters, inflatable play structures, tents, or other temporary structures used for special events shall not be used on any lot without prior written permission from the ARB, and for no more than three days. Exceptions may be granted at the sole discretion of the ARB and or the HOA Board via an ARB application. All structures deemed to be permanent in nature are required to meet all requirements of Orange County and the City of Orlando including but not limited to the owner obtaining any permits that may be required. All permits, drawings, site maps, plans, and material lists require written ARB approval. (Declaration Exhibit A, Planning Criteria 12 plus Board augmentation )
19. **Air Conditioning Units / Pool Equipment** – All air conditioning units must be located in side or back yards. Units located in side yards must be screened from view with materials and design approved by the ARB. No window air conditioning units are allowed. Pool equipment must be screened from view with ARB approved materials so as not to be readily visible from the street. (Declaration Exhibit A, Planning Criteria 15 and 22 plus Board augmentation)
20. **Exterior Antennae, Satellite Dishes, and Solar Collectors** – All exterior antennae, satellite dishes, and solar collectors require written ARB approval prior to installation. Owners have the right to place satellite dishes on their property in an inconspicuous location that minimizes street view while still receiving an adequate signal. The ARB must approve in writing the location and may require painting, landscaping or other screening. In addition, communication equipment for commercial purposes is not permitted. (Declaration Exhibit A, Planning Criteria 17 and 18 plus Board augmentation )
21. **Exterior Light Fixtures** – All exterior light fixtures must provide adequate and proper shielding, and may not be an annoyance or a nuisance to neighbors in adjacent homes. (Declaration Exhibit A, Planning Criteria 19)

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22. **Vehicles, Repairs, and Overnight Parking** – The parking of trucks (larger than ½ ton pickups), commercial vehicles, boats, trailers, or RV's in driveways or anywhere on a property is not permitted without prior ARB approval, except for loading and unloading. Unsightly and/or inoperable vehicles are not allowed to be parked on driveways, yards, or on Crestgate Circle. In addition, overnight parking is not allowed on Crestgate Circle without written ARB approval.
23. **Easements** – No structure, planting or other material shall be placed or permitted to remain which will damage or interfere with the installation and maintenance of utilities on property easements. The area of each property covered by an easement will be maintained by the owner of the property. (Declaration Exhibit A, Planning Criteria 21)
24. **Propane Gas Tanks** – All tanks are to be located underground. Any placement or replacement must be approved in writing by the ARB prior to installation. (Declaration Exhibit A, Planning Criteria 25 plus Board augmentation)
25. **Home-based Business** – No trade or business, commercial or industrial activity may be conducted on any lot, except for limited business or professional activities that are conducted from homes as long as the activity is confined solely within the home and is not externally visible – through signage, equipment, parked cars, odors, or any other means. The business activity may not occupy more than 25% of the gross habitable floor area of the home, employ any person who is not a full-time resident of the home or immediate family member, and may not be of a nature to require significant pedestrian or vehicular traffic from outside Palm Lake. The Palm Lake Board of Directors reserves the right to ask residents to explain any suspicions of business activity outside the bounds of the above. Any deviation from the above must be approved in writing by the Board of Directors.

Violations may result in maximum fines up to and including those allowed by Florida State Statute, until the business is brought into compliance or removed from the home. (Declaration Article IV, Section 4.1.(b), Declaration Exhibit A, Planning Criteria 26, Amendment to Declaration Exhibit A, Planning Criteria 29 plus Board augmentation)

26. **Mailboxes** – Every owner is responsible for maintaining their mailbox including repairs, cleaning, painting and straightening. If the mailbox must be replaced due to damage or wear and tear, the same model and color must be purchased by the owner from Beautiful Mailbox Company, 800-856-6983, Model #6212CS, (Changed as of 12/6/2019 to: Item FLO 151) description: Cast Mailbox, Post Design, Wide Flute Post, Side Arm w/Bellflower Scroll Split Base. When contacting the company, let them know you live in Palm Lake Subdivision in Orlando, FL. Replacement mailboxes must be installed in the same location as the original. On 12/6/2019 the installed prices was \$513.60 (Board Augmentation)
27. **Speed Limit** – The posted speed limit is 15 mph and applies to all motorized vehicles. Owners are responsible for the driving conduct of their contractors, guests and visitors. (Board Augmentation)
28. **Garage Sales** – Owners may not schedule or conduct an individual, group or neighborhood garage sale without prior written authorization of the Board of Directors. (Board Augmentation)

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29. **Pet Waste Disposal**- Pet owners must properly dispose of their own pet waste on their property, any neighbor's property, and any common areas. Pet waste may not be disposed of in the retention pond or storm sewer system. (Board Augmentation)

30. **Leaves** – To reduce the volume of leaves entering the retention pond via the storm drain system and thus help maintain the retention pond's ability to drain as designed, every owner is responsible for ensuring their leaves are bagged and taken away, and not blown into the street or storm drains. This includes ensuring vendors hired to maintain yards are also bagging and not blowing leaves. Also, NO Dumping in the retention pond area. (Board Augmentation)

**Disclaimer – “The failure of the Board of Directors to enforce any provision of the Declaration, Articles of Incorporation, Bylaws or any rule or regulation shall not be deemed a waiver of the right of the Board of Directors to do so thereafter. (Bylaws, Article III, Section 19 – Enforcement; also see Declaration, Section 14.1 - Enforcement)**