Design Guide

St. George Plantation

Patterns of a Community







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With over 1,200 lush tropical acres in the Gulf of Mexico you will find yourself surrounded by native cabbage palms and long-leaf pines with which to escape from the mundane and

enjoy yourself.

St. George Plantation has become and will continue to be a unique place where you and your family will want to

live or visit.

St. George Island will be the backdrop and visual framework for you, your family, and guests to create

lasting memories.

Please use this guide and examples as you design and construct your new home at

St. George Plantation.

It is our hope that St. George Plantation will become a place for you and your family to enjoy a lifetime of

wonderful memories.



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Using this Book

The Design Guide is adopted and published by the Association and shall apply to all construction activity, including without limitation, review and approval of plans and specifications for the location, size, type or appearance of any structure or other improvement on a lot or to enforce standards for the external appearance of any structure or improvement located on a lot. The Design Guide shall be used in connection with the requirements of the Amendment and Restatement of the St. George Plantation Protective Covenants (Covenants), as amended from time to time, with particular attention to Articles V, VI, VII and VIII.

Using a Design Guide

St. George Plantation Owners' Association has been intentional in maintaining the exceptional sense of place of this incomparable island by way of its architecture and by stressing the island's natural landscaping.

Using Architectural Patterns

The Design Guide shall be used by the owner, your architect, landscape designer or other professional in creating a unique home for you and your family. These guidelines have been compiled to provide a framework for creative design led by a coastal vernacular aesthetic. Although a beach coastal architectural style is the prevailing design vocabulary, the Plantation is open to review other design styles.

Using Landscape Patterns

Building in St. George Plantation shall have minimal impact to the natural environment. In order to preserve the natural beauty of the island, the Design Guide provides recommended plantings and ideas for landscape improvements.

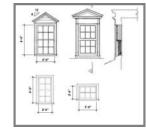
Design Review

To achieve and maintain a consistent and high level of design quality, a Consulting Review Architect (CRA) has been engaged to review and evaluate every major project proposed for construction, shaping the design to conform to the Design Guide and Covenants. The Association will continually monitor Plantation development to ensure it complies with aesthetic and environmental policy and that it supports long range planning goals. It is always the goal of the Association to guide the development of the community in ways that preserve the quality of life in the Plantation and insure the value of our collective and individual investment.

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The plans, designs and amenities depicted in this Design Guide represent the architectural requirements of St. George Plantation, which are subject to change from time to time.

ST. GEORGE ISLAND

St. George Island is a genuine destination place, a location so special it holds a particular status in one's mind. Cape Cod, the Eastern Shore of Maryland, the Outer Banks, the Keys, Big Sur in California and St. George Island, each have a character of place that is at once both distinctive and so unique as to be almost indefinable because it has no comparison.

St. George Plantation is a private gated community on the west end of St. George Island in the Florida Panhandle. Over 1200 lush tropical acres in the Gulf of Mexico with native cabbage palms and long-leaf pines surround almost 900 home sites.

St. George Plantation offers owners, guests and visitors two community swimming pools, two tennis courts, three pickleball courts, a 3,340 foot paved privately owned/public use landing strip with tie-down area and ten miles of paved bike and walking paths. St. George Plantation has 26 board-walks over the dunes for direct beach access. The 24/7 security staff is stationed at the



entrance gate and patrols the 23 miles of roads. The full time maintenance staff maintains the common areas, roads, boardwalks and other amenities.

St. George Island History

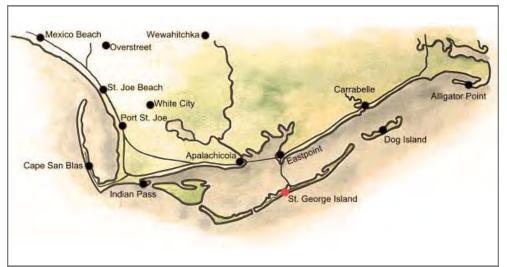
St. George Island and the Apalachicola area have an interesting and colorful past. From pirates and hidden treasures to shipwrecks, this picturesque location has experienced a rich history. The first inhabitants were the Creek Indians between the 900's and 1400's, who came to eat oysters. The Indians were later killed off by the black plague in 1392. The expedition of Panfilo de Navarez was recorded by Cabeza de Vaca, a crew survivor. Later in the 17th century Spanish invaders conquered various areas of the Gulf region. European colonists first visited St. George Island in the 1700's and with them came an intense struggle for control.

In the early 1900's the St. Joe Paper Company purchased thousands of acres of land and planted pine trees to supply the paper company's need for pulp wood. During the early and mid 1900's the island's pine forest was used for turpentine production in naval stores. Many scars are still visible on the island's larger slash pines. During World War II, St. George Is-



land was used by troops for numerous training exercises that were carried out over the area's vast dunes. The island was also used as a practice range for B-24 bombers from nearby Apalachicola.

The first lighthouse on St. George Island was built in 1833 on the western end of the island. The 65-foot tall light was destroyed by storms in 1846. As it was difficult to see by ships approaching from the eastern Gulf, it was decided to rebuild the lighthouse at the island's southern tip. The second lighthouse, completed in 1848 was about 75 feet tall and made using materials from the 1833 lighthouse. This lighthouse lasted three years before being flattened by a hurricane in August of 1851, which also destroyed other local lighthouses. The third and final lighthouse was completed in 1852 and was relocated 500 yards inland from the previous light. The lens of this light suffered some damage during the Civil War but was replaced in 1888. Beginning in 1992, storms and natural erosion had once again placed the lighthouse in peril. With substantial beach erosion as a result of hurricane Andrew in 1992, the Coast Guard, realizing the lighthouse might be lost, deactivated the light in 1994. Hurricane Opal struck in 1995 bringing a powerful tidal surge which swept around the lighthouse, forcing it to move off of its foundation. The lighthouse settled into the sand and the tower developed a 7 degree lean. After an exhaustive effort to save the lighthouse by local supporters, by spring of 2005 the lighthouse sat 20 feet out into the water and was taking on the full effects of the gulf waters wave action. On October 21, 2005 the lighthouse finally collapsed into the Gulf of Mexico. Working with state and federal government support, the St. George Lighthouse Association spearheaded the effort to salvage the pieces of the Light. Volunteers cleaned the mortar off thousands



of the old bricks. The original plans were obtained from the National Archives in Washington, D.C. and the lighthouse was reconstructed on St. George Island, using as much of the original materials as possible. On December 1, 2008, the reconstructed lighthouse and its 92 steps to the top were opened to the public.



Geography & Wildlife

The natural features of the island include extensive beaches and dunes, forests and slash pines and live oak hammocks. The Gulf and bay support an abundance of marine life,

while small freshwater ponds and sloughs provide a limited aquatic habitat in an otherwise arid climate. The waters of this area are some of the most productive commercial and sport fisheries in Florida, with the thriving oyster industry at the mouth of the Apalachicola River.

The barrier islands of the Gulf Coast serve as important "rest stops" for a wide variety of migrating birds and butterflies during the fall and spring. Bald Eagles and osprey may frequently be seen fishing in the waters, and their nests are found in the



tops of living and dead pine trees. While kayaking through the many inlets, one could see bald eagles soaring through the sky or perched stoically atop an old pine tree. Birds such as the snowy plover, least tern, black skimmer, willet and many other shorebirds often nest along the island's sandy shores. Raccoons and ghost crabs may be observed, along with the salt-marsh snakes and diamondback terrapin that reside in the marsh and bay waters. The gulf beaches of the island are nesting grounds for several varieties of endangered sea turtles.

THE PLANTATION



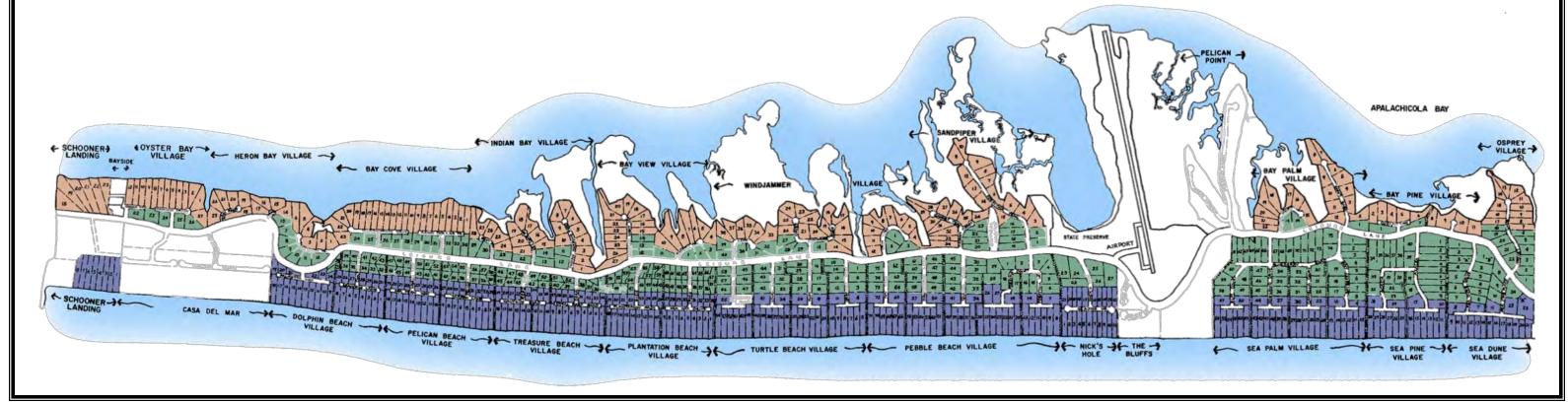
Gulf View Zone- With direct access to the beautiful Gulf of Mexico, many Gulf View home sites provide endless uninterrupted views of the ocean. Gulf View lots are characterized by dunes, sea oats, beach morning glories and wind twisted oaks and pines.



Midland Zone- Nestled within the wooded heart of the island, these homes sites are set to foster interactions with their neighbors and nature. With a variety of lot sizes these homes often capture views to the Gulf of Mexico and to Apalachicola Bay all while being a part of the neighborhood fabric.



Bay View Zone- Bay View lots provide a more secluded environment, which allows the appreciation of visual changes to the marsh and bay throughout the year and hour by hour. With abundant vegetation these lots allow homes to be nestled into the natural landscape. Being larger home sites, Bay View lots allow for unbundled designs to take full advantage of the lot size.



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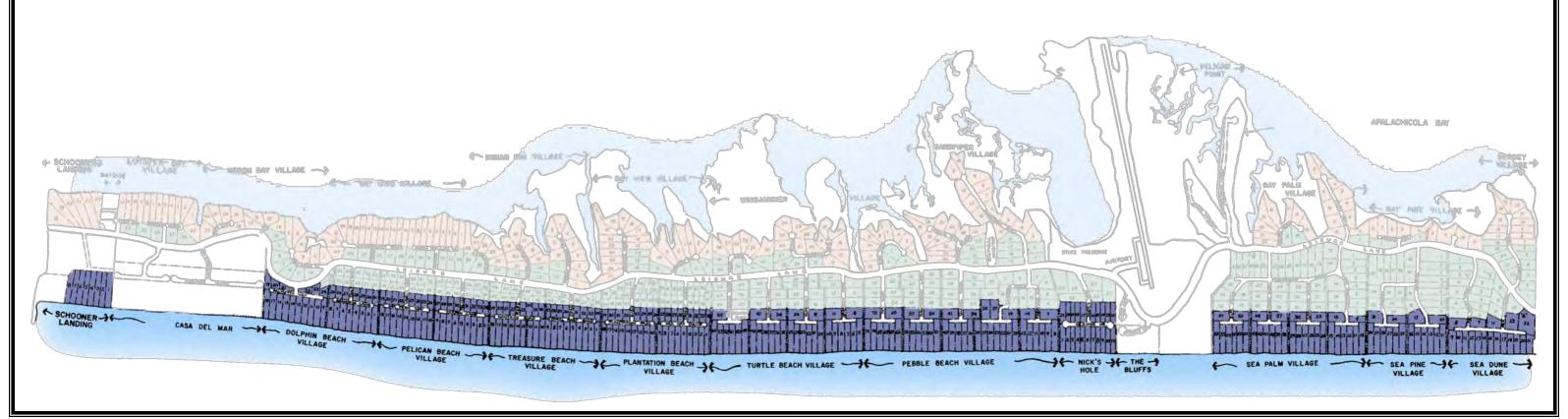
Gulf View Zone



The Gulf of Mexico is an invaluable asset. It is the desire of St. George Plantation to share this asset with all residents and visitors. The position of buildings and other structures will be located and staggered so that to the extent possible the optimum view, privacy and breeze will be available to each home site. Structures shall be located with regard to the topography and vegetation of each property, taking into consideration the location of large trees and other environmental considerations.

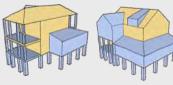
Responding to the coastal climate and respecting the vernacular architectural style of the Florida gulf coast, massing of structures is to have a hierarchy of main mass to secondary masses with appropriate roof forms. With this approach the goal is to provide view corridors for other home sites.

The architectural color scheme for Gulf View home sites shall utilize colors that reflect the warmth of the sun and to mimic the playfulness found in the crashing waves, the shifting dunes and the waving grasses. This color palette has been put together based on the dominating elements of the Gulf of Mexico; the sky, the beach, the vegetation and the water. Colors that occur naturally at the edge of the ocean can be more bold and will have a tendency to be richly saturated with strong hues. Think of the aqua blues and greens of the water and the bright blue sky. Picture the green of sea oats, beach umbrellas and green canvas. Neutrals come from the images of off-white sand, weathered driftwood and sea oats.

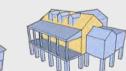


Design Factors

Massing Types



- Carports, garages, gazebos, pergolas, trash enclosures, dune walkovers, pools and other structures are at the discretion of the appropriate review authority.
- Houses with 3 heated and/or finished levels are allowed, but the heated area of the third level cannot exceed 1/3 of the heated area of the second level. No more than three heated and/or finished levels will be approved.
- Parking areas and drives that do not project more than 8 inches above natural grade may extend beyond the setback to within 7' of any property line or vehicular Easement lines.
- Dune Walk-overs are allowed seaward beyond Leisure Property Setback Line. Maximum width 48".





- The maximum width for a house on a gulf front lot is sixty (60) feet, including porches, decks and stairs.
- The total building height from the lowest average natural grade elevation, along the building perimeter to highest point of any part of the building (roof ridge, widow's walk, chimney top, vent, etc.) shall not exceed forty-seven (47) feet.
- Parking areas and drives that do not project more than 8 inches above natural grade may
 Homes must maintain a minimum 50' setback from certified wetlands.
 - See site planning and setbacks on pages 11-12 for additional development standards.

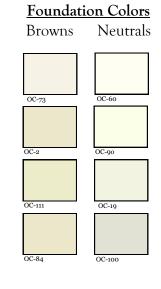
DESIGN GUIDE

Gulf View Zone

Color Palette

This recommended color palette represents a color philosophy that conveys the range of options for the home. The elements included in a color scheme for a gulf front home are organized into the major elements of the home: body, foundation, trim and cornice, window sash and shutters. Color selections not shown in the matrix may also be approved by the ARC. The color palette provided below is based on *Benjamin Moore* paint products, *Englert* metal roofs and *Jeld-Wen* windows. The use of these manufacturers in no way endorses their products as this only provides a reference for the owner regarding the range of preferred colors. All colors must be approved by the ARC.







Note: Natural or stained wood allowed

Exterior Materials

SIDING		ROOFING		HANDRAILS	
Wood	Allowed	D C 577			
Fiber Cement	Allowed	Roofing Tile -Clay	Discouraged	Wood	Allowed
Shingles -Fiber Cement -Sawn Wood	Allowed Allowed	-Concrete -Synthetic	Discouraged Considered case-by-case	Metal	Allowed
Shakes-wood	Not allowed	Metal-minimum thickness 24 gauge or equivalent			
Stucco -Synthetic -Hard coat -Tabby	Not allowed Allowed Allowed	-Natural finish -Color finish	Allowed Allowed	Vinyl	Considered case-by-case
Plywood	Not allowed	Shingles -Sawn Wood	Discouraged	Glass	Allowed
Vinyl	Not allowed	-Synthetic -Slate	late Allowed Ietal Considered case-by-case		
Aluminum	Not allowed	-Metal -Fiberglass		Plexiglas	
Brick	Considered case-by-case				Not allowed
Stone	Considered case-by-case	Shakes– wood	Diagona and		
Logs	Not allowed	Snakes-Wood	Discouraged	Other	Considered case-by-case
Other	Considered case-by-case	Other	Considered case-by-case	Other	Considered case-by-case

Diagrams are for illustration purposes only. The diagrams are intended solely as an architectural planning guide. Owners and their architects, landscape designers and other professionals shall refer to the language contained in the Covenants and Design Guide for the terms, standards and restrictions relating to site planning and setbacks that apply to the lots in the Plantation.

Greens Blues Browns Neutrals Slate Blue Browns Neutrals Frim & Cornice Colors Greens Blues Browns Neutrals Frim & Cornice Colors Blues Browns Neutrals Frim & Cornice Colors Blues Browns Neutrals Frim & Cornice Colors Fri



Please Note: Samples above may not be an accurate depiction of the actual color. Obtain samples from your paint supply store for true color.

DESIGN GUIDE

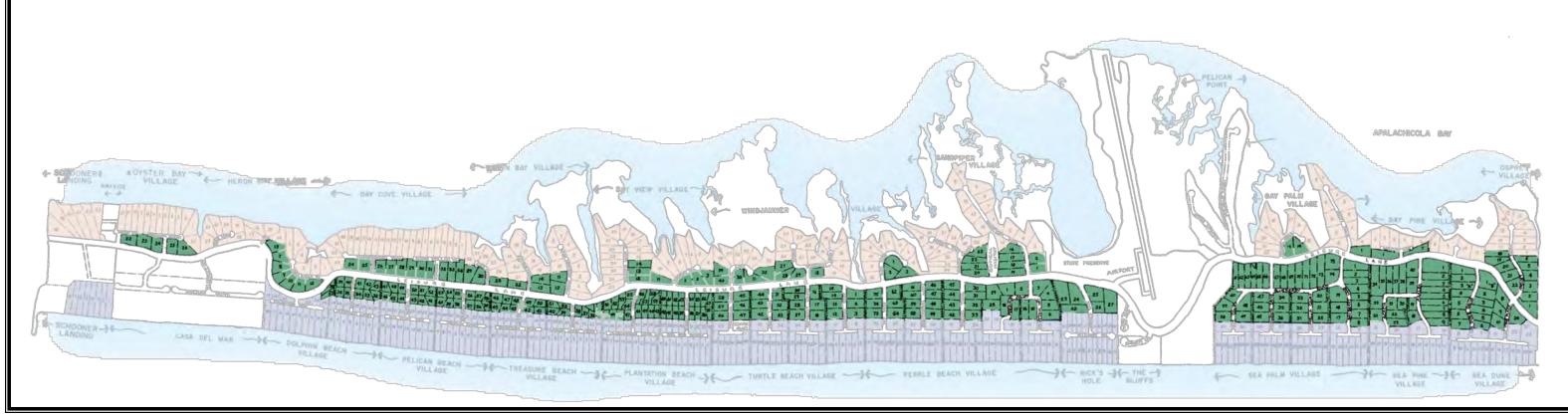
Midland Zone



Being located on the interior of the island, Midland home sites provide for a traditional and slightly denser neighborhood experience while offering beach access. With the variety of lot sizes and orientations these home sites offer an array of possibilities for your new home. The position of buildings shall address the street, providing a dynamic street scene while capturing views and breezes to the gulf. Structures shall be located with regard to topography and natural vegetation of each property, taking into consideration the location of large trees and other environmental considerations.

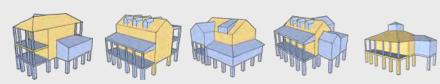
Responding to the coastal climate and respecting the vernacular architectural style of the Florida gulf coast, massing of structures is to have a hierarchy of main mass to secondary masses with appropriate roof forms. The objective is to provide view corridors for neighboring home sites with this approach.

The architectural color scheme for Midland home sites shall utilize colors that respond to the hues of the natural surroundings. The color palette includes saturated tones of saw palmetto and the bark of native trees. Being nestled amongst the natural landscape, structures are to respond to the color palette that is already present in nature but without completely blending into the landscape.



Design Factors

Massing Types



- Carports, garages, gazebos, pergolas, trash enclosures, pools and other structures are at the discretion of the appropriate review authority.
- Houses with 3 heated and/or finished levels are allowed, but the heated area of the third level cannot exceed 1/3 of the heated area of the second level. No more than three heated and/or finished levels will be approved.
- Parking areas and drives that do not project more than 8 inches above natural grade may extend beyond the setback to within 7' of any property line or vehicular Easement lines.
- The total building height from the lowest average natural grade elevation, along the building perimeter to highest point of any part of the building (roof ridge, widow's walk, chimney top, vent, etc.) shall not exceed forty-seven (47) feet.
- Homes must maintain a minimum 50' setback from certified wetlands.
- See site planning and setbacks on pages 11-12 for additional development standards.

Exterior Materials

SIDING		ROOFING		HANDRAILS	
Wood	Allowed	D (* 172)			
Fiber Cement	Allowed	Roofing Tile -Clay	Discouraged	Wood	Allowed
Shingles -Fiber Cement -Sawn Wood	Allowed Allowed	-Concrete -Synthetic	Discouraged Considered case-by-case	Metal	Allowed
Shakes-wood	Not allowed	Metal-minimum thickness 24 gauge or equivalent			
Stucco -Synthetic -Hard coat -Tabby	Not Allowed Discouraged Discouraged	-Natural finish -Color finish	Allowed Allowed	Vinyl	Considered case-by-case
Plywood	Not allowed	Shingles -Sawn Wood -Synthetic	Discouraged Considered case-by-case	Glass	Discouraged
Vinyl	Not allowed	-Slate	-Slate Allowed -Metal Considered case-by-case -Fiberglass Not allowed		
Aluminum	Not allowed			Plexiglas	
Brick	Considered case-by-case				Not allowed
Stone	Considered case-by-case	Shakes- wood	Discouraged		
Logs	Not allowed	Snakes- wood	Discouraged	Other	Considered case-by-case
Other	Considered case-by-case	Other	Considered case-by-case	Other	considered case by case

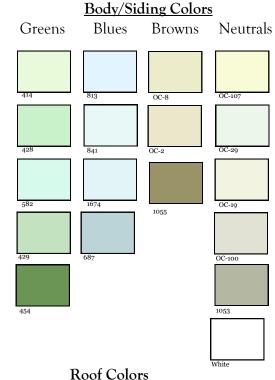
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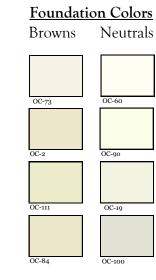
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Midland Zone

Color Palette

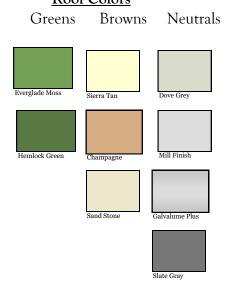
This recommended color palette represents a color philosophy that conveys the range of options for the home. The elements included in a color scheme for a midland home are organized into the major elements of the home: body, foundation, trim and cornice, window sash and shutters. Color selections not shown in the matrix may also be approved by the ARC. The color palette provided below is based on *Benjamin Moore* paint products, *Englert* metal roofs and *Jeld-Wen* windows. The use of these manufacturers in no way endorses their products as this only provides a reference for the owner regarding the range of preferred colors. All colors must be approved by the ARC.







Note: Natural or stained wood allowed







Please Note: Samples above may not be an accurate depiction of the actual color. Obtain samples from your paint supply store for true color.

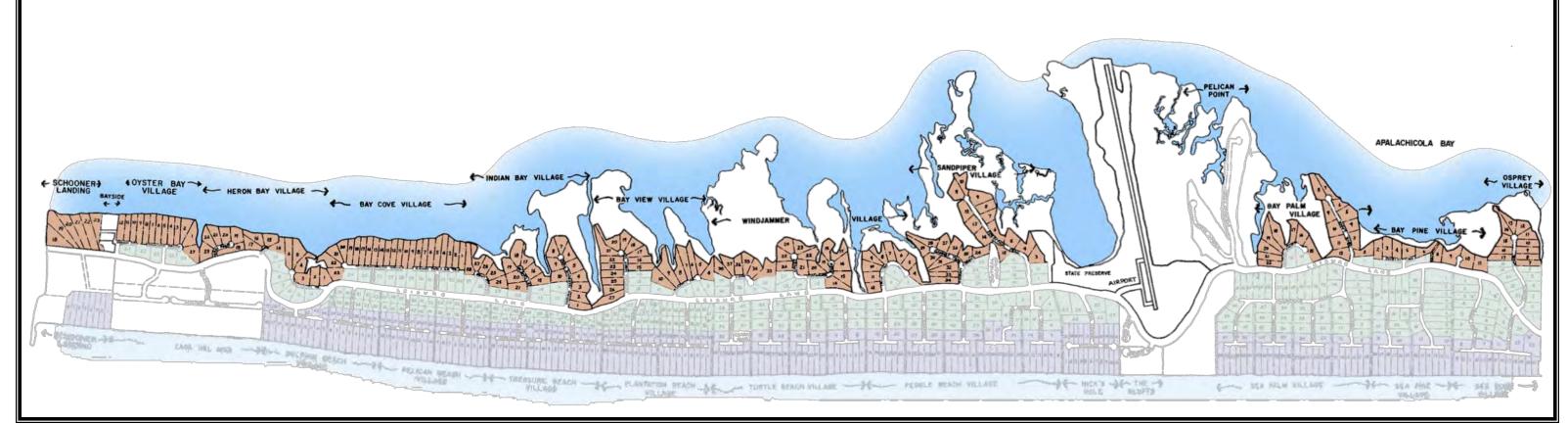
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Bay View Zone



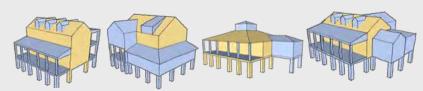
Apalachicola Bay provides a dramatic backdrop to Bay View home sites. Being bounded by salt water marshes, life on this side of the island offers a delightful diversity of plant and animal species. The light changes not only by the season but by the hour as does the marsh. The number of plants and animals that live in this habitat of sloshing water is mind boggling. These pristine marshes act as a haven for a variety of wildlife and provide uninterrupted viewing for nature enthusiasts. This section of the island is more dense with foliage and fauna and has been left in a more primitive state. Homes here will be nestled amongst the trees and protected from the heat of the day. With larger lot sizes and with their irregular shapes, structures can be broken into major and minor masses located about the site. Through the use of color, materials and appropriate roof forms, homes in the Bay View section are to be unassuming and blend into their natural surroundings.

The architectural color scheme for Bay View home sites utilizes colors that respond to the rich tones of the natural surroundings. The color pallet includes saturated hues of the saw palmetto, pine needles, marsh grass and bark from native trees. Being nestled amongst the natural landscape, structures are to embrace the natural color palette that is found on each site so that the home looks as indigenous as the plants do themselves.



Design Factors

Massing Types



- Carports, garages, gazebos, pergolas, trash enclosures, pools and other structures are at the discretion of the appropriate review authority.
- Houses with 3 heated and/or finished levels are allowed, but the heated area of the third level cannot exceed 1/3 of the heated area of the second level. No more than three heated and/or finished levels will be approved.
- Parking areas and drives that do not project more than 8 inches above natural grade may extend beyond the setback to within 7' of any property line or vehicular Easement lines.
- Homes must maintain a minimum 50' setback from certified wetlands.
- Docks and piers and their access walks are allowed beyond the Mean High Water Line.

- Bay front lots and lots bordering on wetlands connecting to the bay are subject to the following constraints:
 (1) habitable or impervious development is forbidden in the Critical Habitat Zone and (2) a 150 foot buffer zone (Critical Shoreline District) exists 150 feet landward of waters and wetlands of the State. Habitable or impervious development is allowed within the Critical Shoreline District zone up to 20% of the total 150' buffer.
- The total building height from the lowest average natural grade elevation, along the building perimeter to highest point of any part of the building (roof ridge, widow's walk, chimney top, vent, etc.) shall not exceed forty-seven (47) feet.
- See site planning and setbacks on pages 11-12 for additional development standards.

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Bay View Zone

Color Palette

This recommended color palette represents a color philosophy that conveys the range of options for the home. The elements included in a color scheme for a bay front home will be organized into the major elements of the home: body, foundation, trim and cornice, window sash and shutters. Color selections not shown in the matrix may also be approved by the ARC. The color palette provided below is based on *Benjamin Moore* paint products, *Englert* metal roofs and *Jeld-Wen* windows. The use of these manufacturers in no way endorses their products as this only provides a reference for the owner regarding the range of preferred colors. All colors must be approved by the ARC.

Body/Siding Colors Greens Browns Neutrals Browns HC-123 HC-130 Browns Foundatio Browns Greens Browns HC-100 OC-110 OC-111 OC-111 HC-13 HC-13 HC-13 HC-67

Foundation Colors Browns Neutrals OC-111 OC-19 OC-84 OC-100 HC-73 1053





Note: Natural or stained wood allowed

Exterior Materials

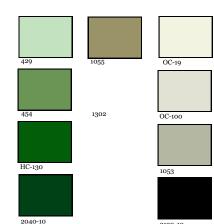
SIDING		ROOFING		HANDRAILS		
Wood	Allowed					
Fiber Cement	Allowed	Roofing Tile -Clay	Discouraged	Wood	Allowed	
Shingles -Fiber Cement -Sawn Wood	Allowed Allowed	-Concrete -Synthetic	Discouraged Considered case-by-case	Metal	Allowed	
Shakes-wood	Discouraged	Metal-minimum thickness 24 gauge or equivalent				
Stucco -Synthetic -Hard coat -Tabby	Not Allowed Discouraged Discouraged	-Natural finish -Color finish	Allowed Allowed	Vinyl	Considered case-by-case	
Plywood	Not allowed	Shingles -Sawn Wood -Synthetic	Allowed Considered case-by-case	Glass	Not allowed	
Vinyl	Not allowed	-Slate	Discouraged Considered case-by-case Not allowed			
Aluminum	Not allowed	-Metal -Fiberglass		Plexiglas		
Brick	Considered case-by-case				Not allowed	
Stone	Considered case-by-case	Ch. Jan. 1	A11 3			
Logs	Not allowed	Shakes- wood	Allowed	Other	Considered case-by-case	
Other	Considered case-by-case	Other	Considered case-by-case	Cuici	considered case by case	

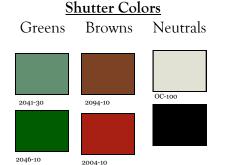
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Greens Roof Colors Browns Neutrals



Trim & Cornice Colors Greens Browns Neutrals





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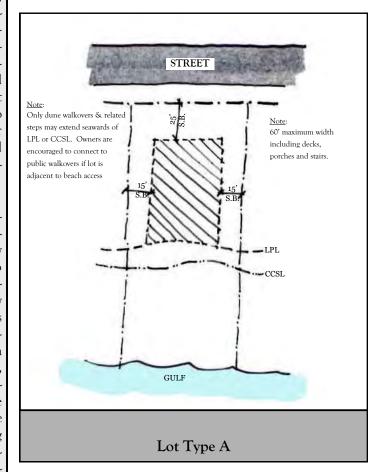
^{*411-4,} the color of the Clubhouse is a Pittsburg Paint color

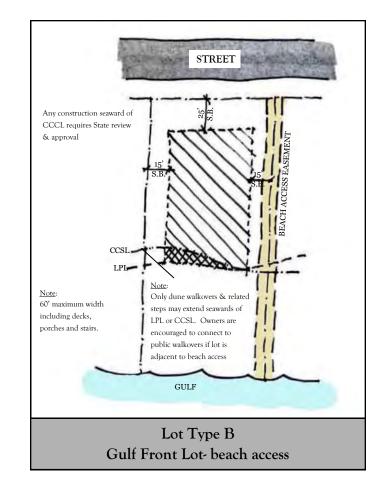
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Site Planning, Lot Setbacks and Buildable Areas

In order to assure that location of buildings and other structures will be located and staggered so that the maximum view, privacy and breeze will be available to each building and structure; and that structures will be located with regard to the topography of each property, taking into consideration the location of large trees and other aesthetic and environmental considerations; and to assure that structures are properly located with respect to setbacks, easements, and particular waterfront limitations, the Association shall have the final authority to solely decide the precise site and location of any structure or structures on any property. Such location shall be determined only after reasonable opportunity is afforded the property Owner to recommend a specific site.

St. George Plantation maintains a variety of lot types throughout the development to create character and variety. The archi tectural style will be the cohesive bond that blends the diversity of the lot types and creates harmony within the Plantation. No more than 25% of the total area of a lot will be cleared for im provement. The diagrams on the following pages graphically represent building setbacks and easement zones for typical lots within the Plantation. These diagrams do not cover every condition within the Plantation, however should be utilized as a guide for site planning. Structures including porches, decks arbors, railings, and HVAC compressors may not exceed be yond the setback lines that apply to each lot. Setbacks are to be measured from the outermost element of any man-made above grade improvement. Waste treatment drain fields (including bottom of berm slopes) may not be closer than 5' to any property line and cannot encroach into any SGPOA easement, except as may otherwise be approved by the ARC.



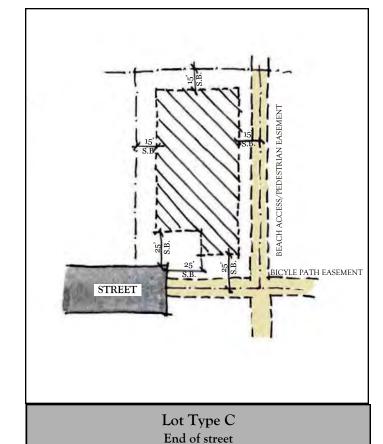


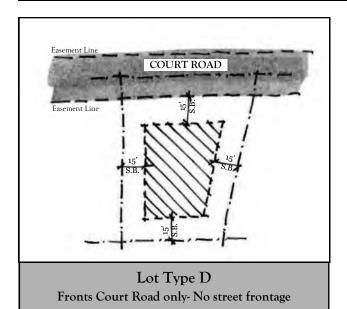
LEGEND

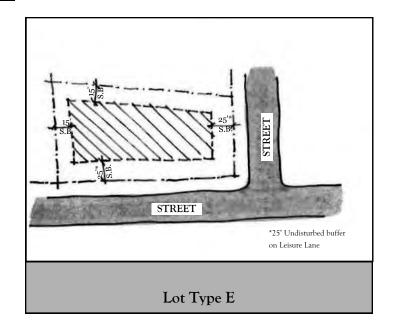
__ . __ . _ Property Line

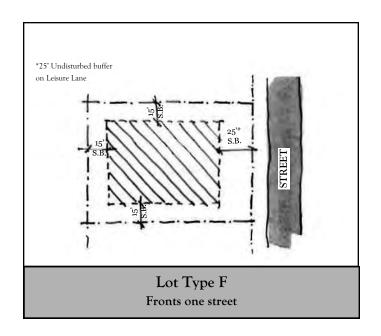
Buildable Area (Subject to 25% maximum) clearing

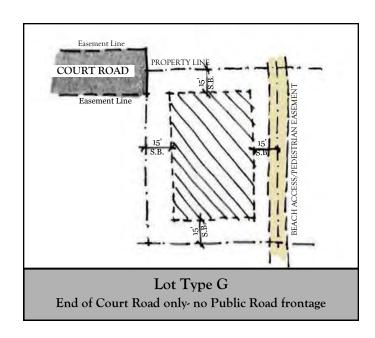
UB = Undisturbed Buffer
LPL = Leisure Properties Line
CCSL = Coastal Construction Setback Line







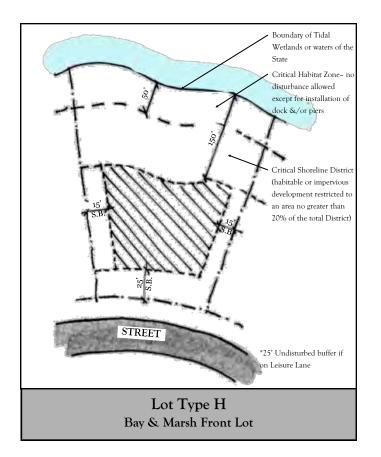


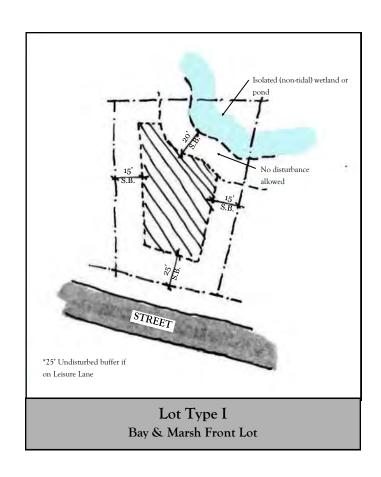


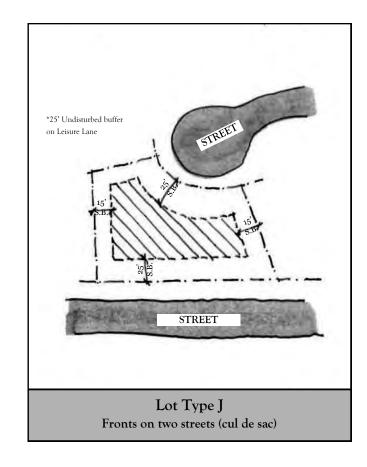
Lot layout diagram is for illustration purposes only. The layout diagrams are intended solely as an architectural planning guide. Owners and their architects, landscape designers and other professionals shall refer to the language contained in the Covenants and Design Guide for the terms, standards and restrictions relating to site planning and setbacks that apply to the lots in the Plantation.

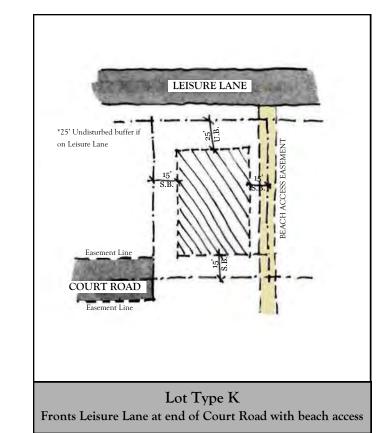
DESIGN GUIDE

Site Planning, Lot Setbacks and Buildable Areas





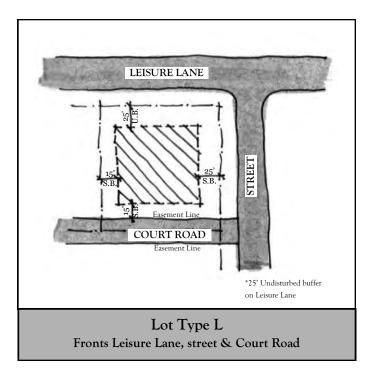


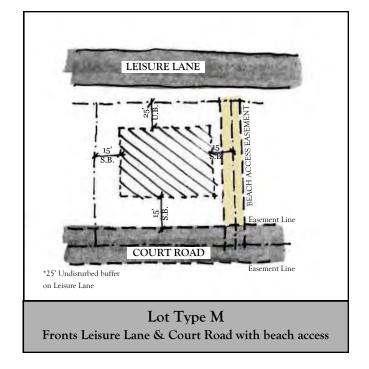


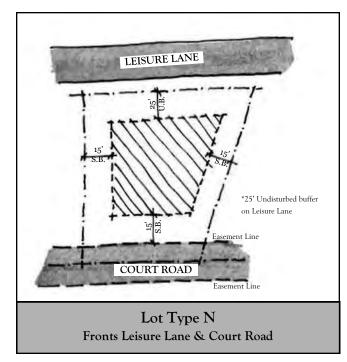
SB = Setback UB = Undisturbed Buffer LPL = Leisure Properties Line

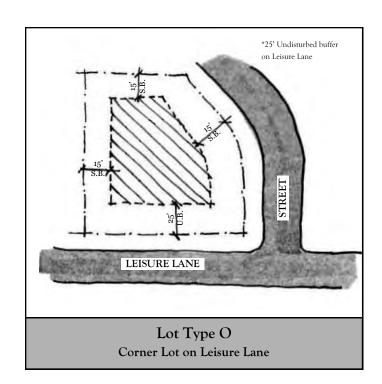
LEGEND

__ . _ Property Line









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Gulf Coast Vernacular







The origins of the design aesthetics found in the panhandle of Florida are rooted in the need for shade, ventilation, shelter from the elements and a place for life's activities. With intense sunshine, ocean breezes, afternoon rain showers and star light evenings, vernacular architecture of Florida has evolved to best address and take advantage of these natural conditions. Throughout Florida one will find coastal communities filled with homes and other structures that employ the use of important features and details to adapt to coastal life. The architecture is simple in form and has restrained details. Through the use of simple architectural elements and adhering to the fundamentals of proportion, massing and the reflection of color, the focus will be on craftsmanship, natural materials and the response to the surroundings.

Expansive porches will provide outdoor living spaces as an extension of indoor spaces. Screened porches will protect the user and allow the interior to open out to nature. Well organized rooms with high ceilings allow the natural movement of air through cross ventilation. Well proportioned windows will allow venting as well as provide screening for insects. Operable shutters will provide shade, a bit of privacy and protection from the elements when storms roll in off of the Gulf of Mexico. Roof overhangs provide interior shading in summer and allow the sun rays to enter in the winter. Natural materials such as sand finish or tabby stucco, wood siding and metal roofs have been used for generations proving their sustainable characteristics in the coastal environment.

The use of ornamentation should be limited to well crafted details and features that are functional and material based. The qualities of design seen at St. George Plantation should reflect that of the relaxed lifestyle and the preservation of the natural environment. The architecture of coastal Florida embodies simple elegance which is enhanced only by the natural surroundings in which it is placed.

It is recommended that you consult with your home insurance agent regarding how your design choices may effect your insurance rates

Elements and Materials

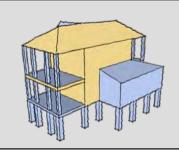
Typology Composition Discouraged Massing Preferred Massing

NARROW FRONT

- Both gable* and hip roofs are common.
- Porches range from single bay porticos with gable roof and pediment to fivebay full façade porches extending the entire width of the main mass and can be a one story or two story with hip or shed roofs.
- Symmetrical and balanced placement of doors and windows.
- Principal entrance shall be located on the fronting street, unless otherwise approved by the ARC.

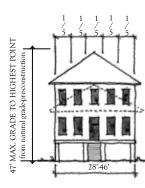
18-36° 18-24′ 18-36°



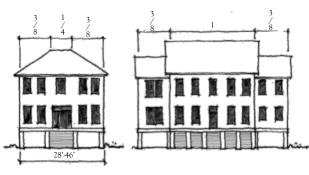


BROAD FRONT

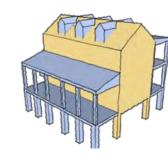
- Principal entrance shall be located on the fronting street, unless otherwise approved by the ARC.
- Symmetrical and balanced placement of doors and windows.
- Align door head with window heads.
- Often, the first-floor windows are larger than the second floor.
- Porches often are three to five-bays and extend the entire width of the main mass and can be a one story or two story with hip or shed roofs.
- Both gable* and hip roofs are common.







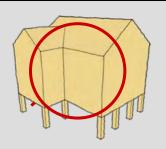


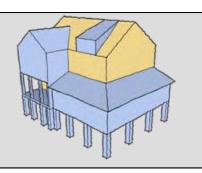


LSHAPED

- Wider houses typically have the entrance in the center of the façade whereas narrower houses generally have doors to one side.
- These houses often have a perpendicular wing in the back or a cross gable wing that forms a 'T' in plan.
- Porches or galleries often run along the side and tie into the rear wing.
- Accent windows and grouped standard windows can be used for emphasis.
- Principal entrance shall be located on the fronting street, unless otherwise approved by the ARC.

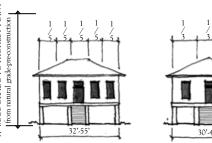
28'-46' 28'-46' 28'-46' 28'-46' 28'-46' 28'-46' 28'-46' 28'-46'

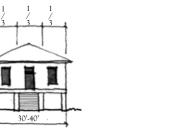




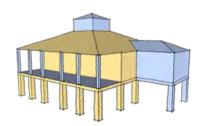
PYRAMID

- Typically found as a one or one-and-a-half story massing.
- The floor to ceiling height is typically taller to allow for deep porches.
- Porches extend the entire width of the main mass and can continue around the perimeter and are covered by the main roof mass.
- Compositions are often symmetrical with an odd number of bays.
- Principal entrance shall be located on the fronting street, unless otherwise approved by the ARC.



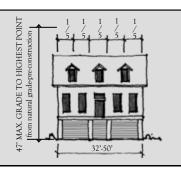






COTTAGE

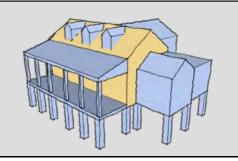
- Principal entrance shall be located on the fronting street, unless otherwise approved by the ARC
- Porches often are three to five-bays and extend the entire width of the main mass with hip, shed roofs or be within the main roof mass.
- Compositions are often symmetrical with an odd number of bays.
- Align door head with window heads.











It is recommended that you consult with your home insurance agent regarding how your design choices may effect your insurance rates

Elements & Materials

Scale & Proportion

Exterior Doors

- Double doors are often used as well as single door with side lites.
- Transoms are often used to enhance interior light quality and add to the vertical proportion.

Garage Doors-New Construction & Major Remodel to Main Structure

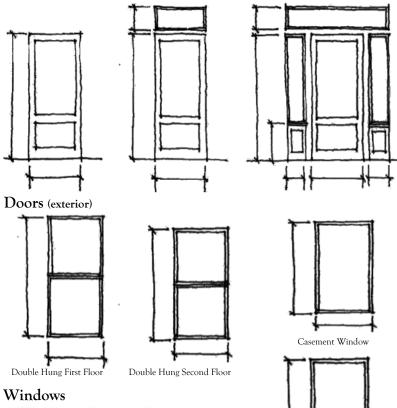
- The Garage Door design shall be compatible with and shall complement the design aesthetic and architectural style of the home, in compliance with the SGPOA Design Guide.
- Garage Doors shall be constructed of wood or a synthetic material, which will be considered by the CRA/ARC on a case by case basis. Metal, aluminum, Masonite, synthetic stucco, vinyl, PVC, and/or plywood materials are discouraged and will be considered on a case by case basis. All Garage Doors shall include glass panes with true or simulated divided lights with shadow bars to match the doors and windows in the home. Gates may also be considered.
- The Garage Door component construction and installation shall comply with the current edition of the Florida Building Code as it applies to coastal construction requirements and shall be of proper construction to mitigate the potential for becoming a wind-borne debris hazard during severe storms and/or hurricane weather events.

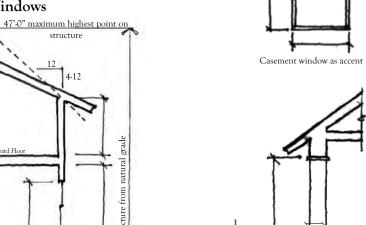
Windows

- Windows shall be vertical in proportion to enhance the exterior appearance of the home.
- Ganged windows may be used to enhance light quality and afford expansive views.
- Muntins are allowed.
- Windows on the second floor are often shorter than those on the first floor (style to dictate).

Columns

- Columns must be appropriately sized and proportional for their style and number of stories they support.
- Classical columns must be proportioned and detailed according to classical orders.
- Outer face of entablatures and beams must align with column shaft.
- Column shaft must align with the face of the finished foundation system below.
- Columns on upper level must be in vertical alignment with foundation piers below.
- As appropriate to particular style, columns must have a base and capital treatment.





Columns

Walls (main mass)

Doors

- Entry door trim shall case the opening in such a way as to distinguish it from other openings.
- Secondary door openings shall not compete with the main entry, but should compliment the facade in which they occur.
- Glass panes that are of a design other than clear will be considered by the ARC on a case-by-case basis.
- Storm doors and rail sliding doors visible from the street must be approved by the ARC.















Windows, Shutters & Awnings

- Solid vinyl windows are acceptable. Wood, painted aluminum or vinyl clad windows will be considered on a case by case basis.
- Lightly tinted glass is acceptable, but foil or reflective material is not allowed.
- Window trim and shutters are typically painted an accent color that complements the color of the main body of the house.
- Louvered, bevel board and panel shutters are allowed.
- Operable shutters with appropriate hardware may hinge from the side or from the top.
- Bi-fold shutters are allowed.
- Decorative shutters must be painted wood or a pre-approved synthetic material.
- Any window canopy or patio canopy made of fabric will be considered by the ARC on a case by case basis.
- The use of impact glass or traditional hurricane rated shutters are strongly encouraged in place of metal roll up or accordion shutter systems.
- Hurricane protective coverings that are installed over openings in a permanent or semi-permanent manner are discouraged.















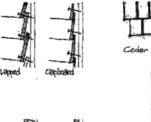


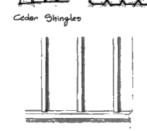


Elements & Materials

Siding & Trim

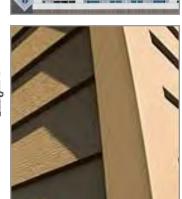
- Cedar, fiber cement, cypress, stucco, or synthetic materials may be used, with styles includ-
- ♦ Horizontal Lap siding with 4"-6" exposure (12" max.). Beaded lap board siding, drop siding, clapboard or beveled siding is encour-
- ♦ Vertical board and battens are to be a minimum of 9 ½" x ¾" wood or synthetic, batten strips to be 1 ½"x ¾" minimum.
- ♦ Cedar or synthetic shingles are acceptable.
- No vinyl, plywood, synthetic stucco or aluminum siding is allowed.





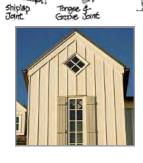
Board & batter





Roof

- Acceptable materials include 24 gauge or equivalent low profile standing seam metal rated for coastal use (18" maximum panel width), corrugated or 5 V crimp (24 gauge), galvalume metal, other non-corrosive metals, or slate shingle. Concrete or clay tiles are discouraged. Natural finish is preferred but color finishes may be acceptable. Fiberglass shingles are not allowed.
- Acceptable roof forms include gable, hip, pyramid, double hip, Dutch hip, saltbox and shed. Optimal roof slope is a 4:12 to 12:12 slope. Any submitted roof slope below or above that range will require a case by case consideration by ARC.
- Lower sloped roofs are acceptable over minor areas or as a connection between larger roofed areas.
- If gutters are to be used, half-round with round downspouts are recommended. Chain downspouts are acceptable. Collector heads are acceptable where appropriate.
- Roof top elements such as lantern, vents, widows walks, etc. are allowed as appropriate to the overall design, subject to height limits.
- Roof penetrations must be located away from entry.



















Dormers

- Must be appropriately proportioned and detailed according to the style of the house.
- Dormers must use minimal trim.
- Windows must be placed appropriately in the dormer, centered, without excessive head room above.
- Roof forms may be gabled, hipped or shed.

Foundation

- Foundation piers may be clad in either wood, stucco or painted concrete. Timber piles are also acceptable.
- The underside of all buildings shall be substantially hidden from view from contiguous roads and residences. This can be achieved with wood boards, wooden louvers or approved synthetic material.

Eaves & Friezes

- Eaves on the main body of the house must be a minimum of 12" deep, unless approved otherwise. Deeper eaves are allowed.
- Detailed overhangs are encouraged to allow for a clear expression of the construction as sembly through use of exposed rafter tails, bird/vent boards and exposed roof purlins.
- The use of vinyl soffits will be considered on a cases by case basis.

Porches, Columns & Railings

- Covered porches less than 8' deep require ARC approval.
- Porches can either be one or two stories.
- Single-bay porches typically have a gable roof and pediment. Larger porches generally have hip or shed roofs.
- Balusters can be square, round tapered, turned, simple board cutouts, glass, horizontal pipe or cables that meet the building code.
- Wood components are encouraged however synthetic baluster and tempered glass systems may be approved by the ARC No Plexiglas railing systems are allowed. Vinyl systems will be considered on a case by case basis.
- The space between piers/piles must b screened from roads and adjacent properties.







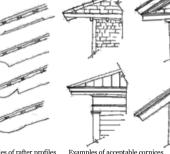




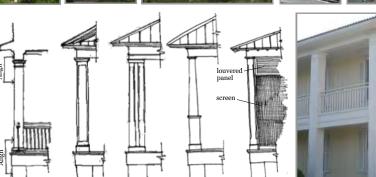














Gallery of Examples





























Waterfront Structures

Docks, Piers, and Boardwalks

Owners of lots fronting on navigable water may apply to erect a dock, boardwalk or pier. Owners of adjacent lots fronting navigable water may apply to erect a common dock. The ARC may allow a combined dock not to exceed four (4) mooring slips. No more than one such structure shall be permitted to be constructed on a lot at any one time.

No construction of any dock, boardwalk or pier shall commence without written approval of the Association and any local, state or federal governmental departments or agencies which have jurisdiction over such construction. Copies of applications for approval of same by governmental agencies shall also be submitted for consideration of approval.

Docks, boardwalks and piers must be constructed in accordance with the requirements of the governmental agencies having jurisdiction. Docks, boardwalks or piers may not extend beyond side setback lines consisting of extension into the water of the side Property Lines. Docks must be single-level and the terminus shall not be larger than permitted by DEP and approved by ARC. Handrails consisting of a single rope supported by extensions of support pilings may be constructed on docks, boardwalks, or piers in locations where governing officials require walking surfaces to be a minimum of five (5) feet above water level. Handrails are required by local codes for any portion of a boardwalk that is 30" or more above upland grade. Tan, natural or black rope handrails are preferred. In keeping with the historic nature and natural aesthetic of the environment, white rope and caps are discouraged. Handrail must be shown on submittal to ARC and approved by ARC. Access boardwalks must be made of natural, treated wood and shall connect with the shore 15' from side property lines and shall be a maximum of 4' wide. Roofs on docks or boardwalks are not permitted. No lighting is permitted on docks, boardwalks or piers unless required for safety or by local, state, or federal laws or regulations. All lighting on docks, boardwalks and piers must be directed downward or otherwise shielded from the view of the surrounding property. Docks, boardwalks and piers shall not be painted, stained, coated or covered. Colors of non-wood materials must have prior ARC approval. No dock, boardwalk or pier will be covered.

Federal, State and Franklin County regulations determine the minimum standards for these structures. Please review these standards carefully when applying for permitting for these structures. You will need to comply with any permitting requirements in order to be approved by the ARC to begin construction (Beach and Dune Walkover Guidelines, Florida Department of Environmental Protection).

Any alterations of the plans, or of the completed structure must also be submitted to the ARC in writing according to the same procedures governing the original application and the ARC's approval in writing must be similarly secured prior to construction, the ARC reserving the same rights to disapprove alterations as it retains for disapprove proving the original structure.

Owners of docks, boardwalks, and/or piers must maintain them in good repair and keep them safe, clean and orderly in appearance at all times.

Dune Walkovers

Dune walkovers must be a minimum of 36" above the dune crest, no wider than 4', and must be constructed in accordance with the requirements of the governmental agency having jurisdiction. Detailed plans for any walkover must be submitted for consideration of approval. Platforms or decks on dune walkovers will not be permitted south of the Leisure Property Line. Roofs on dune walkovers or platforms are prohibited. Owners of lots adjacent to community dune walkovers are encouraged to connect to the community walkover rather than building a separate walkover. Handrails are required by local code for any portion of a walkover that is 30" or more above grade and will need ARC review and approval.

Federal, State and Franklin County regulations determine the minimum standards for these structures. Please review these standards carefully when applying for permitting for these structures. You will need to comply with any permitting requirements in order to be approved by the ARC to begin construction (Beach and Dune Walkover Guidelines, Florida Department of Environmental Protection).













Ancillary Structures and Remodeling

Ancillary structures lend interest to the fabric of the a neighborhood often taking on forms similar to the main house. Ancillary structures should complement the main house and become a secondary piece that fits into the landscape of the site. The designs may be based on simple vine-covered garden structures or covered pavilions. The placement of such structures should help to frame the main house on the site. Acceptable ancillary structures include garages, carports, gazebos, pergolas, and mechanical enclosures.

Garages and Carports

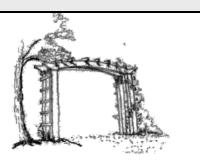
Garages and carports are permitted with approval. Garages may be a maximum of one story and it is important that the massing be broken down by use of sheds or minor additions to avoid a large square mass that obstructs views of the main house or to the water. The main body of a garage shall only be one bay wide or one bay deep with a minor mass making up the remainder of the structure. In general, garage doors should not face a street or vehicular easement. Carports are to be used exclusively for storage of automobiles and must be positioned and camouflaged with landscaping so as to shield them from public view. No detached carport or garage will have a footprint exceeding 500 square feet or be designed to house more than 2 vehicles. Refer to the garage door criteria for New Construction or Major Remodel to Main Structure on Page 15 of the Design Guide.

Gazebos and Pergolas

The size, shape and location of gazebo or pergola must be carefully designed to achieve a feeling of compatibility with the surroundings. Such structures shall be architecturally in keeping with the house and other structures on the property, and shall be limited in area, volume and height. No gazebo, pergola, gate, or other structure or permanent fencing can be used to block or cover a drive way entrance.

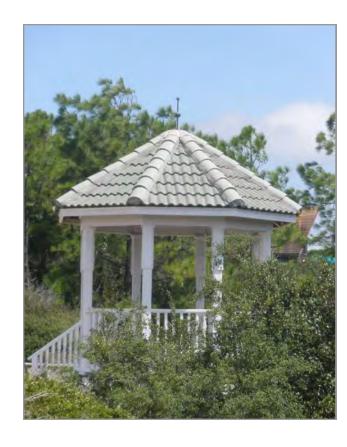
Mechanical Enclosures

Mechanical units must be screened from view from the road and from adjacent lots. Such equipment must be sited so as not to adversely impact adjoining properties because of noise or view. Screening must be approved prior to construction. Location, size, materials and design of enclosure shall be shown on the plans. Such equipment includes, but is not limited to, air conditioning compressors, electrical transformers, pool equipment, fuel tanks, tankless water heaters, irrigation well pumps, propane tanks and waste system pumps. Enclosures can be in the form of an architectural feature or fences. Enclosures shall be screened so as to conceal them from view by neighboring residences and streets. Such screening may be by artificial methods or by concealed storage under the residence. The screening shall be compatible with the design of the home to which it is adjacent. The enclosure shall be located under, on the side or at the rear of the residence. The location and design of screening must be approved prior to construction. No construction of any screening shall commence without prior written approval as to the location and design of such screening. Utility containers shall be screened so as to conceal them from view by neighboring residences, streets and vehicular easements. Mechanical enclosures shall be subject to property line setback requirements.



Gazebo

Pergola













LANDSCAPE PATTERNS

Hardscape Elements

The beauty and character of a successful community is in the details. Hardscape, garden structures, lighting, site furniture, and other built elements within a site should work together to form a cohesive yet uniquely appealing design throughout each neighborhood. From entry courts to casual patios and pools, the finishes should flow from one area to the other and be perceived as a seamless design. The general intention of the exterior features and details in the design guidelines is to suggest that all elements blend as a part of a cohesive and unified plan. Existing topography and vegetation should always be considered in design and configuration of any improvement.

Drives and Aprons

Driveways are an extension of the home and therefore should be purposefully designed and constructed with respect to the style and architecture of the home. Paved areas are to be kept to a minimum as impervious surfaces are discouraged and shall be strictly limited. No asphalt or poured concrete shall be used except under the house. The use of lime rock, gravel, permeable concrete pavers, pervious pavers and crushed shells with defined borders are encouraged for drives and parking areas. When using a loose material for the driveway, an apron may extend from the edge of the road pavement to the property line. Aprons may be brick, permeable concrete pavers, pervious pavers or stone pavers with sand filling, but not asphalt or poured concrete. No driveways shall access Leisure Lane. All drives and parking areas are to be detailed on site plan or landscape design drawings. It is permissible to place a chain or cable across a driveway. It is recommended that posts be 4x4 or 6x6 wood posts not taller than 4' above grade. Posts can be natural color or painted the Plantation official color. The connecting device cannot be white but must be black or natural galvanized chain or cable. A sign that says "Private Residence" could be ordered from the Plantation office.

Swimming Pools

Swimming pools which conform to the standards as set forth by the Design Guide and Florida laws or regulations must be constructed "in the ground" style. Plans for such pools shall be submitted for review and approval prior to any construction. No vinyl lined pools are permitted. Pool sitting will be carefully considered. (At corner lots the side and rear yard will be determined individually based on lot configuration and ideal placement of the house with respect to its topography and its relationship to adjacent properties). Pool decks with perimeter fencing and terraces may encroach into the setback within 7'0" of any property line or vehicular easement line. No pool or spa body may encroach in the 15' property line setback. A final site plan showing the location of the pool and pool deck and any structures related to the pool such as the equipment enclosure shall be submitted for approval. Screened pool enclosures will be carefully evaluated for aesthetics.

Pool Fences

Fences within the Plantation are only allowed around swimming pools. It is recommended that pool fences be of a picket construction as no solid fences will be permitted. Fences must be a minimum height of 4' and have a maximum slat width of 4". No fence over 6' will be approved. Swimming pools can be of any shape (rectangular, square, kidney); one (1) side may be up to 15' from the water's edge to the fence, the other three (3) sides may be up to 7' from the water's edge to the fence. Contact a reliable pool fence provider for complete list of pool fence and safety gate regulations. An alternative to pool fences is a whole pool screen, which must also comply with safety regulations and be approved by the ARC. No fence, gates, walls, screens or other devices shall be erected upon any lot without prior written approval. No screens or other devices which have the effect of obstructing the view shall be erected upon any lot. Pool fencing should be built in such a way as not to obstruct the views of adjoining property to the extent possible. The final location and design of all pool fencing must be approved before installation.

Terraces and Elevated Decks

Covered porches are preferred to elevated decks on street facades. Decks must complement the style of the home and be designed by your architect. No exposed metal posts are permitted. Columns, newels and rails on decks must match those on porches in design and finish. When site conditions require, terraces may be allowed in lieu of wood decks. Finish materials for

terraces include, but are not limited to brick, pervious pavers and stone. No terrace material may be installed over a concrete base except for a perimeter stabilization band which may be set in concrete.

Walks

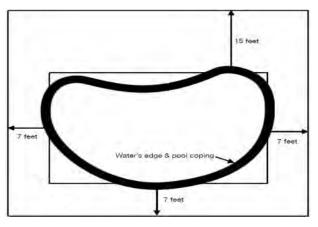
Walkways too are extensions of the built environment and shall be intentionally detailed using the following materials: permeable concrete pavers, pervious pavers, stone cobbles, wood boardwalks, crushed oyster shell, lime rock or granite screenings with brick or steel edging. The use of pervious materials is encouraged to blend into the native landscape. Walks should not be more than 5' wide unless otherwise approved.

Retaining Walls

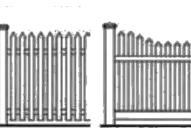
Retaining walls can be constructed from a similar material as the foundation system or with heavy timbers or railroad ties with approval. Other material will be considered as needed.

Fire Pits

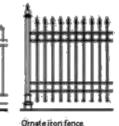
Fire pits enhance the enjoyment of outdoor spaces during the island's colder months. As such, they are extensions of a home near pools and on terraces. When incorporating a fire pit into a land-scape plan it shall be a permanent structure and be built of noncombustible materials in keeping with the rest of the landscape design. Only propane or natural gas will be permitted to burn in the fire pit. Wood burning fire pits or caldrons are not allowed.



Square picket fence



Flat picket fence



























LANDSCAPE PATTERNS

Exterior Lighting

The Plantation is a residential community with a long history of preserving its natural environment. Therefore it is important to have exterior lighting standards that minimize glare and light trespass while maintaining safety, security and homeowner satisfaction. The following guidelines are intended to help owners, their builders and their architects understand how to design their exterior lighting sources to minimize their impact on other owners, wildlife and skyglow while maintaining the full use and enjoyment of their home and property. Please refer to the complete SGPOA Exterior Lighting Policy for further details about holiday lighting, monitoring and rental properties at http://www.stgeorgeplantation.com/Architectural-Review for further details. The following exterior lighting standards are applicable to all new or replacement construction and landscaping in the Plantation and to all owners, regardless of whether their house is rented or not. There are additional Federal, State and local rules that apply only to beach front lighting that affects turtle nesting during nesting season and these are NOT included in this section. If your home is beach front or visible from the beach, please also see Florida Fish and Wildlife Conservation Commission (FWC) Approved Sea Turtle Lighting for turtle

SGPOA EXTERIOR LIGHTING POLICY GUIDELINES APPLYING TO CONSTRUCTION AND LANDSCAPING:

1. Style and placement of exterior light fixtures:

- All exterior lighting shall be designed and installed to minimize glare and light trespass over property lines;
- Light sources should be recessed or have shields surrounding the bulbs, including lighting within or under an architectural feature, such as a porch roof or a roof overhang; transparent and translucent coverings are not allowed (see Illustrations);
- Vertical lighting must be shielded at the top;
- Light sources for safety and security lighting (steps, underhouse, entrances, decks, pathways) should be positioned so that the point source of the light fixture points downward so that light only shines down (see Illustrations);
- Floodlights, spotlights and unshielded pole-mounted lights are prohibited; shielded pole-mounted lights are discouraged, but, if used, can only be three (3) feet or less in height (see Illustrations); uplighting is prohibited; Motion-detecting security lighting is permitted and must adhere to the Lighting Policies and Guidelines.
- It is strongly recommended that exterior lighting have automatic cut-off devices so the lights can be turned off by 11 pm (SGPOA policy). Light fixtures visible from the beach should follow the Florida Wildlife Commission recommendations for protection of sea turtles.

2. Light bulb types:

- Mercury vapor lighting and incandescent bulbs are prohibited. LED lights are strongly recommended. Amber, orange, or red LED bulbs with wavelengths longer than 560 nanometers are generally recommended and required for light fixtures visible from the beach. White fluorescent and high intensity discharge bulbs (HID) are strongly discouraged (see Definitions);
- Low wattage pathway and stair tread lights are allowed as long as the light source is three (3) feet or less in height above ground or stair level and are shielded and point down.

3. Landscape lighting:

- Landscape lights are limited to 15 per property, not including walkway and driveway lighting;
- Landscape lights must have a shield fully covering the bulb (see Illustrations).
- Low wattage landscape lighting must be three (3) feet or less in height above ground or stair level, must be shielded and must NOT project light skyward;
- Landscape lighting can project onto foliage and trees as long as the lights do not point into or onto a neighbor's property and

do not project skyward.

- Dusk-to-dawn lighting is not allowed.
- All wiring must be concealed or underground, except where necessary to attach to the fixture.

4. Underhouse lighting:

• Underhouse lighting must have exterior light switches allowing for easy manual turn-off (new construction);

5. Dock lighting:

- Dock lighting is allowed for safety and security purposes but must be shielded and low wattage;
- No unshielded pole lights or uplighting are allowed.
- Nighttime low wattage warning lights for boaters may be attached to the wood stringers below the deck surface and facing the Bay, as long as they are not dusk-to-dawn lights.
- Dock lighting must comply with County Code, including reflectors at the terminus of the dock.
- No dusk-to-dawn lights are allowed.

6. ARC Approval Required:

 An exterior light fixture schedule to include location of fixtures, fixture pictures, count in each area, bulb wattage and type, type of mount and mounting height is to be included with an application for consideration by the ARC. This is for any new construction, change or addition to house, landscape or dock or other exterior lighting.

7. See Definitions on page 27 and Illustrations on this page or contact ARC for any questions.

Note: Swimming pool lights located below the water surface within the pool shell are exempted from these guidelines; they must follow Federal, State and local safety guidelines. Lighting around the pool deck must comply with all other exterior lighting guidelines.

LOCATION	LUMEN RANGE	<u>LED</u> <u>WATTAGE</u>	<u>CFL</u> <u>WATTAGE</u>	INCANDESCANT WATTAGE (Prohibited)
<u>Landscape</u> , <u>path & step</u>	100-250	<u>2-3</u>	<u>Not</u> <u>Applicable</u>	<u>15-25</u>
Entry/Exit Doors	<u>250-350</u>	3 - 5	<u>Not</u> <u>Applicable</u>	<u>25-35</u>
<u>Understo-</u> ries, porch- es, garages	<u>350-450</u>	<u>5-7</u>	<u>13(max)</u>	<u>35-40</u>

Examples-Compliant Light Fixtures



Examples—Non Compliant Light Fixtures











- LANDSCAPE PATTERNS

Vegetation in this unique and increasingly rare ecosystem owes its form and make-up to its perpetual exposure to the pruning effects of wind and Planting Elements salt spray. Only specialized plants which can endure this harsh environment will grow here. While there are a number of non-native exotic plants that thrive in this environment, it is the intent of the Plantation to encourage all landscape planting to species that are indigenous to the area. The use of plants consistent with the Florida-Friendly Landscaping Guide to Plant Selection and Landscape Design (http://fvn.ifas.ufl.edu) is intended to minimize the need for irrigation throughout the Plantation. Any deviation from the plant palette will require written approval of the Consulting Review Architect. The general landscape design theme for St. George Plantation is intended to be natural and informal, using sufficient plant material to present an established appearance at time of installation. The goal is to achieve a harmonious and consistent flow of natural, indigenous landscape from one lot to another. No landscaping beyond the natural existing vegetation on the site is required. However if additional landscaping is proposed, owners and their landscape designers are strongly encouraged to retain as much of the existing vegetation on their sites as is practically possible and to provide infill plantings as necessary. Manicured lawns are discouraged; a natural landscape is preferred and each request for installation of turf grass (of the 5 Florida Friendly approved species) will be accompanied by a landscape plan showing the location and size of the grassed area. Review and approval by the ARC is required prior to any landscape installation. Drain fields may require coverage of St. Augustine or similar grass for stabilization. An owner may apply to install additional vegetation on the lot. A written plan of any proposed landscaping shall be submitted and approved prior to any installation or addition of material. All landscaping plans shall be compatible and in harmony with the existing standards of the Association. The ARC may require replacement on the lot for trees removed. Throughout the design process the design professional will consider the following issues: orientation with the sun, form and function, soil types, existing plant life, points of access, slopes and drainage patterns, setback and building guidelines, and the relationship between indoor and outdoor environments and views from neighboring

St. George Plantation is a winner of the Florida Friendly Landscape Award of 2014, from the Florida Communities of Excellence Program.

Plantings

Where existing vegetation is preserved, every effort shall be made to landscape adjacent areas with more of the same species to achieve a look of undisturbed landscape. Should large (six feet and taller) plants be desired by a home owner, the use of sabal palm, sand live oak, sand pine or slash pine, all of which are available in large sizes, is strongly encouraged.

Gulf view and bay view home sites include and overlook delicate and distinct ecosystems. Each system may be enhanced by further plant ing of indigenous species specific to their respective location.

Plants listed in the most current edition of The Exotic Pest Plant Council's List of Florida's Most Invasive Species and the List of Florida Prohibited Aquatic Plants (F.S. 369.25) are prohibited in the Plantation. An Owner must remove any prohibited listed plant found within the Plantation within 30 days after written notification thereof. Other undesirable plants may be added to this list from time to time.

Hedges

Hedges are encouraged as alternatives to fencing and should be in a supporting role to the landscape and not be the dominant theme of any installation. Height and location of hedges should not obstruct views of adjoining properties.

Firewise

The Plantation recognizes the danger of wildfires in our area and is part of the National Fire Prevention Association's Firewise program. This program provides information and support to individuals and communities interested in mitigating the risks from wildfires. We encourage all our members to go to the Firewise site, learn about fire risk mitigation, develop a plan, and then take action to protect their homes and our community.

The periodic removal of natural undergrowth is a key part of fire risk mitigation (much the same as the Controlled Burns we see the Forrest Department start in the Nick's Hole area every few years). Removal of undergrowth is permitted on developed and vacant lots with the following restrictions: 1) No trees with a diameter of more than 2" may be cut, 2) Vegetation is to be cut at or above ground level and roots are not to be grubbed or removed. Noxious plants (Poison Ivy, etc.) can be completely removed. Fire mitigation plans for permanent removal of undergrowth or trees larger than 2" must be submitted to and approved by the

Open fires are prohibited in the Plantation, with two exceptions: natural gas or propane fueled fire pits and grills or smokers. Gas fire pits must be part of an approved landscaping plan and be reasonably separated from combustible materials. Grills and smokers must also have a reasonable separation from combustible material and be set on a fireproof pad that extend a minimum of five feet in all directions.

An open fire is defined as any fire outside of a residence with the exceptions listed above.

For information on firewise landscaping strategies and other recommendation view website (http://www.firewise.org).





















LANDSCAPE PATTERNS

Planting Palette

Large Canopy Shade Trees

Botanical Name
Butia capitata
Jelly (Pindo) Palm
Magnolia grandiflora
Southern Magnolia
Phoenix roebelenii
Phoenix canariensis
Canary Island Date Palm

Pinus elliottii Slash Pine
Pinus palustris Longleaf Pine
Quercus geminate Sand Live Oak
Quercus virginiana Live Oak

Sabal palmetto Cabbage (Sable) Palm Trachycarpus fortunei Windmill Palm Washingtonia robusta Washington Palm

Canopy and Understory Trees

Botanical Name Common Name Chamaecyparis thyoides Atlantic White Cedar Common Fig Ficus carica Loblolly Bay Gordonia lasianthus Ilex opaca American Holly Southern Red Cedar Juniperus silicicola Magnolia virginiana Sweetbay Magnolia Nyssa sylvatica Black Gum Persea borbonia Red Bay Pinus clausa Sand Pine Quercus chapmanii Chapman Oak Turkey Oak Quercus laevis Myrtle Oak Ouercus myrtifolia Water Oak Quercus nigra Taxodium ascendens Pond Cypress

Hedges

Bald Cypress

Sparkleberry

Christmas Snow

Taxodium distichum

Vaccinium arboreum

Viburnum obovatum

Botanical Name Common Name Ilex cassine Dahoon Holly Ilex glabra Inkberry Holly Ilex myrtifolia Myrtle Leaf Holly Ilex vomitoria Yaupon Holly Dwarf Yaupon Holly Ilex vomitoria (Shilling Dwarf) 'Gray's Greenleaf' Ilex vomitoria Lantana camara Lantana Magnolia grandiflora "Little Gem" Southern Magnolia "Little Gem" Wax Myrtle Myrica cerifera Pittosporum tobira Pittosporum

Other Shrubs

Botanical Name Common Name Agave Varieties Agave Americana Amorpha fruticosa Wild Indigo Baccharis halimifolia Saltbush Biburnum rufidulum Rusty Blackhaw Bumelia lanuginose Gum Bumelia Callicarpa Americana Beautyberry Buttonbush Cephalanthus occidentalis Clethra alnifolia Summersweet Cycas revolute Sago Palm Cvrilla racemiflora Titi Ervthrina herbacea Coral Bean

Hibiscus coccineus Scarlet Hibiscus/scarlet rose mallow Hibiscus grandiflorus Swamp Hibiscus/velvet mallow

Ilex myrtifolia Myrtle Dahoon
Itea virginica Virginia Sweetspire
Iva frutescens Marsh Elder
Leucothoe racemosa Sweetbells
Lyonia lucida Shiny Lyonia
Osmanthus americanus Devilwood
Plumbago auriculata Leadwort, Plumbago

Rosmarinus officianalis Rosemary
Rhododendron austrinum Florida Azalea

Rhododendron chapmanii Chapman's Rhododendron Rhododendron visconsum Swamp Azalea

Rhododendron visconsum Swamp Azalea
Rhus copallina Shining Sumac

Vaccinium darrowii Darrow's Dwarf Blueberry
Vaccinium myrsinites Shiny Blueberry

Viburnum nudum Possumhaw

Ground Covers

Botanical Name Com	nmon Name
Ceratiola ericoides Rosei	mary
Chrysoma pauciflosa Wood	dy Goldenrod
Conradina canescens Conr	radina (Scrub Mint)
Helianthus debilis Dune	e Sunflower
Hibiscus Sabdariffa Rosel	lle
Hypericum reductum St. Jo	hn's Wort
Licania michauxii Goph	ner Apple
Mitchella repens Partri	idge Berry

Ground Covers

Botanical Name Common Name Prickly-Pear Cactus Opuntia pusilla Osmunda cinnamomea Cinnamon Fern Portulaca grandiflora Portulaca, moss rose Brackenfern Pteridium aquilinum Saw Palmetto Serenoa repens Netted Chain Fern Woodwardia virginica Yucca aloifolia Spanish Bayonet Yucca filamentosa Beargrass Yucca smalliana Yucca Coontie Zamia pumila

Grasses

Botanical Name	Common Name
Andropogon virginicus	Broomsedge
Aristida stricta	Wire Grass
Distichlis spicata	Saltgrass
Juncus effuses	Soft Rush
Muhlenbergia capillaries	Muhly Grass
Panicum amarium	Beach Panic Grass
Spartina alterniflora	Smooth Cordgrass
Spartina bakeri	Sand Cordgrass
Spartina patens	Saltmeadow Cordgrass
Uniola paniculata	Sea Oats









Vines

Botanical Name	Common Name
Ampelopsis arborea	Woodbine
Aster cariolanus	Climbing Aster
Bignonia capreolata	Cross Vine
Campsis radicans	Trumpetcreeper
Decumaria Barbara	Climbing Hydrangea
Gelsemium sempervirens	Carolina Jessamine
Ipomoea purpurea	Morning Glory
Ipomoea stolonifera	Beach Morning Glory
Lonicera sempervirrens	Honeysuckle
Parthenocissus quinquefolia	Virgina Creeper
Passiflora incarnate	Маурор
Pieris phillyreifolia	Pieris
Rosa banksiae	Lady Bank Rose
Rosa palustris	Swamp Rose
Smilax wattusii	Coral Greenbrier
Trachelospermum jasmidoides	Confederate Jasmine
Vitis rotundifolia	Muscadet Grape

GENERAL PROVISIONS

Common Across All Zones

General Provisions Although each of the three areas of the Plantation have unique characteristics, there are common elements regarding design that are congruent across all three areas. Specific requirements for each area within the Plantation are covered in their respective section within the Guide. In brief, items that are shared across all three zones are:

- shall stake the corners of the proposed structure on the Lot.
- 2. An undisturbed buffer of at least 25' will be maintained along the north and south sides of Leisure Lane.
- 3. No more than 25% of the total area of a lot will be cleared for development.
- 4. Whenever possible, lots shall drain independently to a common right of way or common property rather than to adjoining lots.
- 5. Homes must maintain a minimum 50' setback from certified wetlands with 0% impervious development in Critical Habitat Zone (CHZ) and 20% in Coastal Shoreline District
- On-street parking is prohibited
- 7. Driveways may cross a front property or easement line to connect to a vehicular road or easement. Single driveways should be no more than 13 feet wide at the property line. Should a double entrance be necessary due to the location of the house close to the vehicular road or easement and corresponding short length of the driveway, it must be approved by the ARC. For an ARC approved double driveway, each side of the driveway shall be no more than 13' in width (13' ingress + 13' egress=combined total of 26') with a vegetated island separating ingress and egress portions of the driveway. The vegetated island does not count in the total width of the double driveway.
- Parking areas and drives that do not project more than 8 inches above natural grade may extend beyond the setback to within 7' of any property line or vehicular easement lines.
- Prefabricated or factory-built structures shall not be permitted. This restriction does not preclude the use of manufactured units employed as individual elements in construction.
- 10. No house design shall be replicated within a designated village, or within an adjacent designated village. The same house plan shall not be replicated more than six (6) times in the entire Plantation.
- 11. All houses shall be on a raised foundation supported by a concrete or wood pier system. No slab on grade houses are permitted.
- 12. Carports, garages, gazebos, pergolas and other ancillary structures are at the discretion of the appropriate review authority.
- 13. Minimum conditioned area is 1,350 square feet living area. 1st floor of a multistory dwelling must be a minimum of 1,000 square feet
- 14. Houses with three (3) heated and/or finished levels are allowed, but the heated and/or finished area of the third level cannot exceed 1/3 of the heated and/or finished area of the second level. No more than three heated and/or finished levels will be approved.
- 15. The total building height from the lowest average natural grade elevation, along the building perimeter to highest point of any part of the building (roof ridge, widow's walk, chimney top, vent, etc.) shall not exceed forty-seven (47) feet.

- 1. Prior to Step 1B design review by the CRA of the proposed design, the Owner 16. All dwellings must meet minimum height requirements (above Mean Sea Level) necessary to obtain federal flood insurance at the time of permitting. See (http://portal.nwfwmdfloodmaps.com) for Franklin County, FL for Base Flood Elevations.
 - 17. Each house is to have an exterior entrance addressing a primary street frontage.
 - 18. Aluminum, masonite, synthetic stucco, vinyl, and/or plywood siding materials are not allowed. Vinyl soffits are considered on a case by case basis.
 - 19. The use of fiberglass shingles on any structure is prohibited. Clay and concrete roofs are discouraged.
 - 20. No pipes, wires, or other appurtenances underneath or adjoining a structure shall be exposed, but shall be encased or housed as part of the overall construction structure.
 - 21. All houses are to have their underfloor areas substantially screened from view from nearby roads and houses. This may be achieved by the installation of architectural screens including well-designed and detailed louvers, slatting or other approved methods. The color of architectural screening is subject to the color guidelines of the Design Guide.
 - 22. All houses shall have mechanical units, waste system pumps, tankless water heaters, pool equipment, trash cans and containers for fuels, irrigations well pumps, propane tanks, etc. screened from view from the road, vehicular easements and from adjacent residences.
 - 23. HVAC compressors and pool equipment are subject to the primary structure setback lines.
 - No exterior radio or television antennae or satellite dish or receiver which is greater than one meter (39.4") in diameter shall be placed, allowed or maintained upon any portion of a structure or Lot without prior written approval by the ARC. Such approval shall be predicated on the visibility (or lack thereof) of the proposed antennae.
 - 25. Fences, walls or gates are not allowed except as required and approved surrounding swimming pools.
 - 26. Driveways shall be constructed with permeable or pervious materials. No asphalt or poured concrete driveways are allowed. Aprons with reasonable flares connecting the driveway to a street are allowed
 - 27. Roof overhangs and chimneys may extend beyond the setback up to a maximum of 24 inches. Cantilevered windows, no wider than 72 inches, may extend beyond the setback up to a maximum of 24 inches.
 - Waste treatment systems must maintain a minimum 75' setback from certified wetlands line and 50' from structures. See Covenants for Critical Habitat Zone (CHZ) and Critical Shoreline District (CSD) setbacks.
 - Waste treatment systems and/or drain fields (including bottom of berm slopes) may not encroach any property line or SGPOA easement, except as may otherwise be approved by the ARC.
 - 30. Any excess fill or landscaping debris from construction, excavation or landscaping must be removed from the Plantation by contractors or owner.
 - 31. Some building guidelines include: Roof slope covering main mass 4:12 to 12:12 Eaves min. 12"
 - 32. Notwithstanding the color and other exterior material requirements contained in this Design Guide, exterior colors and other exterior materials approved by the ARC prior to this edition of the Design Guide may be continued under the provisions outlined on the Routine Maintenance Notification Form. In addition, exterior colors and other exterior materials most recently approved by the ARC prior to the effective date of this Design Guide and not in existence on such effective date, but applied in accordance with the ARC approval not more than twenty-four (24) months after ARC approval may be continued by the owners of the subject property, provided that compliance with all other requirements of this Design Guide and the Covenants in regard to construction has been accomplished at the time of such application.

Setback & other Information				
Building Height	47' from lowest average natural grade			
Building Width	Not to exceed 60' for Gulf front lots (Including porches, decks, stairs)			
Minimum Square Footage	1,350 (1,000 ft² 1st floor)			
Maximum # of stories	3rd floor not to exceed 30% of 2nd floor square footage			
Property Line	Setback Requirement			
FRONT	25'			
SIDE CORNER	25'			
COURT ROAD FRONT	15'			
SIDE 1	15'			
SIDE 2	15'			
SIDE BEACH EASEMENT ACCESS	15' from P/L (c/l of easement)			
REAR	15'			
REAR LEISURE LANE	25' UNDISTURBED BUFFER			
CERTIFIED WETLAND Critical Habitat Zone (CHZ) Critical Shoreline District (CSD)	50' to structure, 75' to drain field See pages 11-12 and the Covenants			
CCSL & Leisure Property Setback Lines (see definitions)	Only dune walkovers & related steps may extend seawards of LPL or CCSL.			
Type of Improvement	Requirement			
Waste treatment system drain field edge	Minimum 5' from any P/L or SGPOA easement, except as may otherwise be			
Waste treatment system drain field edge Pool Deck, Patio or Driveway				
	easement, except as may otherwise be			
Pool Deck, Patio or Driveway	easement, except as may otherwise be Minimum 7' from P/L			
Pool Deck, Patio or Driveway Fences Docks	easement, except as may otherwise be Minimum 7' from P/L Pool Fences Only. PVC prohibited Single level only 12 X 14 Max Terminus Downward pointing safety lighting NO paint, stains Roofs, boathouses, white hand rails prohibited Minimum 15' from side P/L at shore			
Pool Deck, Patio or Driveway Fences Docks Access Boardwalk	easement, except as may otherwise be Minimum 7' from P/L Pool Fences Only. PVC prohibited Single level only 12 X 14 Max Terminus Downward pointing safety lighting NO paint, stains Roofs, boathouses, white hand rails prohibited			

Submittal Process

Specific submittal instructions, checklists and requirements are available at the Association office or on the Association website at www.stgeorgeplantation.com. All applications must be submitted in accordance with the Covenants and Design Guide. Contact the ARC office or web site to confirm meeting dates and submittal deadlines. Design Review applications and submittal packages are to be delivered, in whole, to the ARC office:

Architectural Review Office 1712 Magnolia Road St. George Island, FL 32328 Phone: (850) 927-2312 Fax: (850) 927-3039 arc@sgpoa.com

The ARC shall establish the time line for the preliminary and final design review processes. Incomplete submittals will not be considered. (See appropriate checklist for separate submittal requirements).

Forms

All ARC forms and guidelines can be retrieved from the "Architectural Review" page of the St. George Plantation website at www.stgeorgeplantation.com.

Fees and Deposits

Most applications that require ARC approval shall be accompanied by a Performance Deposit payable to SGPOA. The Performance Deposit shall secure the Association's costs in exercising its rights under the Design Guide and Covenants. The amount of the application fees and the Performance Deposit shall be determined by the ARC subject to the approval of the Board. The ARC may require an additional deposit if it determines that the size, complexity or other relevant factors of the project requires same. The current fees and deposits are posted on the Association's website in the "Architectural Review" section. Any amount of the Performance Deposit which is not used for such purposes shall be returned to the Owner depositing same.

Construction Schedule

Upon final written ARC approval of the project, the contractor may arrange a pre-clearing conference at the lot with the Association's representative to review the stakeout along with clearing, parking, and construction procedures. Prior to any materials delivery or construction activity, the owner must provide the ARC with a copy of their Franklin County Building Permit and wastewater permit. No lot clearing, material storage or placement of portable toilets or equipment will be permitted until written approval by the ARC has been granted and all required government permits are obtained.

Construction must be commenced within twelve (12) months after final written approval by the ARC of the submitted documents and must be completed within eighteen (18) months after commencement of the project. Construction that includes installation of pilings must be completed within eighteen (18) months after commencement of the piling installation. If construction is not commenced within said twelve (12) month period and/or is not completed within said eighteen (18) month period, a new submittal must be made pursuant to Article V.C.1.a. Violation of this Paragraph e. shall be enforced pursuant to Article VII (ARC Enforcement Procedures). When activity has ceased for any previously approved construction on a Lot for a continuous twenty-four (24) month period, the construction will be deemed to have been abandoned. Within forty-five (45) days after receipt of notice from the ARC, the owner of the Lot shall remove all unused construction materials remaining on said Lot and any completed structural elements that are not under a finished roof and within a completed exterior cladding installation as previously approved by the ARC. Violation of this provision shall be enforced pursuant to the Covenants.

Construction Observation

Prior to completion of construction, any employee or agent of the Association or the ARC may at any reasonable time or times enter upon any Lot and structure thereon for the purpose of ascertaining whether the installation, construction, alteration or maintenance of any structure or the use of any Lot or structure is in compliance with the provisions of the Covenants and Design Guide and in conformity with plans approved by the Association.

DESIGN REVIEW PROCESS

If any Lot is cleared or filled, or any structure or improvement is erected, placed, maintained or altered or reconstructed upon any Lot in a manner that is not in compliance with the plans and specifications approved by the Association, the Association shall pursue its rights and remedies under Article VII of the Covenants.

No delay, failure or omission by the Association or the ARC in exercising any right, provision or remedy provided by the Covenants or Design Guide shall be construed as an acceptance thereto or a waiver of the right of the Association or ARC to enforce such right, provision or remedy in the future.

Construction Rules

The following shall apply to any and all improvements or alterations of any building, structure, alteration, addition, site clearing or improvement of any kind. In the event of a violation of these standards, a stop work order may be issued until the issue is resolved according to Article VII of the Covenants.

- Construction Hours/Noise Construction working hours are from 7:30 a.m. to 7:00 p.m.,
 Monday through Saturday. Work is not permitted on Sunday or on such legal holiday as
 are determined by the Board. Loud radios or unnecessary noise will not be allowed within
 the community. Normal radio levels are acceptable; however, speakers mounted on vehicles or outside of homes under construction are not permitted. Contractor personnel will
 not be permitted to bring pets on the property.
- Street & Site Clean Up All debris, stumps, brush or other material cleared from a lot must be hauled off the lot prior to beginning any building or construction work. The general contractor is responsible for the up keep of the construction area and contiguous roads of his and his sub-contractors' operations in a clean, safe and accessible condition at all times, and is required to clean this area of any debris at the end of each day's operations. All contractors are required to provide at least one (1) trash dumpster. Trash containers must be emptied on a regular basis or when waste is visible from the street. No trash is to be stockpiled on the lot.
- On Site Sanitary Facility A "Port O Let" or similar sanitary facility must be provided throughout the construction period. Whenever possible, the facility must be located away from public view.
- Clearing
 - Protection of Wetlands As required by the 1977 Development Order for St. George Island, alteration of natural vegetation and topography shall be kept at an absolute minimum. Removal of vegetative cover in residential areas shall be permitted only for the proposed dwelling units, access roads, individual waste treatment systems, and limited adjacent landscaping. Vegetation on the crests of dunes shall not be removed or altered. In order to preserve natural appearance, scenic beauty, wildlife habitat and estuarine productivity, that portion of any lot located within the Critical Habitat Zone shall be preserved substantially in its present natural state except for approved ARC pedestrian boardwalk access.
 - Authorization for Site Preparation No Owner or anyone acting for such Owner shall cut any tree or remove any vegetation from a lot without prior written approval. Approval for such removal of vegetation shall be given only upon showing that such removal is necessary to construct the proposed structure on such building site. No such approval shall be given until the ARC is satisfied that the removal of such vegetation and the construction of the proposed structure will not interfere with the overall drainage pattern for the Plantation, and until the ARC is satisfied that adequate safeguards have been designed to assure no adverse runoff or drainage into the waters surrounding St. George Plantation. In making this determination, the ARC shall have the power to require the proposed structure to be constructed a certain distance from the property line nearest the water, and the ARC shall have the further power to require the construction and maintenance of berms or other devices to insure that no pollutants from the property can reach the surrounding waters.
 - Limitations The clearing of vegetation on any given Lot in the Covered Property shall conform and be limited to the exact construction and grading limits shown on the site plan approved by the ARC. Clearing shall be limited to twenty-five percent (25%) of any given Lot within the Plantation. Any excess clearing of existing vegetation shall be deemed a vio-

lation of this Design Guide and the Covenants and shall be subject to Association enforcement as provided in the Covenants. Such excessively cleared areas must be restored at the Owner's expense in a manner acceptable to the ARC and/or the board. Such excess clearing may also result in a fine being assessed on the owner.

- Construction Traffic-Prior to commencement of approved construction, the General Contractor must meet with ARC staff to review the parking plan, to include a possible alternative parking area. A parking layout must be included in the Step 2 Submittal. No equipment or fill material for the purpose of site preparation shall be allowed into the Planation without specific written authorization by the ARC. All construction fill dump trucks and earthmoving equipment are required to work only at ARC approved locations. All vehicles connected with construction work in progress must park on the lot or in the area designated in the approved parking plan.
- Construction Damage Every precaution to prevent damage shall be given to existing drainage swales, turf, shrubs, and trees, streets, walkways, street lights, street markers, utility lines, sprinkler lines or heads, etc. Prior to construction commencing, ARC staff will take photos to ensure accurate record of pre-construction conditions. Areas disturbed or worn by construction operations must be repaired and restored by the Owner. In the event the Owner fails to restore the property to the original condition, the Association, at its sole discretion, may repair the damage and charge the Owner the costs of such repairs.
- Signage During construction one (1) approved standardized permit board will be erected
 within the front setback of the lot to accommodate all building permits and/or approvals
 that may be issued.
- Temporary Structures No trailers, mobile homes, or temporary structures of any nature
 whatsoever, with the exception of construction trailers and related equipment, shall be allowed on the real property. Construction trailers and related equipment may be kept on a
 lot only during the construction of approved structures thereon and must be concealed from
 view to the extent possible.

Project Closeout

Upon completion of construction the owner or contractor must submit a request in writing for a closeout review and inspection. The owner and/or contractor is required to submit the following to the ARC before the final inspection will be scheduled:

- Request to schedule an on-site final review by the CRA or his representative.
- An as-built survey certificate by surveyor including certification of clearing and coverage percentage (applicable to new construction)
- Height certificate
- Certificate of Occupancy (applicable to new construction).

Upon review by the CRA, and approval by the ARC, that all improvements have been satisfactorily completed, including landscaping, in accordance with the approved plans and specifications the ARC will issue a written Final Inspection Approval letter. All temporary toilets and construction material and debris shall be removed before the Final Inspection Approval Letter is issued. No new residence within St. George Plantation may be occupied by any person until the owner has provided a copy of the Franklin County Certificate of Occupancy to the ARC. A final inspection must be conducted and approved by the ARC prior to the performance deposit being refunded. The balance due from the Performance Deposit will be returned within 30 days from the date the Final Inspection Approval Letter is sent.

Limited Access to Property

A limited amount of "bush-hogging" is allowed for access to a lot independent of actual house construction with the written approval of the ARC, subject, however, to the following limitations:

- No more than one entrance may be cut onto the property, with such opening not to exceed
 12 feet in width.
- A minimum 25-foot border of existing undisturbed vegetation along all road frontages except for the one entrance allowed above, and a minimum 15-foot border of existing undisturbed vegetation along adjacent property lines must be maintained.
- No trees greater than 3 inches in diameter may be cut.
- No more than 20% of the total area of the Lot may be mowed.
- On bay front properties, mowing must not encroach on or disturb or damage the 50 foot Critical Habitat Zone.

DESIGN REVIEW STEPS

REVIEW and APPROVAL REQUIREMENTS

(Please note that all construction, alterations, additions, site clearing or improvement of any kind other than interior alterations not affecting the external appearance of a building or property require review by and approval from the ARC. All application forms, checklists and meeting schedules are available at www.stgeorgeplantation.com. Contact the ARC office or check the website to confirm meeting dates and submittal deadlines. The owner, his/her architect and contractor are expected to have reviewed this Design Guide and the related Covenants before submitting an application.)

PROJECT DESCRIPTION	STEP 1A ARC Concept Review	STEP 1B CRA Preliminary Review	STEP 2 ARC Final Review	Other Approvals
New Home Construction: Including pool, landscaping, driveway, fill, screening, walks	Yes	Yes	Yes	
Major Remodel: Addition of >/=300 ft ² conditioned space	Yes	Yes	Yes	
Minor Remodel: Addition of <300 ft ² conditioned space	Yes	Yes	Yes	
Ancillary Structure: Addition of carport, detached garage, gazebo, pergola,	Yes	Yes	Yes	
Minor Remodel: Addition of walled non-conditioned space, cargo lift	No	No	Yes	
Minor Remodel: Change roof or siding-material or color; addition of screen enclosure, railings, porch, deck, mechanical/garbage enclosure, stairs, hot tub	No	No	Yes	
Major Landscaping: Addition of hardscape (pool, spa, drive, apron, drive pavers) retaining walls, terraces, more than \$1000 in project total	No	No	Yes	
Major Landscaping: walks, lighting, other pavers; more than \$1000 in project total (lighting plan required)	No	No	Yes	
Minor Landscaping: Irrigation well; less than \$1000 in project total; removing fewer than 5 live trees; adding small shrubs, ground cover	No	No	Yes	
Limited Clearing/Bush Hogging Clearing access for vacant lot	No	No	Yes	
Fill (More than 45 cubic yards)	No	No	Yes	
Routine Maintenance-Fill (up to 45 cubic yards-existing layout)	No	No	No	OA
Storm Shutters/Solar Panels	No	No	Yes	
Waterfront Structure: Boat lift, breakwater, revetment, dock, boardwalk, dune walkover (lighting plan required)	No	No	Yes	
Waste Treatment System: Replace drain fields, systems	No	No	No	OA
Emergency Situations: May require approvals after emergency averted	No	No	Yes	OA, SD, GM
Routine Maintenance: See Routine Maintenance form. Includes repairs to or periodic maintenance of existing structures with no change to the exterior appearance. 30 day expiration date	No	No	No	OA
GM = General Manager SD = Security Director ARC = Architectural Review Committee C	_	erations Administ g Review Archited		

(Note: Completion of Step One and Step Two is expected to take approximately three months depending on number of changes requested and response time for requested changes.)

Step One:

A. ARC Conceptual Design Review (REQUIRED for New Construction; Major Remodeling; Minor Remodeling of <300 sq. ft. conditioned space; and Ancillary Structure additions)

1. Owner Application

- Owner to submit an application to the ARC
- Application signed by the owner (s) and the contractor (if selected at the time of application)
- Application fee (non-refundable)
- Conceptual design (site plans and elevation)
- Completed Checklist for Step One

Submittal must include:

- Multiple photos of lot (several views of the buildable area, views of adjacent existing homes or structures, vegetation on the lot and adjacent to the lot
- Boundary and topographical survey, to include property lines; topography; major trees and plant massings; SGPOA easements and setbacks; wetlands; if any,; regulatory setbacks, if any
- Site plan overlay of survey showing proposed building site, drive, walks, waste treatment systems, HVACs, available parking spaces on lot, pool, trash enclosures or any other additions
- Conceptual drawings of all proposed elevations
- Proposed list of probable siding and roofing materials, colors
- Any photos that illustrate the design intent

2. ARC Committee Review

- ARC staff will review the application for completeness and submit to ARC for review
- ARC will review the conceptual submittal, including survey and photos and note any concerns and/or discrepancies between the Design Guide/Covenants and the submittal
- ARC will issue a written report to the Owner which either:
 - conditionally approves the submitted conceptual design without changes; or
 - recommends changes to the design based on the DG or Covenants; or
 - rejects the conceptual design
- Owner must correct any ARC requested changes prior to Step Two
- The next step for New Construction and Major Remodeling is Step One B
- The next step for Minor Remodeling of <300 sq. ft. of conditioned space and Ancillary Structure addition is Step One B.

DESIGN REVIEW STEPS

REVIEW and APPROVAL REQUIREMENTS

B. CRA Preliminary Design Review (REQUIRED ONLY for New Home Construction, Major Remodeling, Minor Remodel: Addition of <300 ft² conditioned space, and Ancillary Structure)

1. Owner Application

- Resubmittal of application signed by the contractor, if no contractor signature previously
- Performance deposit and Performance Deposit Agreement signed by owners
- One set of 100% Construction Documents signed and sealed by US licensed architect
- Initialed, completed Checklist for Step Two A

Submittal must include:

- Previously submitted existing site survey or new more detailed survey, if requested by ARC
- Proof that the corners of the proposed structure are staked on the Lot.
- Complete architectural site plan including all proposed site improvements
- Existing and proposed grades
- Clearing and coverage calculations certified by a licensed professional
- 2 Parking plans—one for construction and one for residence occupants/visitors after completion
- Foundation plan
- Architectural drawings of all proposed elevations
- At least two (2) building sections which clearly illustrate height conformance to Franklin County code
- At least one wall section cut through a window
- Structural plans and details signed by a licensed FL engineer
- Exterior lighting plan with fixture type
- Samples of siding, roofing, all proposed colors, handrails, pool fencing, shutters, under house screening, driveway material, decking
- Additional drawings and information which fully describe any major free standing elements, such as landscaping, pools (decking, pool fencing, equipment screening), wastewater plans, gazebos, dune walkovers, docks and/or piers
- Copy of Franklin County Health Dept. certificate for wastewater system location and design, with drainfield design drawn to scale.

2. CRA Preliminary Review

- ARC staff will review the application for completeness and submit to CRA (Consulting Review Architect) for review and will inform affected parties according to Covenant requirements
- CRA will review the signed plans and submittals and note any issues or discrepancies between the Design Guide/Covenants and the plans within 10 business days
- CRA will issue a written report to ARC which either:
 - recommends acceptance of the submitted design without changes; or
 - recommends changes to the design based on the DG or Covenants; or
 - recommends the ARC reject the design
- ARC staff will review the report and communicate design acceptance of Step One B or desired changes to the Owner
- Owner must correct any ARC/CRA requested changes prior to the Final Plan being submitted for ARC Committee final review in Step Two
- If preliminary plans have been rejected for submittal to the ARC Committee the owner may appeal

the decision to the ARC Committee for final determination

Step Two:

ARC Committee Final Review (REQUIRED for ALL exterior installation, construction, alteration, site clearing or improvement proposed on an owner's lot (see list in the box on page 25).

1. Owner Application

- Owner submits a request for ARC Committee review (if any of the other projects that require review by the ARC). Any Covenant discrepancies must be corrected prior to ARC final review
- Owner submits final CRA approved or revised plans to ARC staff according to submittal deadlines (if New Construction, Major Remodeling, Minor Remodeling or Ancillary Structure)

ARC Committee Review

- ARC will review the final plans and submittals. ARC has the authority to review and approve or reject the design of all exterior property improvements in the Plantation, including all new construction
- ARC design review decisions will consider:
- Consistency with the Design Guide and adherence to the Covenants
- Quality and overall aesthetics of the design including architectural details
- Quality of materials
- Relationship and harmony between the design and the surroundings, including existing vegetation and topography, adjacent improvements and sightlines/views
- Consideration of ways in which the design might influence future improvements on adjacent and nearby properties
- Any other factors, including purely aesthetic considerations, which in the sole opinion of the ARC shall affect the desirability or suitability of the project
- The approval of the application for one home site shall not be construed as precedent or any obligation on the part of the ARC to approve an application involving similar designs for other home sites. Likewise, past exceptions do not set precedence for future projects
- If final plans are rejected by the ARC Committee the owner may appeal the decision to the SGPOA Board of Directors according to Covenant guidelines or may change the plans and resubmit to ARC

Limitations of Responsibility

The primary goal of the design review process is to review the application, plans, materials and samples submitted by the owner and to ensure that the appearance and aesthetics of the improvement comply with the Design Guide and Covenants. The design review process does not assume responsibility for the following:

- Structural adequacy, capacity or safety features of the proposed structure
- Soil conditions or factors
- Compliance with all building codes, safety requirements, governmental laws, regulations or ordinances
- Performance or quality of work by any contractor

Variances and Appeals

All variance submissions and appeals to the ARC must comply with the Covenants, specifically Articles V.A.6.H and V.A.6.1.

Improvements, Alterations or Conversion

After the original ARC approval, the owner must apply for and receive approval for any changes to the exterior of the property during construction including, but not limited to, changes of colors or materials; moving of windows/doors

Architectural Review Committee (ARC)- will determine if an application is complete and acceptable. The governing body with the authority to approve or deny design submittals.

Association- shall mean and refer to St. George Plantation Owners' Association, Inc., its successors and assigns. May also be referred to as the "Plantation."

Balustrade- is an entire railing system including a top rail, balusters, and often a bottom rail.

Batten- is a narrow strip of wood applied to cover a joint along the edges of two parallel boards in the same plane.

Boardwalk- is a wooden path for pedestrians often found along beaches, but are also common as paths through wetlands, coastal dunes, and other sensitive environments. Boardwalks are commonly used to connect to docks.

Boxed Eave (boxed cornice)- a hollow eave enclosed by the roofing, the soffit and the building wall.

"Bug" Type Bulb- means any yellow light bulb specifically designed to reduce the attraction of insects to light.

Casement- is a window sash which swings open along its entire length; usually on hinges fixed to the sides.

Coastal Construction Control Line (CCCL)- means the line established pursuant to the provisions of F.S. Ch. 161.053. Structures built forward of this line must be approved by the Florida Department of Environmental Protection prior to start of construction. The CCCL should not be confused with the "Coastal Control Setback Line" which serves as the fixed reference for the establishment of the Leisure Properties Setback Line.

Coastal Control Setback Line (CCSL)- is a line which was set by the Florida Department of Environmental Protection as the seaward limit of construction on Gulf front Lots and serves as the fixed point of reference for the establishment of the Leisure Properties Setback Line.

Consulting Review Architect (CRA)- guides the owner and owner's architect to ensure the project is designed in accordance with the Design Guide, Covenants, rules and policies established by the Board. Provides recommendations to the ARC to approve or deny design submittals.

Corner Board- is a board which is used as a trim on the external corner of a wood-frame structure.

Cornice- an ornamental molding at the meeting of the roof and wall; usually consists of bed molding, soffit, fascia, and crown molding.

Covenants- the Amendment and Restatement of the St. George Plantation Protective Covenants, as amended from time to time, with particular attention to Articles V, VI, VII and VIII.

Critical Habitat Zone- is all land within 50 ft. landward of Wetlands or Waters of the State.

Critical Shoreline District- is all land within 150 ft. landward of Wetland or Waters of the State.

Dune Walkover- a boardwalk built over beachfront primary and secondary dunes.

Easement- means any portion of the Lot or land parcel which is legally set aside for use for a specific purpose by entities other than or in addition to the property owner.

Entablature- in classical architecture, the elaborated beam member carried by the columns, horizontally divided into architrave, frieze, and cornice.

Fascia- is the vertical board that terminates a sloped roof at the eave.

Final Notice of Completion- written notice from the ARC stating their finding that the project complies with the plans and specifications on file with the Association office. This notice does not in any way certify the accessibility, sufficiency, or approval by the ARC of the actual construction of structures, or of the workmanship, or to represent to anyone the quality, function or operating of the structures or of any construction, workmanship, engineering, materials, or equipment. Its issuance shall in no way be construed to certify to any party that the structures have been built in accordance with any applicable rule, regulation or code.

Floodlight- means any light fixture or lamp used for projecting a broad beam of high-intensity light over a wide area.

Fluorescence- means absorbing light at one wavelength and then emitting light at a longer wavelength.

Fluorescent Lighting- means a low pressure mercury-vapor gas-discharge lamp that uses fluorescence to produce visible light. The fluorescent lamp converts electrical energy into useful light much more efficiently than incandescent lamps.

Frieze in classical architecture is the middle horizontal member of a classical entablature, above the architrave and below the cornice. Also the flat trim board separating the exterior wall space from the soffit at a roof overhang.

Full Cutoff Fixture- means a luminaire that does not emit any light, either directly or by reflection

TERMS AND DEFINITIONS

or diffusion, above a horizontal plane running through the lowest part of the luminaire's feature containing the lamp or lamps. In other words the bulb is totally shielded (see Illustrations).

Gable- is the vertical triangular portion of the end of a building having a double-sloping roof, from the level of the cornice or eaves to the ridge of the roof.

Gable Roof- is a roof having a gable at one or both sides.

Glare- means light emitting from a luminaire that interferes with visibility.

Hipped Roof- is a roof which slopes upward from all four sides of a building, requiring a hip rafter at each corner.

Improvements- means all buildings, outbuildings, septic systems and drain fields and appurtenances thereto streets, roads, driveways, parking areas, fences, retaining or other walls, hedges, poles, antennae, and any other structure of any type or kind, as well as non-original land-scaping and plantings.

Jurisdictional Wetlands Wetlands subject to the jurisdiction and regulation of the Florida Department of Environmental Protection.

Knee Wall- is the short, vertical wall that closes off the low space created by a sloping ceiling and the floor.

Lamp- means the component of a luminaire that produces the actual light.

Landscape Lighting means lighting used to emphasize or draw attention to a landscape feature.

Leisure Properties Setback Line- is a line adopted by the Association which establishes the seaward limit of construction on Gulf front Lots in the Plantation as seventy-five (75) feet shoreward of the Coastal Control Setback Line.

Light Trespass- means light from an artificial light source that is intruding into an area where it does not belong, such as an adjoining or nearby property, or the beach or dune.

Lintel- is a horizontal structural member (such as a beam) over an opening which carries the weight of the wall above it.

Lite- is a pane of glass, a window or a subdivision of window.

Living Area- means those heated or air-conditioned areas that are completely finished as a living area, and shall not include garages, carports, porches, patios, or storage areas.

Long Wavelength Lighting means amber and red spectrum lighting.

Lot- shall mean and refer to any plot of land shown on the recorded subdivision plat with the exception of the common areas and any roadways or properties not owned by the Association.

Louver- is an assembly of sloping, over-lapping blades or slats designed to admit air and/or light and exclude rain.

Low and High Pressure Sodium Lighting (LPS/HPS)- means those lamps that provide a narrow bandwidth of monochromatic yellow light; these lamps are restricted to outdoor lighting. They are very energy efficient but there is no color definition.

Lumens- means light output.

Luminaire- means a complete lighting system, including a lamp or lamps and a fixture.

Mean High Water Line- is the intersection of the plane of mean high water with the shore. Mean high water is the average height of the high waters over an approximate 19 year period.

Natural Grade- is the elevation of original or undisturbed natural surface of the ground unaffected by construction techniques such as fill, landscaping or berming.

Open Fire- means any fire outside of a residence with the exceptions as noted under Firewise (see page 21 for more details).

Outdoor Lighting- means the nighttime illumination of an outside area or object by any fixed luminaire. Vehicle lights and flashlights are not included in this definition.

Owner- shall mean and refer to the legal owner of record, whether one or more persons or entities, of the fee simple title to any lot which is a part of the subdivision, but shall exclude those holding title merely as security for the performance of an obligation.

Performance Deposit- a deposit to secure the collection of fines and/or the Association's costs in exercising its Right of Abatement in accordance with the provisions of Article VII of the Covenants.

Pergola- is a structure of posts or piers carrying beams and trelliswork for climbing plants.

Permeable Concrete Pavers- are made up of fired clay brick or concrete. These pavers are kept apart by joints filled with material that allow storm water to pass around the paver and through the joint.

Pervious Pavers- allow stormwater to penetrate the surface of the paver allowing water to pass through the paver.

Pier- a raised walkway over water, supported by widely spread piles or pillars.

Pilaster- is an engaged pier, pillar, or partial column, often with capital and base.

Pole-Mounted Lighting- means any luminaire set on a base or a pole which raises the source of light more than three feet off the ground.

Pond- any non-contiguous body of water.

Portico- is a porch or covered walk consisting of a roof supported by columns; a colonnaded porch.

Property Line means the legal boundaries of a Lot. "The front Property Line" abuts vehicular roads

Lots may have more than one front Property Line, i.e. corner lots. "The rear Property Line" is on the opposite end of the Lot from the front property line. "Side Property Lines" are those between or common with adjacent Lots.

Rafter Tails- is a rafter, bracket, or joist which projects beyond the side of a building and supports an overhanging portion of the roof.

Recessed Lighting- means a luminaire recessed into an outdoor ceiling or canopy so that its bottom is flush with the underside of the structure (see Illustrations).

Right-of-Way- In the SGPOA, most of the roads are contained within common property and not within a right of way easement. Therefore, in most cases, when the SGPOA governing documents refer to right of way, this term is referring to the road shoulder along one of the SGPOA roadways, which in almost every case is common property.

Roof Pitch is the slope of a roof expressed as a ratio of its vertical rise to its horizontal run.

Security Lighting - means any light fixture installed for the purpose of deterrence or detection of intrusion.

Shed Dormer- is a dormer window whose eave line is parallel to the eave line of the main roof instead of being gabled.

Shed Roof- is a roof shape having only one sloping plane.

Shielded Lighting- means no portion of the lamp or lamps are directly visible but instead there is a cover shielding the lamp or lamps (see Illustrations).

Side Gable- describes the massing of a house having the gable end (or roof ridgeline) perpendicular to the street.

Simulated Divided Lite- refers to a lite in a window sash that is visually subdivided by applied muntins that simulates a true divided sash.

Skyglow- means illumination of the sky from artificial sources.

Soffit is the exposed undersurface of any overhead component of a building, such as a beam, cornice, lintel, or vault

Spotlight- means a strong beam of light projected to brilliantly illuminate a spot or area.

Transom- is a horizontal bar of wood or stone across a window. Also the window or opening above the transom bar.

Undisturbed Buffer (UB)- An area of land which will be kept free of any alteration to its existing topography or vegetation other than the minimal intrusion for installation, repair or replacement of underground utilities or for maintenance of SGPOA public easements.

Unshielded Lighting- means all or part of the lamp is exposed on the sides (see Illustrations).

Uplighting means any luminaire that directly projects light skyward (see Illustrations).

Variance- means any grant by the ARC and/or the Board of any request by a member for permission to deviate from the procedures, standards, rules, and regulations set forth in these guidelines or the covenants.

Vehicular Easement (VE)- a recorded easement across private property specifically designated for vehicular access across one or more lots.

Vernacular Architecture- is a mode of building based on regional forms and materials.

Waters of the State- means all submerged areas to the approximate mean high water line or approximate ordinary high water line of sounds, bays, lagoons, rivers and their tributaries and isolated water bodies equal to or greater than ten (10) acres.

Waterfront Lot- mean any Lot abutting a water body, or any Lot having a permanent dedicated easement for access to Apalachicola Bay.

Water Table- is a board or masonry projection fixed to the foot of a wall to shoot water away from it.

Wetlands- means those areas that are inundated or saturated often enough to support a prevalence of vegetation adapted for life in saturated soil, such as marshes, swamps, bogs, estuaries and mud flats. The definition of "wetland" provided in Florida Statutes and the Franklin County Comprehensive Plan shall be used to determine the status of wetlands.

Yard- the open space between a property line or vehicular easement line and a required setback line.



St. George Plantation
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