

Design Review Manual

For

Villas del Mar, Ville di Capri, Marbella,
Montilla, Monterrey and La Costa

Hammock Dunes Private Community™

NOTE:

See additional details and requirements in

**SUBMITTAL DOCUMENTS
AND EXHIBITS**

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Prepared for:

Hammock Dunes Owners' Association, Inc.

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INTRODUCTION

The Declaration of Protective Covenants, Conditions and Restrictions for the Hammock Dunes Private Community (Master Declaration) establishes a standing committee of the Hammock Dunes Owners' Association, Inc. ("HDOA"), designated the Design Review Committee (DRC), whose function is to review and approve or disapprove plans for any proposed new construction or exterior improvement, or Structure within the Hammock Dunes Private Community ("Hammock Dunes"). The Master Declaration has granted the DRC broad discretionary powers regarding design, construction and development including architectural style, colors, texture, materials, landscaping, overall impact on surrounding property, and other aesthetic concerns. This Design Review Manual is a portion of the Development Codes referenced by the Master Declaration and the specific Neighborhood Declaration. In the event of a conflict between this Design Review Manual and the Master Declaration, the Master Declaration shall prevail. In the event of a conflict between the Design Review Manual and the Declaration of Protective Covenants, Conditions and Restrictions of The Villas Neighborhood ("Neighborhood Declaration"), the Neighborhood Declaration will prevail. The HDOA Board of Administrators shall have complete and exclusive discretion and authority to determine when such provisions are deemed in conflict with one another.

When the DRC reviews and approves a variance to the Master Declaration or the Neighborhood Declaration, the submittal must be approved by the HDOA Board of Administrators at a duly noticed Board meeting. After the HDOA Board grants or rejects the variance, the submission will go back to the DRC before Final Review and Acceptance, as applicable. Further, when the variance is adjacent to Hammock Dunes Club property, the variance must be reviewed by the general manager for the Club in addition to the HDOA for approval.

Any matters or incidents outside the delegated authority of the DRC, as delineated in the Master Declaration or this Design Review Manual, shall be referred to the HDOA Board of Administrators for action and/or determination.

To the extent that the Declaration, Neighborhood Declaration, or these DRC Guidelines do not specifically address a particular improvement, Structure, change or alteration, the DRC may deny a proposed improvement, Structure, change or alteration if inconsistent with an existing pattern or de facto unified building scheme.

THE MANUAL DOES NOT INCLUDE ALL BUILDING, USE OR OTHER DEED RESTRICTIONS ASSOCIATED WITH THE MASTER DECLARATION AND DECLARATIONS OF THE VARIOUS NEIGHBORHOODS OF HAMMOCK DUNES.

It is the intent of this manual to help assure that the Hammock Dunes Private Community will be a community of quality homes and improvements with tasteful and aesthetically pleasing architectural designs that are harmonious with surrounding structures and topography. This manual promotes the use of long-lasting materials, high construction standards, quality landscaping, and other site improvements that will reflect the quality and permanence of a premiere residential community. The manual pertains to all lots and common areas within the Villas Neighborhood, including Villas del Mar, Ville di Capri, Marbella, Monterrey, Montilla and La Costa.

Architectural plans for each Dwelling Unit must be designed by a **REGISTERED FLORIDA ARCHITECT** and must be submitted to and approved by the DRC.

The overall design theme within the Villas Neighborhood is a Mediterranean flavor and style that accentuates the colors, exterior design traits, and roof tiles of the most prestigious Mediterranean homes. The Architect should strive to reflect a pure, simple, yet elegant design of the structure. Classical Mediterranean architecture lends itself to such an endeavor. All New Dwelling Unit construction and Existing Dwelling Unit Alterations or Additions must follow a design theme similar to the existing Hammock Dunes Dwelling Units and landscape. Within this context, creative design solutions providing for a range of individual preferences are encouraged.

BUILDER PRE-APPROVAL: The Neighborhood Declarations require that all construction be done by a DRC approved Florida licensed general contractor (“Builder”) with demonstrable experience in building custom homes. Builders seeking addition to the list of approved Builders must provide the following information to the DRC electronically to Brie@ssmgfl.com and a hard copy prior to the DRC meeting:

- A. A copy of a Florida General Contractor’s license;
- B. Brief Builder Biography;
- C. Builder company outline, staff, equipment etc.;
- D. Builder experience, e.g.: plans, photos, size, value;
- E. References; and
- F. \$1,500 review fee

The DRC reserves the right to reject an application for construction on the basis of Builder qualification. The Owner is responsible for ensuring that a qualified Builder approved by the DRC. Any questions regarding the qualifications of a Builder should be referred to the DRC. The DRC maintains a list of all pre-approved Hammock Dunes Builders for Owner reference.

THE OWNER ULTIMATELY IS RESPONSIBLE TO ENSURE THAT THE RETAINED BUILDER MEETS THE REQUIREMENTS OF THIS MANUAL AND OTHER APPLICABLE DOCUMENTS.

REVOCAION OF APPROVED BUILDER

If any approved Builder violates the Master Declaration, the Neighborhood Declaration, the Construction Agreement, any HDOA Rules and Regulations, or this Design Review Manual, including any exhibits attached hereto, the DRC shall provide written notice to the Builder of the violations and an opportunity to cure the violations. If the violations are not corrected to the satisfaction of the DRC and in the period of time specified in the written notice, the Builder must attend a remediation meeting with members of the DRC. If the violations are still not corrected to the satisfaction of the DRC and in the time required by the DRC, or if the Builder is a repeat violator, showing a disregard for the Master Declaration, the Neighborhood Declaration, the Construction Agreement, any HDOA Rules and Regulations, or this Design Review Manual, the DRC may revoke the approval of the Builder. Any Builder whose approval has been revoked will need to re-apply to become an approved Builder, as specified above. Any previously approved Builder that has not constructed any Structure in Hammock Dunes for at least seven (7) years, will need to re-apply to become an approved Builder as specified above

This manual has been approved by the HDOA as a guideline for Owners, their Architects and Builders in designing New Dwelling Units and other improvements on the lots and remodeling Existing Dwelling Units that affects existing exterior architectural features, footprint and/or square footage, or exterior appearance in any fashion.

Each Owner, their Architect and their Builder should be familiar themselves with the provisions of the Master Declaration and other rules and regulations of the HDOA as well as the Neighborhood Declaration. The inclusion of any recommendation in this manual shall not preclude the right of DRC to disapprove any proposed submittal for any reason. The definition of any word or phrase not defined in this Design Review Manual shall be given the same meaning and definition as those words and phrases defined in Article I of the Master Declaration, as amended from time to time.

NOTE: Approval by the DRC does not constitute approval by any public permitting agency. Flagler County requires building permits for homebuilding which will necessitate compliance with local and State building codes. All construction must comply with the Florida Building Code, as same is amended from time to time. The Owner shall coordinate required design components between DRC and all agencies and State building codes.

The setbacks defined in this Design Review Manual are the minimums acceptable to the DRC regardless of whether government authorities are willing to grant a larger Dwelling Unit footprint.

THIS DESIGN REVIEW MANUAL IS A PORTION OF THE DEVELOPMENT CODES REFERENCED BY THE MASTER AND NEIGHBORHOOD DECLARATIONS AND MAY BE MODIFIED FROM TIME TO TIME BY THE DRC AND HDOA AS PROVIDED THEREIN. ALL OWNERS ARE RESPONSIBLE TO BE AWARE OF ALL BUILDING REQUIREMENTS AT THE TIME OF POSSIBLE LOT SALE OR COMMENCEMENT OF THE DESIGN OF A DWELLING UNIT. ALL APPROVALS BY THE DRC MUST BE IN WRITING

GENERAL INFORMATION AND THE REVIEW PROCESS

Owners in the process of considering the design and construction of a New Dwelling Unit, swimming pool and/or spa, or the remodeling of an Existing Dwelling Unit, swimming pool and/or spa, or other improvement that affects existing exterior architectural features, foot print and/or square footage, or exterior appearance in any fashion in the Villas, shall submit to the DRC all items as listed on **EXHIBIT A: SUBMITTAL/TRANSMITTAL CHECKLIST** (available from the DRC as submittal documents and exhibits). **EXHIBIT A: SUBMITTAL/TRANSMITTAL CHECKLIST** and all items required shall be the transmittal record of the submission and the DRC response to the submission.

Prior to any construction, an Owner, their Architect and Builder must receive guidance from the DRC by following the three-step design and construction review process below:

- A. Design Application and Concept Review
- B. Final Construction Plan Review
- C. Final Review and Acceptance

Often the DRC will make design suggestions between Step A and B as well as rendering a definitive acceptance/disapproval decision of design elements. The Owner is encouraged to make this

interaction a positive, constructive exchange, as many Dwelling Units have already been built and the DRC has valuable advice to offer.

Full and timely submission of information, as well as adherence to the design standards set in this manual and by Flagler County permit requirements, could prevent delays and minimize frustration of all parties involved. Questions concerning the interpretation of any matter in this manual should be directed to the chair of the DRC.

CONCEPT PLAN REVIEW

A Builder, on behalf of an Owner, or an Owner shall submit preliminary or conceptual drawings and specifications or other information to the DRC for Design Application and Concept Review prior to Final Construction Plan Review. Design Application and Concept Review is provided for the convenience of Owners, their Architects and Builders in order that they may receive Conceptual Approval of Dwelling Units, improvements, and landscape plans prior to preparing and submitting detailed plans and specifications.

The DRC will review the information and indicate its approval, disapproval or recommendation. A conceptual approval given by the DRC shall not constitute approval for the commencement of construction but only approval of the conceptual information being submitted. Conceptual approval also does not mean that the DRC will not have additional comments, concerns, or requested changes during the Final Construction Plan Review. "Commencement of construction" as used in this paragraph or elsewhere in this Manual means the initial disturbance of soils, improvements, or structures associated with clearing, grading, or excavating or other construction activities. Submittals for Design Application and Concept Review of any New Dwelling Unit construction, including swimming pool, spa, or other improvements, or the Alteration or Addition to an existing Dwelling Unit, swimming pool, spa, or other improvement. that affects existing exterior architectural features, footprint and/or square footage or exterior appearance in any fashion, shall include all items listed on **EXHIBIT A: SUBMITTAL/TRANSMITTAL CHECKLIST** new residence conceptual review items.

FINAL CONSTRUCTION PLAN REVIEW

Submittals for Final Construction Plan Review of any New Dwelling Unit Construction including swimming pool, spa, or other improvement, or the Alteration or Addition to an existing Dwelling Unit, swimming pool, spa, or other improvement that affects existing exterior architectural features, footprint and/or square footage or exterior appearance in any fashion, shall include all items listed on **EXHIBIT A: SUBMITTAL/TRANSMITTAL CHECKLIST**, new residence final review items.

Owners requesting Final Construction Plan Review of an improvement or Structure shall submit sufficient exhibits to demonstrate compliance with the standards and requirements of this Design Review Manual. Construction must commence within six (6) months of the date of Final Review and Acceptance and, unless extended, must be completed within 24 months after construction commences. If construction is not commenced within six (6) months from the date of approval by the DRC, approval is void and the Owner must submit a new Final Construction Plan Review to the DRC for approval. If the approval is granted subject to conditions, the conditions shall be satisfied within sixty (60) days of issuance, or the approval shall be void.

No construction of a Dwelling Unit or structural improvement, no clearing, landscaping or other site improvement, and no alteration or addition to any existing structure or site improvement shall be made on any property until the plans and specifications showing the proposed design, and landscape plan are complete and a Final Approval letter has been issued.

APPEAL

If an application for Concept Review or Final Review has been denied, if an approval is subject to conditions which the Owner feels are harsh or unwarranted, or if there are disputes on any other matter related to actions of the DRC, the Owner, within 10 calendar days after receiving notification of the DRC's decision, may request a hearing before the full committee of the DRC. At the hearing the Owner will be permitted to present their position on the matter and make requests or recommendations as to an alternative action. After the hearing the DRC will review the information presented and notify the party of its final decision on the matter. The decision of the DRC shall be final, unless the decision is in conflict with this Manual, the Master Declaration, the Neighborhood Declaration, or the law, as determined by the HDOA Board of Administrators in its sole and absolute discretion. In such instances, the HDOA Board of Administrators has the authority to override and/or set aside the decision.

CONSTRUCTION START/CONSTRUCTION AGREEMENT/ SITE PRECONSTRUCTION MEETING

On all New, Alteration or Addition Construction, the Owner shall enter into the attached HDOA **EXHIBIT F: CONSTRUCTION AGREEMENT** with the HDOA. **Under this agreement, the Builder and/or Owner must submit to the DRC fees and deposits per EXHIBIT C: FEES AND CONSTRUCTION DEPOSIT REQUIREMENTS and EXHIBIT E: SAMPLE LETTER OF CREDIT.**

The Builder shall have the corners of the proposed Dwelling Unit, swimming pool, spa, or other improvement or proposed Alteration or Addition improvements staked, and trees slated for preservation marked for an on-site review by the DRC prior to construction.

Builder Conduct

All Owners shall be held responsible for the acts of their Builders, contractors, architects, subcontractors, sub-subcontractors, material men, suppliers, laborers, or agents of any tier, or their respective employees and any other persons or parties involved in the construction or alteration of a Dwelling Unit and/or any improvement.

Builders will be permitted to attend meetings of the DRC, at the discretion of the DRC Chair, when their submission is being considered. Builders will only be allowed to speak on their submission when recognized by the DRC Chair and within the discretion of the DRC Chair. Builders may be asked to leave the meeting at any time, within the discretion of the DRC Chair

See **EXHIBIT G: BUILDER CONDUCT.**

See **EXHIBIT H: CONSTRUCTION PORT-O-LET ENHANCEMENT.**

Alteration after Plan Approval

If, after DRC approval, an Owner desires an alteration or addition to the original approved plans, sufficient information shall be submitted to the DRC to allow full understanding of the proposed

alteration or addition. The alteration or addition request must be approved in writing from the DRC before implementation of the alteration or addition.

FINAL REVIEW AND ACCEPTANCE

Construction must be completed within the milestone times in HDOA **EXHIBIT F: CONSTRUCTION AGREEMENT**, with the start date designated on the issuance date of a building permit and the completion date no more than twenty-four (24) months after commencement of construction. **The DRC shall have the right to enter upon and review any property at any reasonable time before, during, or after the completion of work for which approval is required under this Manual.** The following construction milestones describe the Builder's responsibility to notify the DRC and the DRC's responsibility to the Builder:

- A. The Builder shall notify the DRC of any changes in the dates of the following completion milestone dates as specified in HDOA **EXHIBIT F: CONSTRUCTION AGREEMENT**:
 - 1. Lot Clearing/Demolition/Foundation: plumbing roughed in & slab poured.
 - 2. Framing/Structure: exterior walls, roof trusses, roofing dry-in, windows & doors.
 - 3. Outside & Inside Finishes: electric, plumbing, drywall, cabinetry, roof tile, paint.
 - 4. Driveway & Landscaping: ready for Certificate of Occupancy.
 - 5. Certificate of Occupancy: ready for move-in.
- B. Upon completion of construction, the Builder shall give written notice to the DRC. Attached to the notice shall be a final survey and a copy of the Certificate of Occupancy for the newly constructed residence and/or improvement.
- C. Within thirty (30) days after DRC's "Final Review and Acceptance" of the construction and/or improvements and provided that such review determines that the construction and/or improvements were completed in substantial compliance with the proposed plans and specifications submitted for Final Review and Acceptance, the DRC shall return the Construction Deposit, less amounts withheld for any reason specified in **EXHIBIT F: CONSTRUCTION AGREEMENT**. In cases where the Owner's construction and/or improvement does not pass Final Review and Acceptance because it is not completed for at least seven (7) years, as required by the DRC, this Manual, the Declaration or the Neighborhood Declaration, the deposit is forfeited.

Builders and Owners are forewarned that the Master Declaration has granted to the DRC and the Board of Administrators of the HDOA broad discretionary powers regarding the remedy or removal of any non-complying improvement constructed within Hammock Dunes and/or penalties associated with exceeding the specified dates in HDOA **EXHIBIT F: CONSTRUCTION AGREEMENT**. In this regard, should the DRC find any construction and/or improvement was not performed or constructed in substantial compliance with the approved submittals, the Board of Administrators of the HDOA or the DRC may, after reasonable notice to the Builder or Owner, remedy or remove the non-complying improvement and seek any remedy permitted as outlined in **EXHIBIT F: CONSTRUCTION AGREEMENT** or as otherwise permitted by law. Any action by the DRC or HDOA in remedying or removing the non-compliant improvement shall not be deemed a trespass, theft or any other criminal offense, and the Owner, Builder and any successors, heirs, agents or assignees of either shall not hold the DRC, the HDOA, its agents, or the Board of Administrators liable for such remedy or removal.

Construction Schedule

The DRC recognizes that weather and the availability of building materials and labor may adversely impact the milestone dates specified in HDOA **EXHIBIT F: CONSTRUCTION AGREEMENT**. In such an event, Owners or Builders shall notify well in advance any potential design or construction issues, which could adversely impact these dates. There is a need to be aware of, understand and gage the impact of any construction completion delay upon neighbors and the overall Hammock Dunes Total Property. Completion delay notifications to the DRC shall include reasons for the delay along with a revised milestone completion schedule. Builders and Owners should understand that a timely notification of milestone and/or timeline delays associated with completion of a Dwelling Unit, alteration or addition should reflect more favorably than any last minute or no notification.

GENERAL SUBDIVISION STANDARDS

Residential Use

Dwelling Units may be used for residential housing purposes and for no other purposes. No business, occupation, or profession may be conducted on a lot or within a Dwelling Unit except as otherwise permitted in the Master Declaration and Neighborhood Declaration.

Temporary Improvements

No temporary building or structure shall be permitted on any lot except that work equipment trailers, barricades, temporary power poles and the like may be permitted during the construction of a permanent improvement, and provided that the DRC shall have approved the design, appearance, and location of the same. All such temporary improvements shall be placed on the lot and not on the road right-of-way. They shall be removed no later than fourteen (14) days after the date of completion of the building(s) for which the temporary structure was intended and shall be permitted for no longer than a period of six (6) months unless an extension of time is granted in writing by the DRC. Only one construction shed or trailer is permitted during construction. Only one dumpster is permitted on a lot, and such dumpster shall be emptied when full.

Accessory Structures

No more than one detached single-family residential Dwelling Unit shall be erected on a lot. Other accessory buildings or Structures are not permitted.

Utility Service

No lines, wires or other devices for communications purposes, including telephone, television, data and radio signals, or for transmission of electric current or energy shall be constructed or placed on any Dwelling Unit unless the same shall be in or by conduits or cables constructed, placed and maintained underground or concealed in, under or on the Dwelling Units, or other approved improvements. Above ground electrical transformers and/or generators and other equipment may be permitted if properly screened with a five-foot stucco or PVC wall and landscaping as approved by the DRC. In addition, all propane, water, sewer, oil and other pipes for gas or liquid transmission, and their storage tanks, shall also be placed underground or within or under the Dwelling Unit or otherwise not visible from the front of the lot, an adjacent lot, an adjacent Common Area, the Golf Course, or an adjacent Neighborhood Common Area. Nothing herein shall be deemed to forbid the erection and use of temporary power or telephone services incident to the construction of approved improvements.

Refuse and Storage Areas

Garbage and refuse shall be placed in containers and shall be capped and contained in such a manner that they are inaccessible to animals, or other wildlife. The containers shall be concealed within Dwelling Units, by means of a screening wall of the same material, design scheme and color as that of the Dwelling Unit and by screen landscaping sufficient to provide a permanent screen from view from the front of the lot, an adjacent lot, an adjacent Common Area, the Golf Course, or an adjacent Neighborhood Common Area. These elements shall be integrated with the building plan, be designed so as not to attract attention, and shall be in an inconspicuous location.

SITE IMPROVEMENT STANDARDS

In addition to compliance with this Design Review Manual and the covenants, restrictions, rules and regulations of the HDOA, all construction, alterations and improvements shall be in compliance with any local government or state laws. In the event that there is conflict between the local government requirements, any governmental agency, state or federal requirements, and those of the HDOA, the more restrictive shall apply.

Site Placement

A site plan/survey for each lot must be prepared by a **FLORIDA LICENSED PROFESSIONAL SURVEYOR AND MAPPER** and must be submitted to and approved by the DRC. All Dwelling Units and other improvements shall be placed as approved by the DRC and Flagler County. The existing topography and landscape shall be disturbed as little as possible, such that the maximum number of desirable trees and other natural features will be preserved. The DRC will review the proposed location of all improvements and Structures on the site prior to lot clearing.

Dwelling Unit Setbacks

Front, side and rear setbacks are listed in FIGURE 1 for each Villa subneighborhood. A property owner does not have rights to water views beyond the extension of their own property line.

Driveways

Parking spaces, garages, curb cuts and the driveway to a garage shall be planned and executed in an attractive and functional manner and shall consider the location of existing trees, topography, streetscape and be compatible with surrounding improvements. Driveway maximum allowable slope is 10%.

All lots shall have a paved driveway of stable and permanent construction of at least twelve (12) feet in width. Unless prior approval is obtained from the DRC, all driveways must be structured of concrete or stone pavers. When curbs are required to be broken for driveway entrances, the curb shall be repaired in an orderly fashion in such a way as to be acceptable to the DRC. See FIGURE 2 for approved pavers.

All concrete driveways shall have a light broom finish, and joints shall be provided to prevent surface cracking.

Any subsequent modification to driveways, including painting and/or change of material or finish, must be approved by the DRC.

Street Front Improvements

The Builder shall provide trees, landscaping and irrigation to the edge of pavement. This area of landscaping shall be defined by extending the side lot lines to the street. The DRC shall review the landscape and site plan to check that tree spacing and landscaping is consistent with neighboring lots.

The street front improvements shall include trees as an enhancement to the Neighborhood and be located to reduce the impact of the open street right-of-way. Trees to reduce right-of-way impact shall be Southern Magnolia, Live Oak, and Eagleston Holly, 14 to 16 feet in height, 7 to 8 feet in spread, 3¹/₂ to 4-inch caliper trunk with 6 to 7 feet of clear trunk. Alternative species will be considered in coastal areas. Trees shall equal or exceed the standards for Florida No. 1, as given in "Grades and Standards for Nursery Plants" Parts I and II State of Florida Department of Agriculture and any amendments thereto. See FIGURES 3 and 4 for additional landscaping criteria for Montilla and Monterrey.

Sod shall be St. Augustine grass (*Stenotaphrum secundatum* 'Floratum'). The sodded area of the lot shall be provided with an automatic underground irrigation system.

Upon development of the lot, the Owner shall be responsible for maintaining the trees, sod and landscaping in an acceptable manner to the edge of pavement, including plantings and irrigation within the road right-of-way.

Upon written request by the Owner, the HDOA will remove any of its irrigation heads in the road right-of-way during construction on the Dwelling Unit.

Drainage and Grading

Owners and Builders are encouraged to avoid a large amount of grade manipulation. Owners and Builders shall comply with any grading requirements of the County.

Erosion control measures shall be taken during all construction activities to prevent sediments from leaving the site. Fill shall not be deposited or removed without DRC permission.

Site plans shall show physical improvements or elements of the landscape or terrain which control or determine the location or flow of surface water and drainage patterns. No improvements shall be made without prior approval of the DRC.

Direct discharge of stormwater into lakes or marshes is prohibited. All storm water must be pretreated by on-site retention or detention.

Swimming Pools and Other Improvements

Any swimming pool, deck area, patios, hot tubs and sun decks to be constructed upon any lot must be approved by the DRC. The design submittal must include all design components including materials, finishes and colors for the pool, pool deck, patio, hot tub, sun decks fence, additional landscape, pool equipment or any other requested element. The design must incorporate, at a minimum, the following:

- A. Swimming pools, water features, pool cages/screening and/or fencing shall not be visible from the street from the front of the Dwelling Unit.
- B. The composition of the material must be thoroughly tested and accepted by the industry for such construction.

- C. Pool fencing must be of a color and material approved by the DRC and must be of the same type, style, material and color of any fence originally installed elsewhere on the Lot. Bronze, black or white are the approved colors for pool screens. Fences can be only black or bronze. Any permitted fence shall have a maximum height equal to that of the Privacy Wall located on the Lot and a minimum height as may be required by the County.

See FIGURE 1 for setbacks.

Signs

No sign, advertising or notice whatsoever (including, but not limited to, commercial, political or similar signs) shall be erected or maintained on the lot except such signs as may be required by law and such signs as may be approved by the DRC. Security protection signs are permitted within 10 ft. of the front and rear doors of the Dwelling Unit.

Flagpoles, Dwelling Unit Structure Mounted Flags

Any Owner may erect a freestanding flagpole, ground supported, on any portion of the Owner's real property within the setbacks. The flagpole shall not be more than twenty (20) feet high and not obstruct sightlines at intersections. It shall not be erected within or upon an easement.

The flagpole must be made of steel or aluminum material and have silver or brushed silver/aluminum finish. Footings for the flagpole must comply with the flagpole manufacturer's structural recommendations and not be visible above the surrounding grade.

The Owner may display in a respectful manner from the flagpole, one official United States flag, not larger than 4 ½ feet by 6 feet, and may additionally display one other official flag, as provided in Section 720.304 (2)(a), Florida Statutes, of the State of Florida or the United States Army, Navy, Air Force, Marines Corps, Space Force, Coast Guard, or a POW-MIA flag). Each additional flag must be equal in size to or smaller than the United States Flag and approved.

Any Owner may mount hardware on their main Dwelling Unit structure to display one portable, removable United States flag or official flag of the State of Florida in a respectful manner, and are portable, removable official flag which represents the United States Army, Navy, Air Force, Marine Corp, Coast Guard, Space Force or a POW-MIA flag not larger than 4 ½ feet by 6 feet, in a respectful manner.

The DRC request for installing flags or flag poles must be submitted with a plot plan showing location. Owner is responsible for all structural installations. Flagpole footing maintenance and flagpole maintenance is the Owner's responsibility

Lighting

All exterior lighting shall be consistent with the character established in Hammock Dunes and shall be limited to the minimum necessary for safety, identification, and decoration. Exterior lighting of Dwelling Units for security and/or decoration shall be limited to concealed up lighting or down lighting and the style and type of lighting shall not be visible from streets, Common Areas, if any, and Neighborhood Common Areas. Color lens or lamps are not permitted. All exterior wall or ceiling mounted decorative fixtures shall be of high quality and in conformance with the architectural style of the Dwelling Unit. Walk lights placed in grass areas or adjacent to walkways in shrub or ground

cover areas must use below-grade wiring and junction boxes to minimize the daytime visibility of that hardware.

Lighting of outdoor recreational facilities, other than swimming pools, hot tubs and/or spas, is not permitted, unless site conditions warrant special consideration by the DRC. Lighting shall not shine onto the streets or on adjacent Dwelling Units.

Security Cameras

All installations of cameras mounted outside of any Dwelling Unit must receive DRC approval. The request must show all cameras, their viewing area and location dimensions. No camera shall be viewing a neighbor’s bedroom window, lanai, front entrance, driveway, or bathroom window.

Walls and Fences

Walls and fences are an integral part of the Villa Neighborhood. These are designed to provide privacy and courtyard areas. All walls shall be of the same material and design as the adjacent Dwelling Unit and match or closely blend with existing and surrounding Dwelling Unit. Any new construction or modification of a Dwelling Unit shall incorporate walls and/or fences to preserve the intended character of the Neighborhood. Chain link fencing is prohibited. Please refer to Neighborhood Declaration for restrictions, terms and conditions on Privacy Walls.

Mailboxes

All mailboxes and stands shall be of a design selected from a list of mailbox styles and suppliers approved by the DRC. The mailboxes shall include no more than the surname, house number, and street name of the resident and shall be located at the street front of each Lot as prescribed by the United States Postal Service. The Builder shall initially provide and install a mailbox as approved by the DRC, and the Owner shall maintain the DRC approved mailbox. See FIGURE 4 for additional information for mailboxes in Monterrey.

Approved Mailboxes For Hammock Dunes

<ol style="list-style-type: none"> 1. Monterrey—Mel Northey Only (black) 2. Marbella—Mel Northey Only (black) 3. Villas del Mar/Ville di Capri—Mel Northey Only (black) 4. Montilla—Whitehall Only (black) 5. LaCosta—Mailboxes listed below have been approved for LaCosta in black only 			
Company	Model	Phone Number	Color
Mel Northey Corp.	Williamsburg 1023-A Website: www.melnorthey.com	800-828-0302	Black, Verde Green, Green
Imperial	6080	800-647-0777	Black, Green
Frontgate	Capital Model #'s 14802, 14803, 14811 Website: www.frontgate.com	888-263-9850	Black, Bronze, White
Whitehall	Premium Streetside Mailbox Website: www.whitehallproducts.com	800-728-2164	Black, Bronze, White

Lawn Furnishings

No water fountains, bird baths, frog ponds, flag poles, lawn sculpture, artificial plants, bird houses, rock gardens, or similar types of lawn furnishings are permitted on any lot without prior approval of the DRC or unless the lawn furnishing is not visible from the front of the lot, an adjacent lot, an adjacent Common Area, or an adjacent Neighborhood Common Area.

BUILDING CONSTRUCTION STANDARDS

General

The primary requirement of all new construction and improvements within the Villa Neighborhood is that all exteriors must match or closely blend with the existing Dwelling Units. Applicants are required to visit the particular neighborhood of interest and familiarize themselves with all the architectural and site design elements. FIGURE 1 provides a checklist of required design features for each Villa subneighborhood.

It cannot be emphasized strongly enough that additions and site modifications to existing properties require DRC approval. The primary requirement of these improvements is for new/modified design features to match or closely blend with the existing Dwelling Unit. The new addition or modification shall be integrated into the existing structure and property to appear as part of the original construction. The design features include all the items listed in FIGURE 1. Designs shall incorporate features on side elevations appropriate to visibility from the entire Hammock Dunes community.

Dwelling Unit Heights

Heights of Dwelling Units shall be compatible with adjacent Dwelling Units. The maximum Dwelling Unit height of thirty-five (35) feet shall be the vertical distance from the established grade at the center of the front of the Dwelling Unit to the mean height level between the eaves and ridge for gable, hip and gambrel roofs. Any design of residential elements over two stories will be subject to DRC review for compatibility with the Neighborhood.

Multi Story

Two story submittals shall have additional architectural requirements on side and rear elevations, which may not apply to single story submittals. Two story Dwelling Units have a stronger impact on the community as the landscaping does little to buffer weak architectural facades.

Exterior Materials

Finish colors shall be applied consistently to all sides of the exteriors of Dwelling Units. Recommended materials shall be stucco or similar cement type products of neutral tones. Brick, stone and ceramic tile may be used as accents. No simulated brick or stone shall be permitted. Metal siding, composite siding, or vinyl siding are prohibited. Sample materials may be requested by the DRC for review.

Exterior finish materials are expected to be of the very highest quality. Any stucco or other cement type products shall be applied so as to eliminate “bleed through” of the supporting structure. All materials proposed for exterior use shall be approved by the DRC prior to construction. Elastomeric paint is recommended. **SEE FIGURE 2 AND EXHIBIT D: EXTERIOR COLORS AND MATERIALS**

Windows and Doors

The highest quality windows and doors are required. Impact-resistant doors and windows are required by the Florida Building Code. Metal clad windows are acceptable provided they are finished in a factory-applied color and the color matches the exterior trim. Aluminum awnings and jalousie-type windows are not permitted. Use of reflective tinted treatments and/or reflective glass is strongly discouraged. “Mirrored” windows or doors are prohibited. The front door shall match the style of the residences in each Villa subneighborhood. Any Dwelling Unit addition, such as an enclosed lanai, shall have windows and doors that match the basic design of the Dwelling Unit.

Window shutters must be sized to match window openings and mounted to appear operational. They must also follow the guidelines for exterior trim and decorating concerning materials and color.

Hurricane Shutters

Hurricane shutter installations must be reviewed and approved by the DRC. The DRC application must include a copy of the contract with the installer. The contract must include detail about shutter size, color, and locations on the Dwelling Unit.

Shutters shall be wall-mounted to the Dwelling Unit and designed to cover windows and/or sliding glass doors only when deployed. All wall-mounted shutter housings installed above windows and doors shall have a 45-degree angle at the bottom of the housing. Components which will be deployed in front of windows shall be white. Components installed in front of Dwelling Unit exterior wall shall be painted to match the color of the Dwelling Unit. Hardware, such as screws, bolts and brackets, shall be covered so that they are not visible from the exterior of the Dwelling Unit. Hardware should be resistant to salt-water corrosion (*e.g.*, 316/316L stainless steel). Power for any shutter motor, if applicable, must be run inside the Dwelling Unit or Dwelling Unit walls. Exterior cable channels or conduits, which are visible from the exterior of the Dwelling Unit, are not permitted.

Permissible Shutters:

Permanent Fixed Storm Shutters: Accordion Shutters, Colonial or Bahama style Storm Shutters conforming to the unified building scheme and the existing color palette of the Dwelling Unit may be installed.

Roll down track storm shutters: Owners may install roll down track storm shutters, only when said shutters consist of clear polycarbonate, or of metal that matches the color of the Dwelling Unit exactly.

Shutter usage is subject to the following suggested operational criteria: All hurricane shutters must remain in the open position at all times until a hurricane watch or warning is issued. Then, within seventy-two (72) hours after the expiration of a hurricane watch or warning, the shutters must be re-opened. Plywood hurricane barriers are strongly discouraged.

Exterior Trim, Banding and Decoration

All materials proposed for exterior trim, banding and decoration must be approved by the DRC prior to construction. Exterior trim, banding and decoration as well as window and door trim shall match the style of the Dwelling Unit in each Villa subneighborhood. Smooth stucco is the required material. It is necessary to differentiate the color of the accent trim from the body of the Dwelling Unit as listed in **FIGURE 2 AND EXHIBIT D**. Fascia, gutters and downspouts shall blend in and be directly

compatible with the architectural detail of the exterior walls in color and style. Any proposed or replacement awnings require DRC review and approval.

Drapes and Curtains

As viewed from the exterior of the Dwelling Unit, the color of any drape, curtain, or any other similar interior window element shall be compatible in color and style with the exterior of the Dwelling Unit.

Exterior Colors

Exterior Colors shall be indicated on **EXHIBIT B: DESIGN REVIEW APPLICATION** and approved by the DRC. Samples and/or color chips of all exterior colors may be requested by the DRC for review. Any changes in exterior colors made in future re-paintings shall be regarded as a “Minor Alteration or Addition” subject to approval by the DRC. The exterior stucco, accent trim and front door paint colors required for each Villa subneighborhood are listed in **FIGURE 2 AND EXHIBIT D: EXTERIOR COLORS AND MATERIALS**

Roofs

See FIGURE 2 lists the style/colors and composition of the roof tiles required for each Villa subneighborhood. The DRC will consider approving synthetic barrel roof tile upon reviewing a physical sample of the roof tile and confirming the synthetic roof tile is a roof system recognized by the Florida Building Code which meet ASCE 7-22 standards. The tiles must be of the same color, shape, and design that matches the specific Villas subneighborhood of submission. The synthetic tiles must be substantially similar in appearance to the tiles in Figure 2. Synthetic roof tile requests must provide a separate DRC application for review. Roof pitches must be a minimum of 5/12 slope. Flat roofs shall not be permitted on any portion of the Structure.

Chimneys

Any exposed portion of a chimney outside of the Dwelling Unit shall be constructed solely of brick, stone or stucco. If the fireplace is a metal (self-insulated) type with a metal spark arrestor at the top of the chimney, the arrestor must have a cawling or surround of a material and color approved in advance in writing by the DRC. The chimney cap must be painted the same color as the roof of the tile or the Dwelling Unit color. No unpainted aluminum may be left exposed.

Garages

All Dwelling Units shall include an attached garage adequate to house at least two (2), but not more than four (4), large-sized automobiles with a minimum floor space allocation for each automobile of not less than eleven (11) feet in width and twenty-two (22) feet in length. No garage shall be less than four hundred eighty-four (484) square feet of total floor space for automobiles, not including space required for hot water heaters and HVAC equipment or other equipment and appliances commonly located in garages.

All garages shall be constructed of the same exterior materials and colors as the Dwelling Unit. All garage doors (except service doors) shall be a minimum width of eight (8) feet for each automobile and operated by automatic door openers.

Garage doors shall be constructed of a material that is similar in appearance to the exterior materials of the Dwelling Units, and the color of the garage doors shall be compatible with the color of other exterior finishes of the Dwelling Unit. Reinforced garage doors are strongly encouraged.

Garage doors may be screened with electric roll down type. Submittal of detail, material and color to DRC for review is required. Garage doors, automatic door openers and service doors shall be maintained in working condition and shall be kept closed when not in use.

No garage shall be converted to other usage without the substitution of another garage. No carports shall be permitted.

Water Conserving Bathroom Fixtures

Water closets shall be water conserving (low volume) models and all faucets and showers shall have flow restrictors.

Geothermal Systems

The Hammock Dunes Owners' Association supports the use of "closed-loop" geothermal systems, so long as property owners planning to install them apply to the Design Review Committee (DRC) for review of their plans, just as Owners must apply to the DRC for review of new Dwelling Unit construction or any other major alterations to their improvements and/or properties. All Owners shall not install a geothermal system of any type without coordinating with the DRC for approval. "Open-loop" systems are prohibited and will not be approved. Please refer to **EXHIBIT J: GEOTHERMAL CLOSED LOOP SYSTEMS** checklist for specific requirements when making a submission.

Energy Efficiency

All Dwelling Unit shall meet or exceed Florida's Energy Efficiency Code for Building Construction. All plans and specifications submitted for final approval shall include evidence of compliance with this provision.

Appurtenances

All exterior mechanical equipment, including but not limited to transformers, all generators, vents, air conditioning compressors, pool pumps, meters, etc., shall be concealed from view by walls of the same material, design scheme and color as that of the Dwelling Unit and by landscaping sufficient to provide a permanent screen from view from the front of the lot, an adjacent lot, an adjacent Common Area, the Golf Course, or an adjacent Neighborhood Common Area . Walls shall be either attached to the Dwelling Unit or no more than six (6) inches from the Dwelling Unit.

The DRC may allow appurtenances to be concealed with PVC fence or similar materials as replacement for previously approved installations with landscaping.

Solar Energy

Solar energy collectors, although allowed by Florida statutes, shall be submitted to DRC for review for type, kind, color and location only. The community desires to encourage owners to make every effort possible to aesthetically integrate the panels into the structure of the Dwelling Unit so as to minimize views from the streets.

Satellite Dishes

No television, radio, satellite, or other antenna or satellite system may be installed in Playa del Sur or Carino la Mer, except as provided herein. Certain television, satellite, or other antenna systems may be erected or installed on Owners' property subject to compliance with the following requirements:

- a. Permitted antennas do not include any antenna intended for the sending or broadcasting of a signal, including but not limited to “HAM” radio or similar signals. Permitted antennas include (collectively hereinafter referred to as “antennas”):
- Direct broadcast satellite dishes (DBS) that are less than one meter in diameter.
 - Multi-channel, multi-point distribution service devices (MMDS) that are less than one meter in diameter or diagonal measurement. Such devices may be mounted on “masts” to reach the height needed to establish line of sight contact with the transmitter provided no mast may be higher than twelve feet above the roof line of a residence without prior approval of the DRC.
 - Television broadcast antennas for local stations, which may be any reasonable size, which may be secured to a mast located no higher than twelve feet above the roof line. Any mast located higher than twelve feet above the roof line must be approved by the DRC.
- b. Location of Antennas. To the extent feasible, all antennas must be placed in locations that are not visible from any street and in a location to minimize annoyance or inconvenience to other residents of the Neighborhood if this placement would still permit reception of an acceptable quality signal.
- c. Color of Antennas. All antennas shall be painted to blend into the background against which it is mounted for so long as the paint will not interfere with an acceptable quality signal. If the antenna is not mounted on a Dwelling Unit, it must be the color of the exterior walls of the Dwelling Unit.
- d. Safety Requirements. To safeguard the safety of the Owners, occupants of the Dwelling Unit in which the antenna is located, and other Owners and members in Playa del Sur and Carino la Mer, as applicable, it shall be the obligation of the Owner to comply with all applicable local, state and federal safety requirements, including but not limited to obtaining a permit for the installation of the antenna, if any, hiring licensed contractors with sufficient expertise and adequate insurance to protect their work, installing the antennas away from power lines and other potentially dangerous areas, installing and using the antenna in accordance with safety recommendations and requirements of the antenna manufacturer, and in accordance with the customs and standards for the antenna industry, including compliance with electrical code requirements to properly ground the antenna, and installation requirements to properly secure the antenna. Antennas shall be properly secured and installed so as to cause no damage to the Common Areas, Neighborhood Common Areas, golf course, or neighboring property, such as compromise of its water-proof integrity and no damage other than normal wear and tear in exclusive use areas. An Owner shall indemnify and hold harmless the HDOA, Neighborhood Association, and all other Owners, for any damage that an antenna causes to the property or to persons or other property. antenna industry, including compliance with electrical code requirements to properly ground the antenna, and installation requirements to properly secure the antenna.

Window Air Conditioning Units

No window air conditioning units shall be permitted where visible from the street or any adjoining property.

Hurricane Protection: The installation, enhancement or replacement of all hurricane protection devices including their size, materials, colors, textures and supporting anchorage systems must conform to this DRM and must meet and are allowed by the governing building code requirements and permitting authorities. All new hurricane protection installed within the Ocean Estates Neighborhood must conform to the standards below, in addition to the unified building scheme for the Ocean Estates Neighborhood.

1. **Roof Systems:** See page 16.
2. **Shutters:** See page 15.
3. **Impact resistant windows and doors:** See page 15.
4. **Polycarbonate panels:** Owners may install polycarbonate panel shutters so long as the panels are either clear polycarbonate or the color of the Dwelling Unit, and any C-track must match the color of the Dwelling Unit exactly.
5. **Reinforced garage doors:** See page 16.
6. **Erosion controls:** Synthetic underground erosion control mats and overground erosion control blankets that interfere with irrigation shall not be permitted. Bio-degradable or dissolvable natural erosion control mats of coconut fiber or jute may be utilized, provided the mat is not visible from the frontage of the parcel, an abutting parcel or abutting Neighborhood Common Area.
7. **Exterior fixed generators and fuel storage tanks:** See pages 9 and 17.

LANDSCAPING AND OPEN SPACES STANDARDS

General

Any lot that is altered from its natural state must be landscaped according to plans approved by the DRC. All shrubs, trees, grass, and plantings of every kind must be well maintained, properly cultivated and free of trash and other unsightly material. Landscaping, as approved by the DRC, shall be complete at the time a Dwelling Unit is ready to obtain a Certificate of Occupancy.

Landscaping Plan

A landscaping plan for each lot must be designed by a **REGISTERED FLORIDA LANDSCAPE ARCHITECT** and must be submitted to and approved by the DRC. The objective of the landscaping plan should be to provide landscaping around each Dwelling Unit consistent with the high standards of design which this Design Review Manual promotes. For Montilla Subneighborhood see FIGURE 3 for landscape requirements and for Monterrey Subneighborhood, see FIGURE 4..

Incorporation of existing vegetation on the site into the landscaping plan is strongly encouraged. Existing trees intended to be removed should be shown and may not be removed without the prior approval of the DRC and Flagler County, if necessary.

Concept Landscape Plan at Final Review

A Conceptual Landscape Plan at 1" = 20 ft. showing existing vegetation to remain, proposed trees, shrubs, and ground cover plantings with preliminary plant list indicating size (height x spread), spacing, sod, mulch, etc. and estimated quantities.

Final Landscape and Irrigation Plans

Final Landscape and Irrigation Plans are required to be submitted for approval at the time of Construction Milestone 2a of **EXHIBIT B: DESIGN REVIEW APPLICATION**.

Landscape Plan at 1" = 20 ft. showing existing vegetation to remain, proposed trees, shrubs, and ground cover plantings with plant list indicating size (height x spread), spacing, sod, mulch, etc. and quantities.

Irrigation Plan at 1" = 20 ft. indicating point of connection, main lines, all zone valves, specifications for all heads and irrigation components.

Lakeside Landscaping (Refer to EXHIBIT I: LAKE SLOPE TREATMENT OPTIONS for additional detail)

The landscape plan shall adhere to the following criteria for lakeside landscaping:

- A. No more than fifty (50) percent of the lake slope area shall be planted in sod.
- B. Terraced steps or walkways leading to the water are permitted. Appropriate landscape shall be required along such walkways. The lighting of these areas shall be subdued and should otherwise comply with the lighting requirements specified herein.
- C. Established lake or marsh littoral zones shall not be disturbed.
- D. Lake Slope: For ease of maintenance, the slope from the lake edge to the finish grade of the lot shall never exceed a 4 to 1 slope. In some situations, special landscaping terracing may be necessary to achieve this requirement.
- E. The Owner must obtain any necessary approvals from Flagler County, St. Johns River Water Management District, and D.C.D.D.

Trees

In order that the natural beauty of the lot may be preserved, no living tree having a diameter of three (3) inches or more, as measured four (4) feet from the natural grade, shall be destroyed or removed from any lot unless approved in writing by the DRC and Flagler County, if necessary, in connection with its approval of the plans and specifications for the construction of improvements on the lot. When approval is granted by the DRC for tree removal and a replacement tree is required, a refundable deposit of \$400 per caliper inch of replacement is required until the replacement tree is installed. The Builder shall take special care during construction not to injure or destroy trees or tree root systems by using protective barriers to keep equipment away from trees.

NOTE: Washington palms will not be permitted in landscape installations.

Sod

All areas within each lot not covered with pavement, improvements, shrubs or groundcover shall be completely sodded with St. Augustine grass (*Stenotaphrum Secundatum* 'Floratum'). All sodded areas shall be provided with an automatic underground irrigation system. Artificial turf is prohibited.

Mulch

All planting areas within each lot shall be covered and maintained with three (3) inches or more of pine or cypress mulch or other suitable material approved by the DRC. Organic materials are preferred, but crushed stone or other natural mulch material may be considered. Colors are suggested to be darker earth tones. Pine straw is not permitted. Artificial mulch may be permissible if it looks identical to any of the acceptable forms of mulch. See FIGURE 4 for additional landscaping criteria for Monterrey.

Plant Materials

Plant materials shall equal or exceed the standards for Florida No. 1, as given in “Grades and Standards for Nursery Plants” Part I and Part II State of Florida Department of Agriculture and any amendments thereto. All plant materials are subject to the review and approval of the DRC. Use of non-indigenous plants is discouraged. The preservation of existing natural vegetation, use of native plant material, and use of xeriscape principles is strongly encouraged to minimize water usage. Before final approval is granted for a landscape plan submittal, the plan must be approved by the common landscape contractor that services the Villas Neighborhood Association. Specifically, the contractor is confirming the proposed landscape will be maintained pursuant to the existing contracted specifications.

Irrigation

All landscaped areas shall be provided with an automatic underground irrigation system. Irrigation must be provided to the back of the curb of the adjacent street and to the shoreline of all portions of a lake, marsh, or other watercourse or to the edge of the golf course within the lot landscape areas. The use of rain switches shall be incorporated into the design. All lots must use the irrigation water source(s) provided for such use. Use of water from on-site wells, lakes or ponds for irrigation is not permitted. **NOTE:** Irrigation controllers shall be in an exterior location for access by the neighborhood landscape maintenance contractor.

The D.C.D.D. may impose additional charges for excessive water usage.

**FIGURE 1
Design Features Checklist**

ITEM	DESCRIPTION	VILLE Di CAPRI & VILLAS Del MAR	MARBELLA	MONTERREY	MONTILLA	LA COSTA
1	Site location & orientation per site plan	COMPLETE	COMPLETE	COMPLETE	SEE PLAN	SEE PLAN
2	Architectural Design-to match that of the existing designs	Y	Y	Y	Y	Y
3	Double garage doors, similar detail and style	Y	Y	Y	Y	Y
4	Entry portico, similar detail and style	Y	Y	Y	Y	Y
5	Courtyard wall to adjacent residence	Y	Y	Y	Y	Y
6	See Color Chart	Y	Y	Y	Y	Y
7	Finishes, details at windows, door soffit & fascia to match	Y	Y	Y	Y	Y
8	Drives, walks-paving to match	Y	Y	Y	Y	Y
9	Landscape plant palette and intensity to match existing	Y	Y	Y	Y(2)	Y
10	Zero wall side w/stucco & glass block no utilities, hose bibs, doors	N	N	N	N	N
11	Minimum Size (AC Area)		1773 SF		2300 SF	
12	Courtyard-pool, spa or landscape feature	N	N	N	O	N
13	Rear yard-pool, spa or landscape feature	O	O	O	O	O
14	(1) Front Setback	20 FT	20 FT	20 FT	20 FT	20 FT
15	(1) Side Setback*	4 FT/6 FT	3 FT/7 FT	7.5 FT	3 FT/7 FT	3 FT/7 FT
16	(1) Rear Setback Res., Standard Golf course Wetlands	25 FT 30 FT 25 FT	20 FT 30 FT 25 FT	20 FT 30 FT 25 FT	20 FT 30 FT 25 FT	25 FT 30 FT 25 FT
17	(1) Rear Setback Pool	25 FT	10 FT	10 FT	20 FT	15 FT

(1) PER THE DEVELOPER PLAT ADDENDUM AS RECORDED WITH FLAGLER COUNTY

(2) SEE FIGURE 3 FOR SPECIFIC LANDSCAPE REQUIREMENTS

* WHERE SIDE SETBACKS ARE UNEQUAL NO RESIDENCES CAN BE CLOSER THAN 10 FT.

Y – YES REQUIRED N – NOT REQUIRED O – OPTIONAL

FIGURE 2
Exterior Paint & Roof Tile Colors and Pavers
(Sherwin-Williams Paints)

MONTILLA

Exterior Stucco: Simple White SW 7021
Accent Trim: Pure White SW 7005
Roof Color: Westlake Delecrest Tan Barrel tile or flat tile.
Pavers: Sierra, 4 × 8 running bond edge Old Towne Autumn Blend

MARBELLA

Exterior Stucco: Biscuit SW 6112
Accent Trim: Pure White SW 7005
Roof Color: Westlake Arizona Clay
Roof Alternate Color: Crown Mission Terracotta
Pavers: Sierra, 4 × 8 running bond edge, Old Towne Autumn Blend

VILLAS DEL MAR

Exterior Stucco: Interactive Cream SW 6113
Accent Trim: Alabaster SW 7008
Front Door: Alabaster SW 7008
Roof Color: San Jose Blend – Mission S
Roof Alternate Color: Westlake Barcelona 900 Casa Grande Blend
Pavers: Old Towne Autumn Blend

VILLE DI CAPRI

Exterior Stucco: Spun Sugar SW 6337
Accent Trim: Alabaster SW 7008
Front Door: Alabaster SW 7008
Roof Color: Westlake Barcelona 900 Casa Grande Blend
Roof Alternate Color: Westlake Barcelona 900 Casa Grande Blend
Pavers: Old Towne Autumn Blend

MONTERREY

Exterior Stucco: Believable Buff SW 6120
Accent Trim: Dover White SW 6385
Roof Color: Westlake Burnt Mission Westlake Copper w/ Black Antique
Roof Color Alternate: Westlake Villa 900 Arizona Citrus Clay Westlake Burnt
Terracotta
Pavers: Old Town Autumn Blend or Tremron Sand Dune paver

LA COSTA

Exterior Stucco: Dover White SW 6385
Accent Trim: Extra White SW 7006
Roof Color: Westlake Mission Sunset
Pavers: Tremron Old Towne Autumn, Tremron Old Towne Sierra

FIGURE 3
Montilla Neighborhood Landscape Requirements

The following shall be used as a general guideline to create a landscape design that blends with the existing landscape installations.

1. Phoenix Sylvestris, Sylvester Palm 10 ft. Clear Trunk at street area.
2. Ligustrum Lucidum, Tree ligustrum 6–8 feet in height.
3. European Fan Palm or Pygmy Date Palm as understory feature plants.
4. Shrubs, podocarpus, ligustrum, viburnum, shillings, parsons juniper, giant border grass.
5. All front area plantings mulched with eastern sunrise gravel, and possible use of coquina boulders.
6. The rear yard should be designed as planting areas along the rear yard wall/fence, or Golf Course blending with neighboring landscape installations.
7. Multi-story Dwelling Units with second floor balconies must have architectural balustrades.

FIGURE 4
Monterrey Neighborhood Requirements

The following are specific requirements for the Monterrey neighborhood.

1. The street front improvements shall include live oak trees as an enhancement to the Neighborhood and be located to reduce the impact of the open street right-of-way.
2. Mailboxes shall include only house numbers.
3. The light fixtures on each side of the garage door are required to be Savoy House Lighting #5-341-213 English Bronze from Brennan Outdoor or approved equal.
4. Landscape mulch is required to be dark earth tone of stone or natural mulch.

Hammock Dunes Design Review Committee

EXHIBIT A

SUBMITTAL/TRANSMITTAL CHECKLIST

Check all items applicable below

***Refer to DESIGN REVIEW MANUALS for complete
Details and Requirements.***

SUBMITTED BY: _____

PHONE: _____ EMAIL: _____

SUBMITTAL _____

ADDRESS _____

LOT# _____

OWNER NAME: _____

MAILING ADDRESS: _____ EMAIL: _____

NOTE: ALL items must be submitted to be included on Hammock Dunes Design Review Committee Meeting, 10 days prior to the next scheduled Design Review Committee Meeting.

NEW RESIDENCE

CONCEPTUAL REVIEW ITEMS

- A. EXHIBIT B: DESIGN REVIEW APPLICATION**
- B. EXHIBIT C: FEES AND CONSTRUCTION DEPOSIT REQUIREMENTS**
- C. Conceptual Architectural floor plans and elevations**
Signed and Sealed by **REGISTERED FLORIDA ARCHITECT**
- D. Conceptual site plan showing the approximate location and dimensions of all improvements. This plan should show the relationship of all Dwelling Unit(s) on adjacent properties.**

Signed and Sealed by a **FLORIDA LICENSED PROFESSIONAL SURVEYOR AND MAPPER**
- E. Conceptual Landscape Plan showing existing vegetation to remain, proposed trees, shrubs and ground cover plantings.**

Signed and Sealed by a **REGISTERED FLORIDA LANDSCAPE ARCHITECT**
- F. Aerial photo from Google Earth or Flagler County Property Appraiser web site.**

- **G.** Photos of the existing site and adjacent Dwelling Units on sides across street.
- **H.** Other information, photos, brochures, or items to further illustrate design elements.
- **I.** Electronic and paper submittals of “all” items included to Brie@ssmgfl.com and provide a hard copy prior to the DRC meeting.

FINAL REVIEW ITEMS (Addressing all comments from Conceptual Review)

□ **A. EXHIBIT B: DESIGN REVIEW APPLICATION**

□ **B. EXHIBIT C: FEES AND CONSTRUCTION DEPOSIT REQUIREMENTS**

- **C.** Final Architectural Plans at $1/4" = 1'-0"$ floor plans, elevations, sections, details Exterior trim details at $1\frac{1}{2}" = 1'-0"$, space allocations; a/c, non-a/c, total sf.

Signed and sealed by **REGISTERED FLORIDA ARCHITECT**

- **D.** Site Plan/Survey at $1" = 20$ ft., showing property dimensions, all proposed improvements, finished floor elevations, all setbacks, grading and drainage information as required by the County, trees over 3" caliper.

Signed and sealed by **FLORIDA LICENSED PROFESSIONAL SURVEYOR AND MAPPER**

- **E.** Conceptual Landscape Plan at $1" = 20$ ft. showing existing vegetation to remain, proposed trees, shrubs, and ground cover plantings with preliminary plant list indicating size (height X spread.), spacing, sod, mulch, etc. and estimated quantities.

□ **F. FINAL LANDSCAPE AND IRRIGATION PLANS**

Final Landscape and Irrigation Plans are required to be submitted for approval at the time of Construction Milestone 2a of **EXHIBIT B: DESIGN REVIEW APPLICATION**.

Landscape Plan at $1" = 20$ ft. showing existing vegetation to remain, proposed trees, shrubs, and ground cover plantings with plant list indicating size (height X spread.), spacing, sod, mulch, etc. and quantities.

Irrigation Plan at $1" = 20$ ft. indicating point of connection, main lines, all zone valves, specifications for all heads and irrigation components.

Signed and sealed by **REGISTERED FLORIDA LANDSCAPE ARCHITECT**

- **G.** Exterior Materials, Colors, and Finishes: Provide all associated exterior materials, colors, and finishes for improvements, e.g.: pavers, fences, screen enclosures, etc. with samples/color chips as required. (**FIGURE 2 AND EXHIBIT D: EXTERIOR COLORS AND MATERIALS**)
- **H.** Other, as may be specified by DRC.
- **I.** Electronic and paper submittals of “all” items included to Brie@ssmgfl.com and a hard copy prior to the DRC meeting.

ALTERATION OR ADDITION

CONCEPTUAL REVIEW ITEMS

- **A. EXHIBIT B: DESIGN REVIEW APPLICATION**
- **B. EXHIBIT C: FEES AND CONSTRUCTION DEPOSIT REQUIREMENTS**
- **C.** Conceptual Architectural floor plans and elevations shown on original Architectural Plans.

Signed and Sealed by **REGISTERED FLORIDA ARCHITECT**
- **D.** Conceptual site plan showing the approximate location and dimensions of all improvements.

Shown on existing sit plan/survey and showing the relationship of all Dwelling Units(s) on adjacent properties.
- **E.** Conceptual Landscape Plan showing existing vegetation, existing and proposed trees, shrubs and ground cover plantings.

Signed and Sealed by a **REGISTERED FLORIDA LANDSCAPE ARCHITECT**
- **F.** Aerial photo from Google Earth or Flagler County Property Appraiser web site.
- **G.** Photos of the existing Dwelling Unit and site and adjacent Dwelling Units on sides across street.
- **H.** Other information, photos, brochures, or items to further illustrate design elements.
- **I.** Electronic and paper submittals of “all” items included to Brie@ssmgfl.com and a hard copy prior to the DRC meeting.

FINAL REVIEW ITEMS

- **A. EXHIBIT B: DESIGN REVIEW APPLICATION**
- **B. EXHIBIT C: FEES AND CONSTRUCTION DEPOSIT REQUIREMENTS**
- **C.** Final Architectural Plans at $\frac{1}{4}'' = 1'-0''$ floor plans, elevations, sections, details Exterior trim details at $1\frac{1}{2}'' = 1'-0''$, space allocations, a/c, non-a/c, total sf.

Signed and sealed by **REGISTERED FLORIDA ARCHITECT**
- **D.** Site Plan/Survey at $1'' = 20 \text{ ft.}$, showing property dimensions, all proposed improvements, finished floor elevations, all setbacks, grading and drainage information, trees over 3" caliper.

Signed and sealed by **FLORIDA LICENSED PROFESSIONAL SURVEYOR AND MAPPER**

- E. Conceptual Landscape Plan at 1" = 20 ft. showing existing vegetation, existing and proposed trees, shrubs, and ground cover plantings with preliminary plant list indicating size (height x spread), spacing, sod, mulch, etc. and estimated quantities
- F. **FINAL LANDSCAPE AND IRRIGATION PLANS**

Final Landscape and Irrigation Plans are required to be submitted for approval at the time of Construction Milestone 2b of **EXHIBIT B: DESIGN REVIEW APPLICATION**.

Landscape Plan at 1" = 20 ft. showing existing vegetation to remain, proposed trees, shrubs, and ground cover plantings with plant list indication size (height. x spread.), spacing, sod, mulch, etc. and quantities

Irrigation Plan at 1" = 20 ft. indicating point of connection, main lines, all zone valves, specifications for all heads and irrigation components

Signed and sealed by **REGISTERED FLORIDA LANDSCAPE ARCHITECT**
- G. Exterior Materials, Colors, and Finishes: Provide all associated exterior materials, colors, and finishes for improvements, e.g.: pavers, fences, screen enclosures, etc. with samples/color chips as required. (**FIGURE 2 AND EXHIBIT D: EXTERIOR COLORS AND MATERIALS**)
- H. Other, as may be specified by DRC.
- I. Electronic and paper submittals of "all" items included to Brie@ssmgfl.com and a hard copy prior to the DRC meeting.

NEW BUILDER REVIEW (if required)

- A. **FLORIDA LICENSED GENERAL CONTRACTOR**
- B. Brief Builder Biography
- C. Builder company outline, staff, equipment etc.
- D. Builder Experience, e.g.: plans, photos, size, value.
- E. References
- F. Electronic and paper submittals of "all" items included to Brie@ssmgfl.com and a hard copy prior to the DRC meeting.

MISCELLANEOUS SUBMITTAL

(fence, paint, satellite dish, hardscape, landscape renovations, etc.)

- A. REPAINT: photos of existing, color samples of proposed colors/materials
- B. NEW FENCE: photos of existing property, location on property survey off property line, brochure or photo of fence, proposed buffer landscape plantings if required.
- C. NEW HARDSCAPE: photos of proposed location, location on property survey, brochure or photos of proposed item(s).

- D. Landscape Renovation: photos of proposed location(s), landscape plan showing existing vegetation, existing and proposed trees, shrubs, and ground cover with plant list indicating size (height. X spread.), spacing, sod, mulch, etc. and quantities.
- E. EXISTING TREE REMOVAL: Indicate on site survey or existing landscape plan trees to be removed. Include tree type and size. Provide photos of trees and mark trees with a band of survey ribbon for field evaluation. Tree removal deposit if required.
- F. Geothermal Closed Loop System see **EXHIBIT J: GEOTHERMAL CLOSED LOOP SYSTEM**.
- G. Other, contact DRC for requirements.
- H. Electronic and paper submittals of “all” items included to Brie@ssmgfl.com and a hard copy prior to the DRC meeting.

Hammock Dunes Design Review Committee

EXHIBIT B

DESIGN REVIEW APPLICATION

SUBMITTED BY: _____

PHONE: _____ EMAIL: _____

SUBMITTAL: _____

ADDRESS _____

LOT # _____

OWNER NAME: _____

MAILING ADDRESS: _____

EMAIL: _____

REGISTERED FLORIDA ARCHITECT: _____

FLORIDA LICENSE NUMBER: _____

REGISTERED FLORIDA LANDSCAPE ARCHITECT: _____

FLORIDA LICENSE NUMBER: _____

LICENSED FLORIDA CONTRACTOR: _____

FLORIDA LICENSE NUMBER: _____

TYPE: _____ STANDARD MODEL: _____ (NAME)

_____ CUSTOM DWELLING UNIT _____ MAJOR ADDITION _____ MINOR ADDITION

_____ POOL _____ SPA _____ SCREEN ENCLOSURE

_____ MISC. (LANDSCAPE, FENCE, PAINT, SATELLITE DISH, PAVERS, ETC.)

FEES: The Design Review Fee covers the normal review process of Design Application and Concept Review with comments back from Committee and Final Construction Plan Review with those comments being addressed. If comments are not addressed at Final Construction Plan Review or major revisions are required for Final Construction Plan approval an additional fee covering the direct costs of the Committee will be charged. Design Review fees are as follows:

_____ \$4,000	New Dwelling Unit Construction
_____ \$500	Major Alteration or Addition to an existing Dwelling Unit
_____ \$50	Minor Alteration or Addition to an existing residence
_____ \$250	Changes to or Resubmission of Plans
_____ \$1,500	New Builder review
_____ \$50	Review of files for previous construction
_____ \$25	Fence, paint, pavers, replacement of existing roof with a new roof of similar color and materials, and minor landscape changes

Notes (see **EXHIBIT C: FEES AND CONSTRUCTION DEPOSIT REQUIREMENTS**)

- 1) Review fees for New Dwelling Unit Construction and Major Alteration or Addition include Design Review Committee Review plus up to two (2) hours professional review.
- 2) Review fee for Minor Alteration or Addition includes Design Review Committee Review plus up to one (1) hour professional review.
- 4) Submittals for review from existing residences for minor changes (paint color, mailbox, fence, solar collection system, etc.) shall not require a review fee.

DESIGN REVIEWS

Concept Review: see **EXHIBIT A: SUBMITTAL/TRANSMITTAL CHECKLIST** for all requirements.

Final Plan Review: see **EXHIBIT A: SUBMITTAL/TRANSMITTAL CHECKLIST** for all requirements.

CONSTRUCTION/ALTERATION/ADDITION MILESTONES: The Builder shall specify completion times (in months) for each new construction, alteration or addition milestone listed below. The Builder shall notify the DRC well in advance of any changes in these completion milestones:

Construction/Alteration/Addition Milestone*	Completion Time (Months)
1a. Lot Clearing/Demolition/Foundation: plumbing roughed in & slab poured. (Granada/Island Estates & Villas)	
1b. Lot Clearing/Demolition/Foundation: Pilings and Grade Beams poured. (Grande Mer, Playa del Sur, Carino la Mer)	
2a. Framing/Structure: exterior walls, roof trusses, roofing dry-in, windows & doors. (Granada/Island Estates & Villas)	
2b. Framing/Structure: exterior walls, roof trusses, roofing dry-in, plumbing roughed in, windows & doors. (Grande Mer, Playa del Sur, Carino la Mer)	
3. Outside & Inside Finishes: electric, plumbing, drywall, cabinetry, roof tile, paint.	
4. Driveway & Landscaping: Ready for Certificate of Occupancy.	
5. Certificate of Occupancy: Ready for Buyer Move-in.	

CONSTRUCTION START: *(All items required for construction to start)*

_____ Deposit/Irrevocable letter of credit/construction loan

_____ \$15,000 Deposit (New Dwelling Unit Construction)

_____ \$7,000 Deposit (Major Alteration or Addition)

_____ \$500 Deposit for driveway brick paver renovation

_____ Pre-Construction Meeting (At property with clearing limits marked)

FINAL REVIEW AND ACCEPTANCE: *(All items required for New Dwelling Unit Construction Final Review and Acceptance)*

_____ Final survey

_____ Completion transmittal

_____ Certificate of Occupancy

Incomplete information may unnecessarily delay review or approval of your application.

I have read and reviewed the Master Declaration, Neighborhood Declaration, and Design Review Manual, including all Exhibits, prior to submitting this application and agree to abide by all such documents. The Owner agrees that the DRC may communicate directly with the Builders during the construction project.

Signed _____ Date _____

Hammock Dunes Design Review Committee

EXHIBIT C

FEES AND CONSTRUCTION DEPOSIT REQUIREMENTS

FEES

New Dwelling Unit Construction

\$4000 Design Review Fee – Covers the normal process of evaluating concept architectural and landscape submittals and reviewing final plans that address DRC comments. Includes interim review of construction progress and final acceptance. Includes 1 conceptual, 1 preliminary, and 1 final review. Additional reviews will be charged at \$250 per meeting.

Additional Fees for New Dwelling Unit Construction:

- \$1,000 Pool and Extra Amenities
- \$500 Lake retaining walls
- \$6,500 Lot Binding (legal fees and recording fees will be additional)
- \$500 Solar Panels
- \$1,000 Closed Loop Well Systems

\$15,000 Refundable Construction Deposit – Required before construction begins. See **DEPOSITS** for specifics.

Major Alteration or Addition

\$500 Design Review Fee – Covers structural or site modifications after original construction that affects or alters the existing exterior architecture, footprint and or square footage, or exterior appearance in any fashion or warrants the issuance of a building permit by a governmental authority. Also covers additions of pools, screen enclosures and docks. Includes up to two hours of professional review, but an additional fee of \$150 per hour may be charged for overly complex submittals.

\$7000 Refundable Construction Deposit – Required before work begins. See **DEPOSITS** for specifics.

Minor Alteration or Addition

\$50 Design Review Fee – Structural or site modifications of a relatively minor nature that do not require issuance of a building permit by a governmental authority. Also covers installation of lake slope treatment and landscape alterations. Includes up to one hour of professional review; however additional reviews or time spent outside the normal review and review process may be subject to \$150 per hour additional charge.

\$4000 Refundable Construction Deposit – Within the discretion of the DRC, this deposit is required for installation of lake slope treatment and/or retaining wall. No deposit is required for other minor alterations.

Plan Change Fee

\$500 Design Review Fee – This fee is required for re-submittals or any major change to the original approved plans during new Dwelling Unit construction. (Note – An additional \$50 fee is required to retrieve prior construction plans)

New Builder Review Fee

\$1500 Review Fee – One-time fee to obtain general contractor approval to build in Hammock Dunes

\$25 Fee

Minor improvements to an existing residence such as fence, pavers, satellite dish, exterior paint color change, rescreening of a lanai, small landscape projects, and new roof. However, DRC approval is still required.

DEPOSITS

CONSTRUCTION DEPOSIT

The Owner shall deposit fifteen thousand dollars (\$15,000) for New Construction or seven thousand dollars (\$7,000) for a Major Alteration or Addition with the HDOA. The construction deposit will be held in an interest-bearing account until the improvements are complete, and the DRC performs its Final Review and Acceptance. Any accruing interest will be used to fund the Hammock Dunes Owners’ Association administrative costs and not refunded. The construction deposit will be refunded to the person/entity that submitted the check (name on the check) within thirty (30) days after Final Review and Acceptance. Upon completion of the Final Review and Acceptance, the Owner may request an accounting from the HDOA of his or her funds that were deposited, and the HDOA must provide such accounting to the Owner within 7 days after receiving the Owner’s request.

In the event the DRC finds the need to utilize these funds for any of the purposes enumerated below, the DRC shall, except in an emergency, give the Owner two (2) business days within which to begin to correct the problem. If the action is not begun within that time, the DRC is authorized to remedy the situation and withdraw funds from the Construction Deposit and/or the Letter of Credit to cover any expenses. The Builder must replace any funds withdrawn from the construction deposit within five (5) business days of notification of the withdrawal by the DRC.

The construction deposit may be used to offset any costs incurred by the HDOA or the DRC to:

1. Repair damage to any property caused by the Builder or their subcontractors, suppliers and representatives during construction.
2. Pay for any cleanup of the site and adjacent property not performed by the Builder.
3. Bring the lot, Dwelling Unit and any Structures thereon into compliance with the requirements of the Master and Neighborhood Declaration and the Design Review Manual.
4. Recover legal fees and other costs incurred by DRC in order to correct any construction or alteration not performed in substantial compliance with the plans receiving Final Approval.

5. Comply with the terms of the **EXHIBIT F: CONSTRUCTION AGREEMENT**.

COMPLETION GUARANTEE

Cash Deposit, Irrevocable Letter of Credit and Construction Loan Commitment – To verify adequate funds are available to complete the proposed construction, for each New Construction or Major Alteration or Addition, the Owner/Builder shall also provide one of the three (3) following requirements contemporaneous with signing the HDOA **EXHIBIT F: CONSTRUCTION AGREEMENT**:

1. **Cash Deposit** – The Owner/Builder may deposit with the Hammock Dunes Owners' Association the sum of one hundred thousand dollars (\$100,000) for New Construction OR ten percent (10%) of the documented cost of construction approved by the DRC (new Dwelling Unit construction) not to exceed one hundred thousand dollars (\$100,000). For a major alteration or addition, the cash deposit is ten percent (10%) of the documented cost of construction. Any accruing interest will be used to fund the Hammock Dunes Owners' Association administrative costs and not refunded. The cash deposit will be refunded to the person/entity that submitted the check (name on the check).
2. **Irrevocable Letter of Credit** – Submit an Irrevocable Letter of Credit in the amount of one hundred thousand dollars (\$100,000) for New Construction or ten percent (10%) of the documented cost of construction approved by the DRC (new Dwelling Unit construction) not to exceed one hundred thousand dollars (\$100,000) to be held by the HDOA until all requirements of this agreement, including Final Review and Acceptance, are complete. For a major alteration or addition, the irrevocable letter of credit is ten percent (10%) of the documented cost of construction. A sample of an Irrevocable Letter of Credit is attached (Appendix C).
3. **Construction Loan Commitment** – Provide to the DRC an original copy of the construction loan commitment from an institutional lender. The institutional lender and the form of the construction loan commitment are subject to review and approval of the DRC. The construction loan commitment shall be for the applicable residence only.

TREE REMOVAL DEPOSIT

When approval is granted by DRC for tree removal and a replacement tree is required a refundable deposit of \$400 per caliper inch of replacement is required until replacement tree is installed.

HAMMOCK DUNES DESIGN REVIEW COMMITTEE

EXHIBIT D

EXTERIOR COLORS AND MATERIALS

EXTERIOR COLORS & MATERIALS

NOTE: SAMPLES and/or COLOR CHIPS OF ALL EXTERIOR FINISHES and MATERIALS MUST ACCOMPANY FINAL REVIEW SUBMITTAL.

<p>A: ROOF Color _____ Mfg _____ Material _____</p>	<p>E: GARAGE DOOR Color _____ Mfg _____ Material _____</p>
<p>B: FACIA Color _____ Mfg _____ Material _____</p>	<p>F: TRIM BANDING Color _____ Mfg _____ Material _____</p>
<p>C: SHUTTERS Color _____ Mfg _____ Material _____</p>	<p>G: WINDOW FRAMES Color _____ Mfg _____ Material _____</p>
<p>D: WALLS Color _____ Mfg _____ Material _____</p>	<p>H: FRONT DOOR(S) Color _____ Mfg _____ Material _____</p>
<p>OTHER: _____ Color _____ Mfg _____ Material _____</p>	<p>OTHER: _____ Color _____ Mfg _____ Material _____</p>

Hammock Dunes Design Review Committee
EXHIBIT E

SAMPLE LETTER OF CREDIT

Date

Brie Cunniff
Southern States Management Group
785 W. Granada Blvd.
Suite 5
Ormond Beach, FL 32174
Office: 386-446-6333
Fax: 386-446-1830

Dear Ms. Cunniff:

(Name of bank) hereby opens our Irrevocable Letter of Credit Number in favor of the Hammock Dunes Owners' Association, Inc. for the account of or benefit of (name and address of builder) in the amount of one hundred thousand dollars (\$100,000) (for New Construction) or ten percent (10%) of the proposed cost (for Major Alteration or Addition Construction), not to exceed one hundred thousand dollars (\$100,000), available by your drafts on us at sight to be accompanied by:

1. Copy of the letter of credit issued in favor of the Hammock Dunes Owners' Association, Inc.
2. Affidavit stating that the terms and conditions of the construction agreement between (name of builder) and Hammock Dunes Owners' Association, Inc. signed and approved are not being performed as per said construction agreement outlining the specific non-conforming areas, signed by an authorized official to Hammock Dunes Owners' Association, Inc. with acknowledgement that said signer is an authorized signer.
3. Copy of said contract between the Hammock Dunes Owners' Association, Inc. and (name of bank).

Any drafts under the credit must be marked "drawn under credit number _____ of (name of bank)". This credit is subject to the Uniform Customs and Practice for Documentary Credits (1983 Revision), International Chamber of Commerce Brochure No. 400.

We hereby agree that any drafts drawn under and in compliance with the terms of this credit shall be duly honored on due presentation to (name and address of bank) on or before (36 months from date of agreement) or 30 days following issuance of a Certificate of Occupancy by the County of Flagler, Flagler County, Florida on (street address of the Dwelling Unit), also known as (legal description).

The expiration date of this credit is (36 months from date) of agreement or 30 calendar days following the issuance of the Certificate of Occupancy by the County of Flagler, whichever comes first on property at (street address of the Dwelling Unit), also known as (legal description).

Hammock Dunes Design Review Committee

EXHIBIT F

THIS AGREEMENT, made and entered into this _____ day of _____, 2____, by and between THE HAMMOCK DUNES OWNERS’ ASSOCIATION, INC., (the “Association”), _____, the “Builder”, and _____, the “Owner.”

WITNESSETH:

WHEREAS, the Association’s Design Review Committee (DRC) has approved the plans and specifications for new construction or alteration or addition at the location identified as:

NOW THEREFORE, in consideration of the mutual promises made herein, the parties agree as follows:

1. The Association may from time to time inspect the construction site and monitor compliance with approved plans and specifications, as well as requirements specified in the Hammock Dunes Private Community Master Declaration, the Neighborhood Design Review Manual, all of which are incorporated herein by reference, and collectively referred to as the “Governing Documents.”
2. Such inspections shall be performed for the benefit of the Association only, and not for the benefit of the owner of the above-described property, adjacent owners, or the Builder.
3. Subject to approval by the DRC, Builder shall specify completion dates for each new construction, alteration or addition milestone listed below and shall complete each milestone so specified. The Builder shall notify and obtain approval from the DRC well in advance of any changes in these completion milestone dates. Unless otherwise approved by the DRC and due to unforeseeable circumstances, the Certificate of Occupancy must be issued within 24 months after construction has commenced.

Construction/Alteration/Addition Milestone	Completion Date
1a. Lot Clearing/Demolition/Foundation: plumbing roughed in & slab poured. (Granada/Island Estates & Villas)	
1b. Lot Clearing/Demolition/Foundation: Pilings and Grade Beams poured. (Grande Mer, Playa del Sur, Carino la Mer)	
2a. Framing/Structure: exterior walls, roof trusses, roofing dry-in, windows & doors. (Granada/Island Estates & Villas)	
2b. Framing/Structure: exterior walls, roof trusses, roofing dry-in, plumbing roughed in, windows & doors. (Grande Mer, Playa del Sur, Carino la Mer)	
3. Outside & Inside Finishes: electric, plumbing, drywall, cabinetry, roof tile, paint.	
4. Driveway & Landscaping: Ready for Certificate of Occupancy.	
5. Certificate of Occupancy: Ready for Move-in.	

4. The Association may from time to time notify the Owner or Builder as to any discrepancies between the actual construction and the approved plans or if the Builder or construction deviates from the terms of the.
5. Upon written request from the Builder, the Association may perform a final review and report, noting either full compliance with the approved plans and specifications or specific discrepancies that must be corrected prior to final approval.
6. The Owner and Builder acknowledge that they have read all requirements specified in the Master Declaration, Neighborhood Declaration or Design Review Manual, and agrees to perform all site work and construction in conformance with these requirements, the approved plans and specifications, and approved changes thereto.
7. The Owner and Builder agree that they shall correct any deviations from the approved plans and specifications and other requirements as communicated from the Association or its designated representatives within the time prescribed by the Association.
8. As of the effective date of this Exhibit F: Construction Agreement, the Lot's curb condition is as follows:

The Builder shall protect and maintain the above-described current condition of the Lot's curb and all adjoining property, including but not limited to the Common Areas, Neighborhood Common Areas, rights-of-way, streets, curbs, property monuments, and other private or community properties, from any damage as a result of the Builders' operations, or by any actions by the subcontractors, subsubcontractors, material men, suppliers, employees, or agents. If such damage occurs, the Builder shall, at the option of the Association:

- a. Restore all damaged property to its original state, completing corrective action within the time prescribed by the Association's notice of such damage, or
 - b. Pay the Association and an Owner of any property damaged by the Builder for all expenses entailed in the restoration of the damaged property to its former condition, or
 - c. Provide such other remedies as may be allowed by Florida law. The remedies in this paragraph are additional to any actions and remedies provided for by law for the adjoining owner.
9. The Builder shall install silt fencing around the construction perimeter.
10. The Builder understands the Owner shall, along with this Exhibit F: Construction Agreement, submit a construction deposit of fifteen thousand dollars (\$15,000) for New Construction or seven thousand dollars (\$7,000) for Major Alteration or Addition Construction.
- a. The Builder agrees that upon Final Review and Acceptance by the DRC, the Association may refund any unused portion of the construction deposit to the Owner.
 - b. The construction deposit may be used to offset any costs incurred by the HDOA or the DRC to:
 - i. Repair damage to any property caused by the Builder or their subcontractors, suppliers and representatives during construction.
 - ii. Pay for any cleanup of the site and adjacent property not performed by the Builder.
 - iii. Bring the Dwelling Unit and any Structures thereon into compliance with the requirements of the Master and Neighborhood Declarations and the Design Review Manual.
 - iv. Recover legal fees and other costs incurred by DRC in order to correct any construction or alteration not performed in substantial compliance with the plans receiving Final Review and Acceptance
 - v. Recover any legal fees and other costs incurred to enforce any provision of the Master and Neighborhood Declarations and the Design Review Manual whether litigation is commenced or not.
11. The Builder shall also provide one of the three (3) following items prior to signing Exhibit F: Construction Agreement:
- a. Cash deposit of one hundred thousand dollars (\$100,000) for New Construction or ten percent (10%) of the documented cost of construction not to exceed one hundred thousand dollars (\$100,000). For a major alteration or addition, the cash deposit is ten percent (10%) of the documented cost of construction. The cash deposit will be refunded after Final Review and Acceptance and the conditions of this construction agreement have been satisfied.
 - b. Submit an Irrevocable Letter of Credit, in the amount of one hundred thousand dollars (\$100,000) or ten percent (10%) of the documented cost of construction not to exceed one hundred thousand dollars (\$100,000), to be held by the HDOA until all requirements of

this agreement, including Final Review and Acceptance inspection, have been completed. For a major alteration or addition, the irrevocable letter of credit is ten percent (10%) of the documented cost of construction.

- c. Provide to the DRC an original copy of the construction loan commitment from an institutional lender. The institutional lender and form of the construction loan commitment is subject to review and approval of the DRC.
12. The Association has the right, but not the obligation, to use the construction deposit, the cash deposit or irrevocable letter of credit to enter upon the Owner's lot and complete Construction upon Owner or Builder default of the terms of this Agreement or the Design Review Manual and after providing Owner or Builder notice and opportunity to cure the default.
13. The Owner or Builder shall make a written request for interim and final reviews from the Association as require by the Design Review Manual and shall be subject to compliance as noted above.
14. This Agreement shall be binding on the Builder, his subcontractors, subsubcontractors, material men, agents, employees, suppliers, successors and assigns, and, as between the Association and the Builder, the Builder shall be liable for the acts or omissions of itself and all such other parties.
15. Builder and Owner shall indemnify and hold harmless the Association, its officers, directors, agents and employees from and against claims, damages, losses and expenses, including but not limited to attorneys' fees, arising out of, in whole or in part, any act, omission or default of the Builder, Subcontractor, Subsubcontractors, material men, suppliers, employees or agents of any tier or their respective employees. The Builder and Owner shall defend the Association, its officers, directors, agents and employees if any claim is made against them. The duty to defend is separate and distinct from the duty to indemnify and is valid notwithstanding the enforceability of this indemnification provision. In claims against any person or entity indemnified under this paragraph by an employee of the Builder, a Subcontractor, material men, or agents of any tier or their respective employees, the indemnification obligation under this paragraph shall not be limited by compensation or benefits payable by or for the Builder or a Subcontractor under workers' compensation acts, disability benefit acts or other employee benefit acts.
16. Builder will obtain and maintain in force during the term of the Construction comprehensive general public liability and property damage insurance in the amounts and categories established by Association and shall name Association as an additional insured in such policies. Evidence of such insurance coverage shall be delivered by Builder to Association prior to commencement of any work.

- 17. Builder shall be fully insured under all applicable state and federal workers' compensation laws. Builder shall also ensure that any and all subcontractors are likewise insured. Evidence of such insurance coverage shall be delivered by Builder to Association prior to commencement of any work.
- 18. Builder is solely the agent of the Owner and not of the Association. Exhibit F: Construction Agreement does not create any agency relationship between the Builder and the Association.
- 19. For the purposes of notice, the following individuals and addresses are specified:
 - a. For the Association:

 - b. For the Builder:

 - c. For the Owner:

- 20. The approval, rejection or withholding of any approval by the Association or the DRC, of the proposed plans and specifications and the location of all structures, and every alteration of any structure, shall not be construed or interpreted as a representation or determination that any building, plumbing, electrical code or other applicable governmental regulations or requirements have or have not been met. Each Owner and Builder shall be responsible to obtain necessary approvals of the appropriate governmental agencies as required for any work or construction.
- 21. Owner and Builder understands that it is their responsibility to ensure that all persons employed have licenses required by law and by and governmental entity.
- 22. Owner and Builder understands that if the Builder, or any Subcontractor, Sub-subcontractors, materialmen, suppliers, employees or agents of any tier or their respective employees violate the terms of the Builder Conduct in Exhibit G to the Design Review Manual, the HDOA Board may revoke approval of the Builder.

For the ASSOCIATION: _____

Print Name: _____

For the BUILDER:

For the OWNER:

Print Name: _____ Print Name: _____

Hammock Dunes Design Review Committee

EXHIBIT G

BUILDER CONDUCT

All Owners shall be held responsible for the acts of their Builders, Contractors, subcontractors, sub-subcontractors, material men, suppliers, laborers, or agents of any tier, or their respective employees and any other persons or parties involved in the construction or alteration of a Dwelling Unit. All Builders shall be held responsible for the acts of their contractors, subcontractors, sub-subcontractors, material men, suppliers, laborers, or agents of any tier, or their respective employees and any other persons or parties involved in the construction or alteration of a Dwelling Unit. The HDOA may revoke any Builder Approval if the Builder violates any provisions of this Builder Conduct. In this regard, a Builder and Owner shall be responsible for the following:

- A. Ensuring that the construction site is kept clean and free of all debris and waste materials, and that stockpiles of unused materials are kept in a neat and orderly fashion. Maintenance of dumpsters and portable toilets on site is required. There shall be no burning. Disposal of any toxic chemicals on any site, any parcel, any lot, or the property itself is prohibited.
- B. Prohibiting the possession or consumption of alcoholic beverages, illegal drugs or other intoxicants that could hamper the safety or well-being of other personnel on the site or affect the quality of workmanship. No construction personnel shall enter the properties in an intoxicated or impaired state.
- C. Assuring that all Builder subcontractors, sub-subcontractors, material men, suppliers, laborers, or agents of any tier and their respective employees are properly insured.
- D. Assuring that all Builder subcontractors, sub-subcontractors, material men, suppliers, laborers, or agents of any tier and their respective employees do not commit any violations of the covenants, restrictions, rules and regulations of the HDOA or the DRC.
- E. Limiting working hours for construction personnel to 7:00 a.m. to 7:00 p.m. Monday through Friday and 8:00 a.m. to 5:00 p.m. on Saturdays. No construction work will be allowed on Sundays or Federal Holidays. All workers must vacate Hammock Dunes at the end of the working hours. Exceptions to this rule may be allowed by the DRC/HDOA under special circumstances and only with prior written authorization.
- F. Prohibiting construction personnel from having pets within Hammock Dunes.
- G. Maintaining portable toilets at the construction site with lattice around them as in Exhibit H.
- H. Prohibiting the playing of music or other sounds from non-construction activities which can be heard on adjoining property.
- I. Prohibiting use of adjacent property for access or storage of material or equipment. If this becomes a problem, the DRC should be contacted for assistance.
- J. Limiting all Builder subcontractors, sub-subcontractors, material men, suppliers, laborers, or agents of any tier and their respective employees to construction related activities at the designated site only. (NO FISHING, TOURING, ETC.)

- K. Ensuring Builder's employees, subcontractors and suppliers use only designated construction access routes as described by the DRC.
- L. Assuring that employees, subcontractors, suppliers or construction vehicles do not limit or hinder access to the street or cul-de-sac or adjacent property driveways.
- M. Prohibiting use of loud, offensive, discourteous, profane or discriminatory language.
- N. Controlling dust or other emissions from the construction site.
- O. Ensuring the use and presence of only one dumpster on the lot.
- P. Dumpsters shall be emptied when full.

Violations of these rules may result in penalties imposed per **HDOA EXHIBIT F: CONSTRUCTION AGREEMENT**.

Hammock Dunes Design Review Committee

EXHIBIT H

CONSTRUCTION PORT-O-LET ENHANCEMENT



Illustration of typical Port-O-Let enhancement

- Framed lattice panels three sides
- Trellis top treatment
- Open side at door placed away from street view

Hammock Dunes Design Review Committee

EXHIBIT I

LAKE SLOPE TREATMENT OPTIONS

INTRODUCTION

The original concept for the Hammock Dunes community was to use natural indigenous vegetation as buffers between individual Dwelling Unit and on original lake frontages, wherever possible. Since then, a number of factors have contributed to serious lake front erosion problems at many lots. The Design Review Committee (DRC) has worked with Owners on several design options to mitigate the erosion. The options have emphasized maintenance of the natural habitat and promoted the use of native materials and vegetation including natural Florida coquina stone.

There are 12 named lakes in the Hammock Dunes community. Lakes San Marco, Anastasia, Cordoba and Granada are examples of lake banks that are adjacent both to single family homes and Club property. Residents looking to control erosion on their lake banks should evaluate designs that are compatible with the natural landscaping and plantings on the golf course and repairs that have been made on neighboring properties. Consideration must also be given to the cost and long-term maintenance of the design options presented herein.

APPROVED LAKE SLOPE TREATMENT OPTIONS

DRC has developed this information manual to assist Owners evaluate and select designs for the stabilization of lake edges and slopes. Critical to success is customizing a design solution that is proper for the specific Lake slope condition. Key factors for design consideration are: degree of slope from the finished grade to the lake edge; amount of erosion at the lake edge; depth and slope within the lake area; soil conditions; and erosion exposure, i.e. prevailing wind.

DRC has approved the following design options for various lake slopes:

Gradual Slope Condition—1 ft. drop for every 6 ft. of property:

- Native plantings
- Stabilization fabric with plantings, e.g. ShoreSox
- Minor coquina rock rip rap
- 2 ft. bulkhead with landscaping

Severe Slope Condition—1 ft. or greater drop for every 3 ft. of property:

- Stabilization fabric with plantings, e.g. ShoreSox
- Coquina rock rip rap
- Coquina rock retaining wall.
- Sheet pile bulkhead faced with coquina rock.
- 2 ft. bulkhead with coquina rock terraced planters

Illustrations of the various designs are attached. In these illustrations the design water surface elevation is 4.0 NGVD (approximately 4 feet above sea level), as permitted by the St. Johns River Water Management District and maintained by the Dunes Community Development District (DCDD), and will vary significantly above and below this level during different rainfall conditions.

The illustrations have been prepared as guidelines and are not intended to serve as engineered solutions for construction. Each particular lot has different conditions of slope, soils, distances, etc. and will require an evaluation and design by a licensed contractor and/or engineer for a successful result as well as consistency with neighboring properties.

All erosion control designs and restoration options must be approved by DRC prior to installation.

ILLUSTRATIONS OF VARIOUS DESIGN OPTIONS

Illustration 1 shows the range of existing lake slope conditions: (1) the originally intended 1 foot drop for every 6 feet of property and (2) a 1 foot or greater drop for every 3 feet of property that probably resulted from construction and landscaping activities.

Illustration 2 shows the Stabilization Fabric with Plantings option as exemplified by the ShoreSox Erosion Control System. This approach uses a fabric tube with fill material (a mix of soil and mulch) that is anchored to the slope. Soil, vegetation and plantings are incorporated above, over and below the ShoreSox tube. To date six residents have installed the ShoreSox system providing a natural appearance along the lake banks. Long term performance of ShoreSox is not yet known.

Illustration 3 shows two coquina rock options – Coquina Rock Rip Rap for slopes of 3 to 1 maximum and Coquina Rock Retaining Wall for slopes of 1 to 1 maximum. When natural landscaping failed to control lakefront erosion, DRC approved the use of the coquina rock designs because they can follow a softer curve and conform to a number of slopes. The Coquina Stone Retaining Wall option may require periodic maintenance if the stone is not set on a supporting foundation. To date more than 20 residents have installed the coquina rock options.

DRC does not approve the use of sheet pile bulkheads for lake front erosion control unless faced with coquina rock. Two residents have installed the Sheet Pile Bulkhead Faced with Coquina Rock option in recent years. Sheet piling without coquina rock facing was approved on the east side of Lake San Gabriel in the fall of 2010 because of the unique conditions associated with the common property and because the 1800-foot wall presents a continuous architectural landscape feature. The project includes plantings along the top of the wall that eventually (two years or more) will grow down the concrete cap to buffer the pilings from view.

Introduction of the Lake San Gabriel architectural element for residential application would conflict with the natural theme guiding the design of the Hammock Dunes community. Application by individual Owners would result in a problematic-and patchwork look throughout the lakes. However, DRC has developed a hybrid design option using a combination of elements with sheet

piling to maintain the desired natural appearance of the lake banks. These are shown in Illustrations 4 and 5.

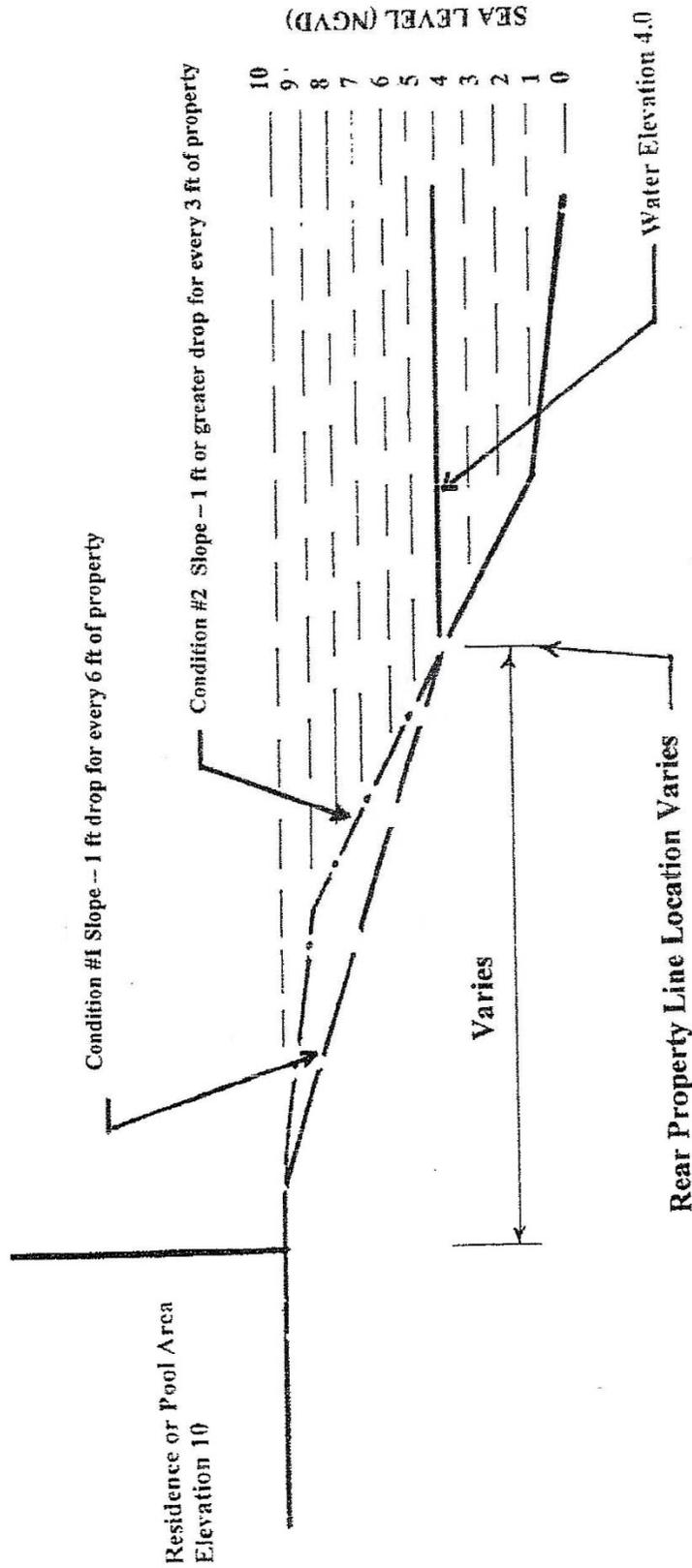
Illustration 4 shows the Bulkhead with Landscaping option for lots with gradual slope conditions that incorporates a minimal 2-foot-high sheet pile wall, i.e. 2 feet above the design water level of 4 feet NG\TD. The design provides excellent stability for any landscaping that would be-plant behind the bulkhead: The low wall height allows landscape plantings to grow over the terraced wall and soften the appearance in one growing season. This option may, during significant rains, cause the water elevation to flood the terrace planting area; therefore, plant types that survive flooding should be selected.

Illustration 5 shows the Bulkhead with Coquina Rock Terraced Planters option for lots with steep slope conditions that incorporates a minimal 2-foot-high sheet pile wall, i.e. 2 feet above the design water level of 4 feet NG\TD. The design provides greater stability for the incorporated coquina rock wall compared to a higher sheet pile wall faced with coquina rock and also ends up requiring less coquina stone. Landscaping will soften the appearance in one growing season. This option may, during significant rains, cause the water elevation to flood the lower terrace planting area; therefore, plant types that survive flooding should be selected.

DUNES COMMUNITY DEVELOPMENT DISTRICT (DCDD)

All property boundaries are determined by deed. Property owners should check the location of the lake bank relative to the survey lines. The DCDD property line may indicate that the lake bank is fully on their property, or it may indicate that the lake has eroded off their property onto property not owned by DCDD. DCDD operates the lakes under the direction of the Saint Johns River District and must follow their mandates. Coordination of proposed lake bank work with DCDD, as well as the DRC, will be necessary.

**Lake Slope Treatment Options
Hammock Dunes Design Review Committee**



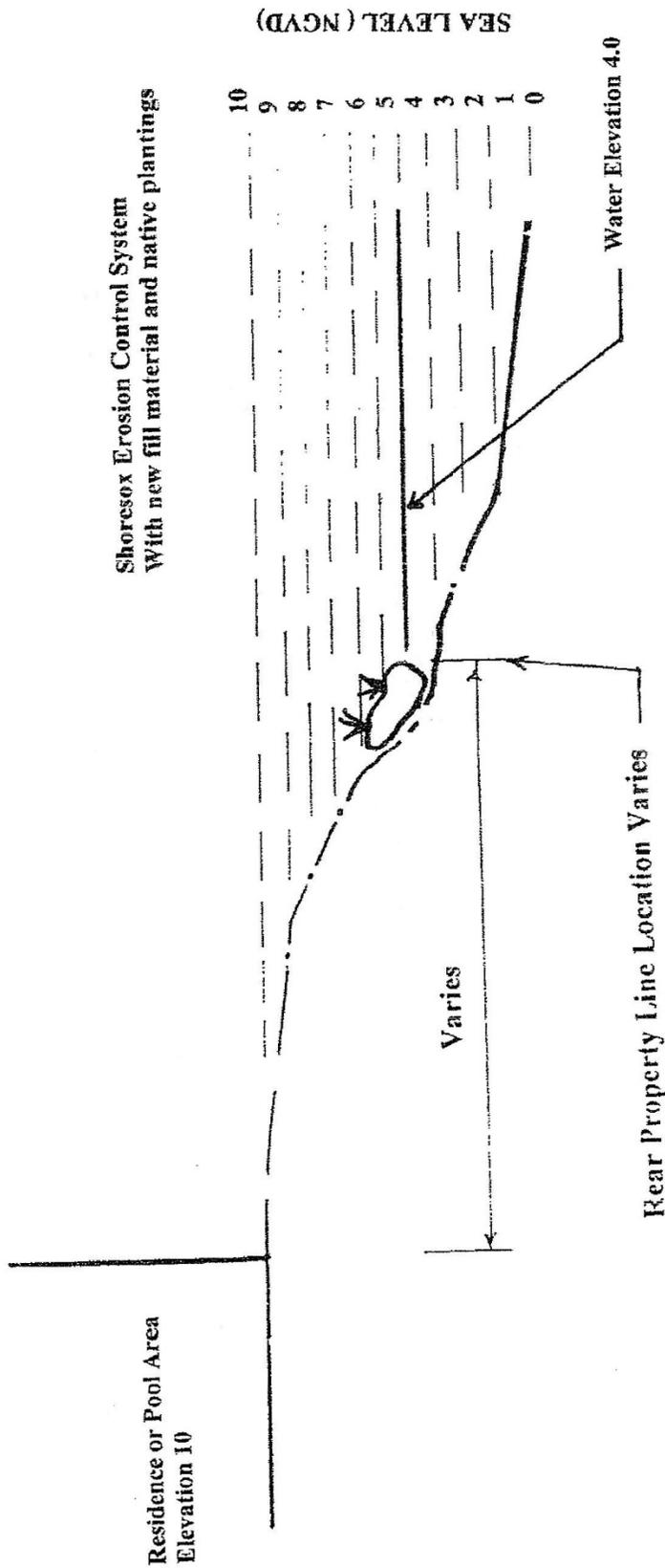
ALL ELEVATIONS SHOWN
ARE AT SEA LEVEL (NGVD)
AND ARE APPROXIMATE

Hammock Dunes Lake Slopes

Existing Conditions

ILLUSTRATION 1

Lake Slope Treatment Options
 Hammock Dunes Design Review Committee



NOTE : These illustrations are for guideline purposes only and are not intended to serve as engineered solutions for construction.

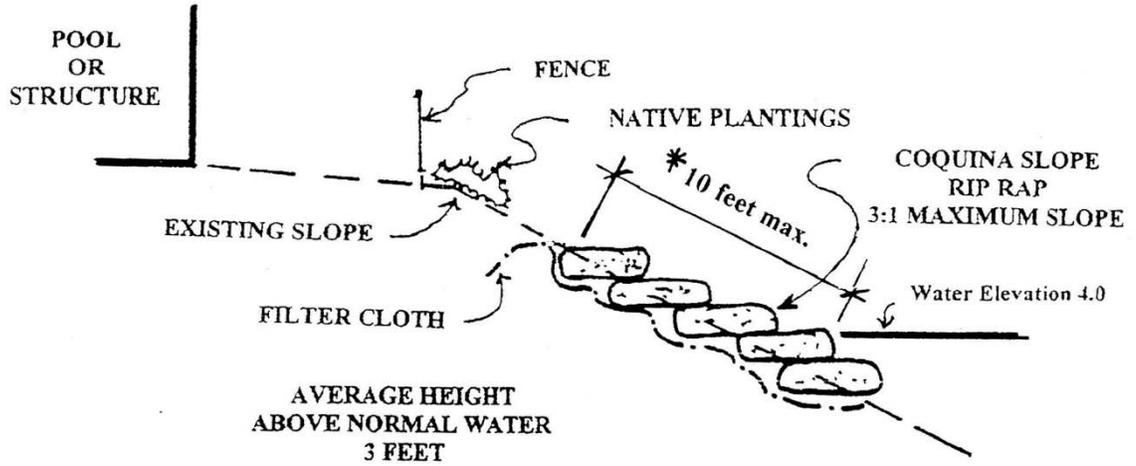
ALL ELEVATIONS SHOWN ARE AT SEA LEVEL (NGVD) AND ARE APPROXIMATE.

Hammock Dunes Lake Slopes
 Stabilization Fabric with Plantings e.g. ShoreSox

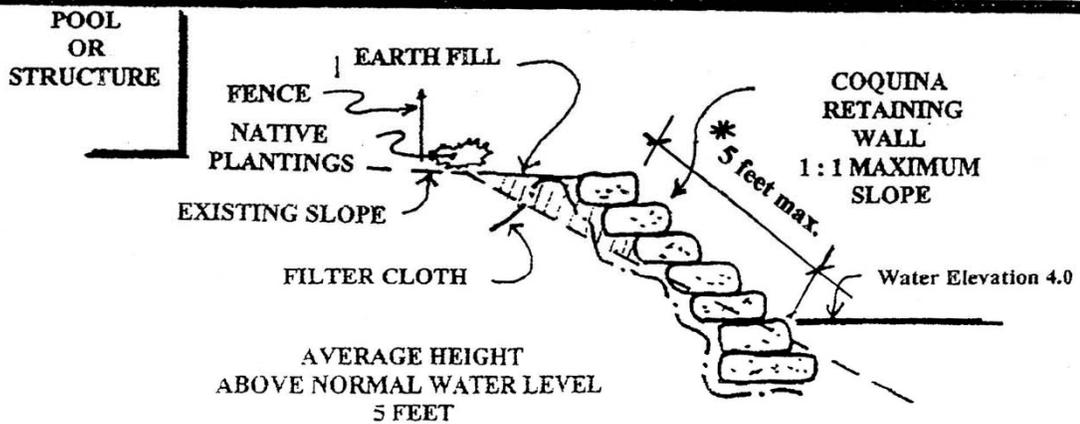
ILLUSTRATION 2

Lake Slope Treatment Options Hammock Dunes Design Review Committee

NOTE : These illustrations are for guideline purposes only
and are not intended to serve as engineered
solutions for construction.



**Hammock Dunes Lake Slopes
Coquina Rock Rip Rap Option**

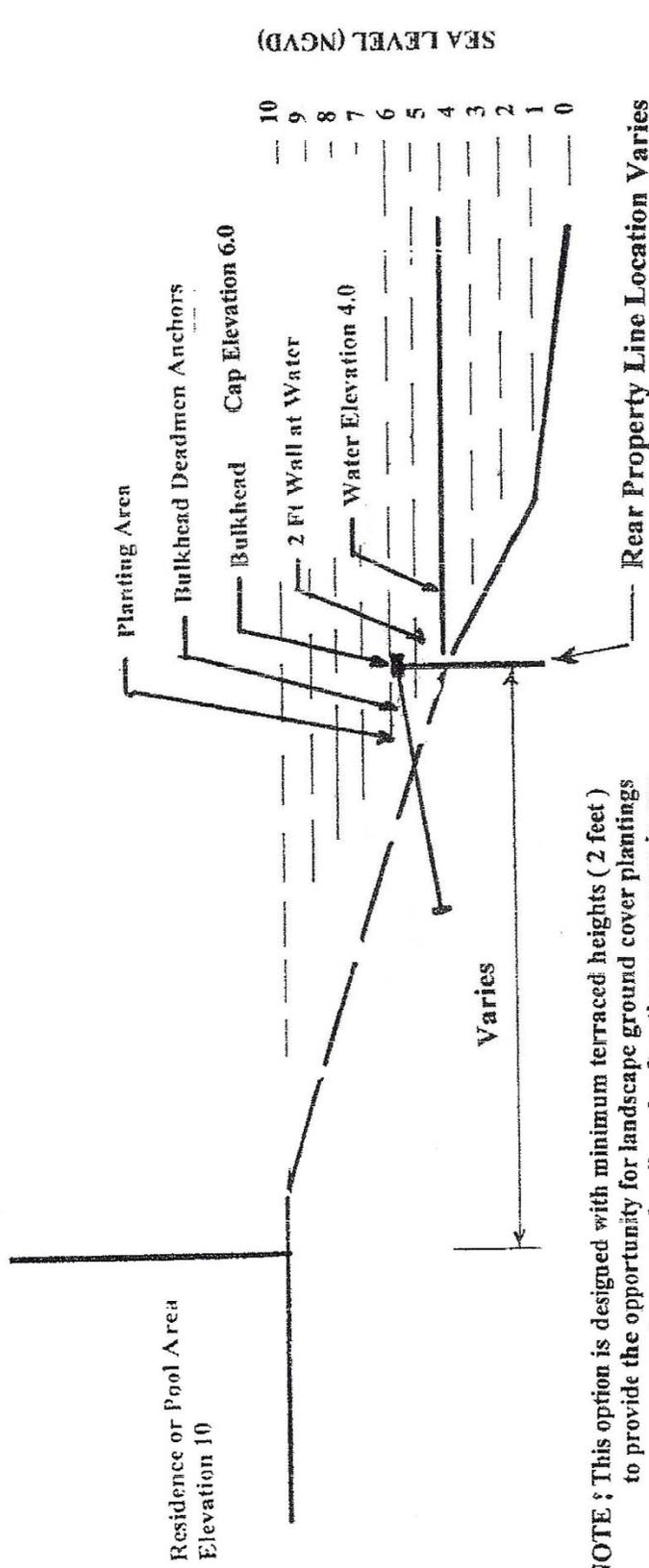


**Hammock Dunes Lake Slopes
Coquina Rock Retaining Wall Option**

ILLUSTRATION 3

* Revised July 1,2012

**Lake Slope Treatment Options
Hammock Dunes Design Review Committee**



ALL ELEVATIONS SHOWN
ARE AT SEA LEVEL (NGVD)
AND ARE APPROXIMATE

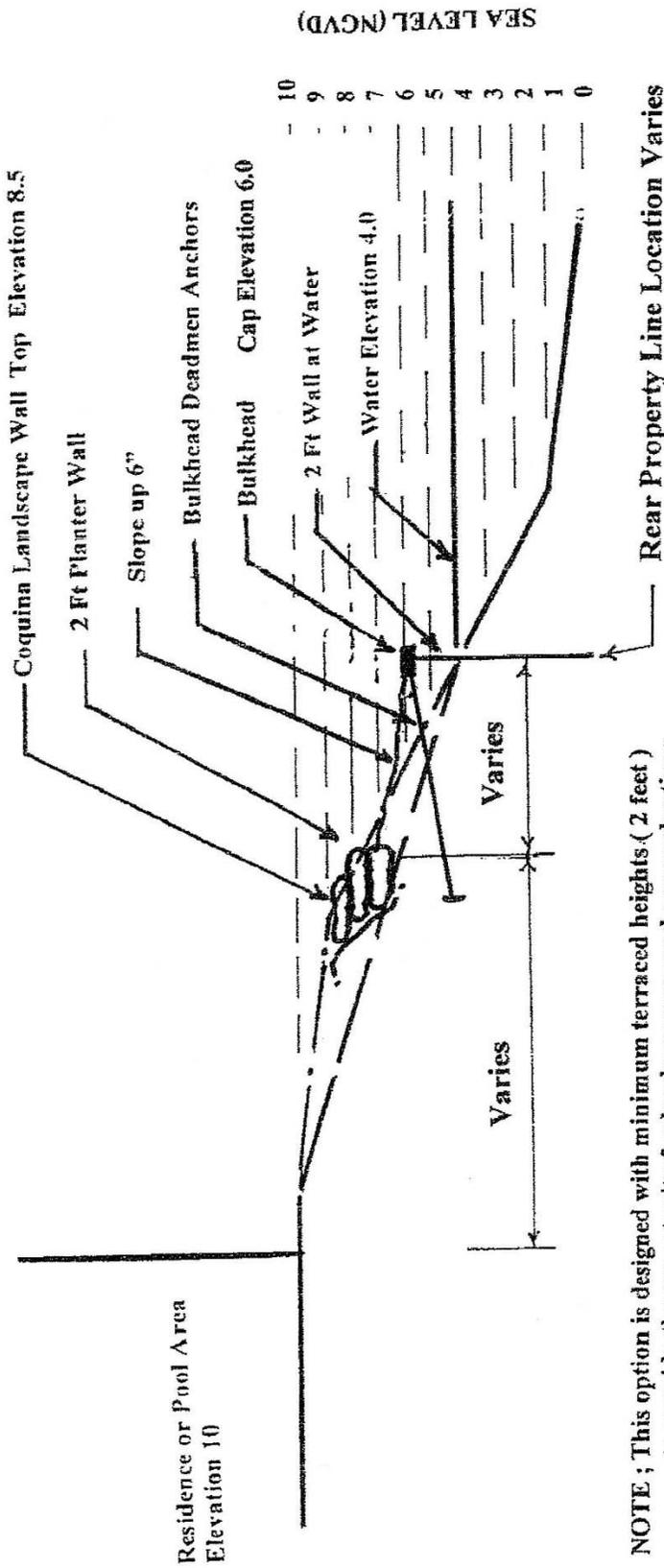
NOTE : This option is designed with minimum terraced heights (2 feet) to provide the opportunity for landscape ground cover plantings to grow over the terraced walls and soften the appearance in one growing season . Significant rains may cause the water elevation to flood the lower terrace area ; therefore plant types that accept this condition need to be selected.

**Hammock Dunes Lake Slopes
Bulkhead with Landscape Option
(For home sites with lake erosion and gradual slope conditions)**

NOTE : These illustrations are for guideline purposes only and are not intended to serve as engineered solutions for construction.

ILLUSTRATION 4

Lake Slope Treatment Options
Hammock Dunes Design Review Committee



ALL ELEVATIONS SHOWN
 ARE AT SEA LEVEL (NGVD)
 AND ARE APPROXIMATE.

NOTE ; This option is designed with minimum terraced heights (2 feet) to provide the opportunity for landscape ground cover plantings to grow over the terraced walls and soften the appearance in one growing season . Significant rains may cause the water elevation to flood the lower terrace area ; therefore plant types that accept this condition need to be selected.

Hammock Dunes Lake Slopes
Bulkhead with Coquina Rock Terraced Plantings Option
 (For home sites with lake erosion and steep slope conditions)

NOTE : These illustrations are for guideline purposes only and are not intended to serve as engineered solutions for construction.

ILLUSTRATION 5

Hammock Dunes Design Review Committee

EXHIBIT J

GEOTHERMAL CLOSED LOOP SYSTEMS

A geothermal “closed-loop” system that utilized underground sealed piping loops to circulate water for heating and cooling purposes is supported by the Hammock Dunes Owners’ Association because they “do not utilize wells”. The St. Johns River Water Management District performs on-site reviews to ensure “closed-loop” geothermal systems do not penetrate to the depth of the aquifer, and after the piping loops are placed, the holes around the piping loops are backfilled. There is no casing, no penetration to the aquifer, and no pathway from the aquifer to the surface, or vice versa.

“Closed-loop” geothermal systems are currently more energy efficient when compared to more traditional methods of heating and air conditioning homes. **Thus, the position of the Hammock Dunes Owners’ Association is that, in allowing “closed-loop” systems, we are in compliance with the Florida Statute concerning renewable energy resources.**

Accordingly, the Hammock Dunes Owners’ Association supports the use of “closed-loop,” non-well, geothermal systems, so long as property owners planning to install them apply to the Design Review Committee (DRC) for review of their plans, just as Owners must apply to the DRC for review of new Dwelling Unit construction or any other major alterations to their structures and/or properties. All Owners are cautioned not to install a geothermal system of any type without coordinating with the DRC. “Open-loop” systems are prohibited and will not be approved.

“Open-loop” systems—utilizes one well to extract water form the aquifer and bring that water to the surface, where it is used for cooling or heating purposes, depending on the season. The heated or cooled water is then discharged back into the aquifer through a second well. The volume of water and flow rate is significantly greater than the volume of water associated with a potable water well serving a single residence. **The Hammock Dunes’ Neighborhood Covenants prohibit “open-loop” systems because they require the installation of wells.**

A warning on “open-loop” geothermal systems: The DRC review will prohibit any geothermal installations that are “open-loop”, because these installations include “wells”.

Geothermal Closed Loop Submittal Requirements

1. Survey Plat with all proposed locations of underground piping. Setback from property line by at least 5 feet.
2. Survey Plat with actual locations of underground piping after installation (including vertical depths of each loop.) As Built after construction.
3. County and St. John’s Permits including all materials of construction and other installation details. Closed-loop systems use High Density Polyethylene Pipe; with specifications of

materials and plastic welding, pressure testing, loop to loop connections, valves to isolate leaks, etc.

4. Location of Cooling Tower (if applicable; horizontally and vertically). Above wave surge elevation, if East of CCCL.
5. Cooling Tower walled buffer to include Concrete Pad, CMU/Stucco wall, (as with any outside mechanical system), architecture/design/color compatible with exterior of Dwelling Unit.
6. Walled cooling tower unit located similar to previous neighborhood respective Dwelling Unit.
7. Landscape plan revision per the improvement.