



PLANTATION POLICIES

The SGPOA policies were developed and approved by the board of directors over the years to provide direction for owners, staff and committee members. They can be modified by the board as needed so that the Plantation can continue to be the Panhandle's gated community and destination of choice.

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ADMINISTRATIVE POLICIES



CLUBHOUSE & COMMUNITY PROPERTY GUIDELINES FOR OWNER-SPONSORED SOCIAL EVENTS

Owners are permitted to reserve areas of SGPOA common property for owner-sponsored social events without deposit or fee, under certain circumstances. Such events will be open to all owners and their authorized guests and adequately publicized and placed on the Plantation Calendar. These events are social in nature and cannot be held on behalf of any organized political, religious, commercial or charitable entity. Approval of such events is at the discretion of the SGPOA General Manager.

This policy applies to all interior and exterior common areas of SGPOA. Because of the partnership responsibility of SGPOA to the state of Florida for Nick's Hole area, that property falls under this policy also.

The following conditions must be met:

1. The sponsoring owner must reserve the location in advance to allow for publication and planning purposes.
2. The owner will create an invitation for electronic distribution to owners through the Communications Committee. RSVPs are the responsibility of the sponsoring owner and not the staff.
3. The use of Plantation supplies or equipment is prohibited without special permission of the General Manager.
4. No owner may use any audio-visual equipment within these facilities without express permission and training by staff.
5. The sponsoring owner is responsible for all clean-up. Upon request by the owner, the staff can provide vacuuming, trash removal, and table set up services.



St. George Plantation Owners' Association, Inc.

MAIL BOX RENTAL POLICY

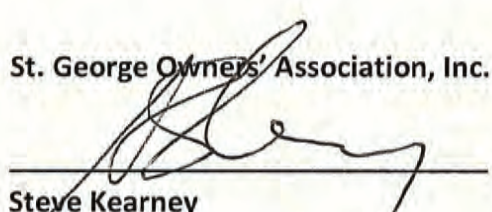
St. George Plantation Owners' Association, Inc.

The St. George Plantation Owners' Association, Inc. (SGPOA) provides mailboxes, when available, to owners as a courtesy. The boxes are rented annually and housed on the west side of the clubhouse poolhouse. Owners who rent boxes are responsible for timely and accurate updates to the USPS and SGPOA regarding box users and other mail services.

There are 2 sizes of mailboxes. Currently small boxes rent for \$15 per year and large boxes rent for \$45 per year. To rent a box, an owner must pay the rental (not discounted for partial years). Mail boxes are invoiced in January of each year. Mail box holders who have not paid their annual fee in full by April 1 of each year will receive notice that their boxes will be cancelled. Boxes where payment is not received on time will be re-keyed and the USPS notified that the owner no longer has access to the box.

Owners will be given 2 keys and 1 extra key will be kept in the Administrative office. Owners may have duplicate keys made at their own expense and will be required to return all keys when closing a mailbox or moving from SGPOA.

St. George Owners' Association, Inc.



Steve Kearney
President



Date



SGPOA Natural Disaster Recovery Policy 04/24/2019-APPROVED 5/18/19 BOD MEETING

It is the Policy of the SGPOA board to respond to natural disasters collectively, both in clean-up efforts and financially. In the event of a natural disaster, normal operations will be suspended, as deemed necessary, to restore access to common areas, maintain control of access to the Plantation, and then to restore the community to normal operations as quickly as possible following the guidelines below. Staff and the Board will combine to communicate the status of the recovery in a timely fashion.

While natural disasters can include fire, ice, and other forms of natural calamity, the most damage to date to the SGPOA community has been due to named tropical storms and hurricanes such as Dennis, Hermine, and Michael. As such, most of this policy will address issues caused by these storms. Having said that, as has been seen on the East End, fire remains a concern due to the large amount of available fuel within the gates. Owners are encouraged to mitigate the availability of this fuel within the boundaries of their properties and within the guidelines of the Covenants.

After a storm has passed, staff will assess damage to the common areas of the SGPOA. After that assessment, staff, with the consent of the Board in the form of the Executive available, will begin the process of regaining access to common areas in order of the following priorities: Leisure Lane, side roads, airport, boardwalks, and other amenities. Sand and debris removal from roads will be the first priority. Sand will be stored as necessary in designated areas within the Plantation in order for the SGPOA to maintain control of this asset and to determine best uses going forward. Second priority will be to clear the runway and reopen the airport. Third priority will be to make necessary repairs to the Clubhouses, pools, boardwalks, and other amenities.

In order to expedite the recovery process, the SGPOA will manage the process of sand, vegetation, and construction debris removal from the common areas. Staff will advise owners where debris may be placed within the common areas and for what period of time this service will be available. It is the intention of the Board that the SGPOA take on this duty to allow owners to quickly and efficiently regain access to and use of their property.

It should be noted that suspension of normal operations does not relieve owners from the requirement to abide by the Covenants, including the Design Guide.

The burden of the costs to accomplish the recovery stated above will be borne by the SGPOA and the Affiliated Associations within the gate as appropriate. The Board may authorize a special assessment to cover these costs if necessary.

POLICY APPROVED AT THE MAY 18, 2019 BOD MEETING.

Daniel Bolinger, BOD President

1712 MAGNOLIA ROAD, ST. GEORGE ISLAND, FL 32328 (850)927-2312 FAX (850)927-3039

www.sgpoa.com



Past Due Assessments Collections Policy

All annual assessments are due on January 1st of each year and past due after January 31st of each year. Interest at the highest rate allowed by law, will begin to accrue on February 1st on all amounts past due until paid in full. If an R-1 building permit has been pulled for construction on a lot during the previous year the assessment is due, that lot will be billed at the “developed lot” rate consistent with Article IV.E.7. Payments will be applied first to interest due and then to the delinquent assessments due. All outstanding assessment amounts (annual or special) and interest due shall be invoiced monthly by SGPOA Inc. until collected or transferred to counsel. Accounts with unpaid assessment balances will be turned over to SGPOA legal counsel for the collection of unpaid balances, interest, and other charges after approval by the Board of Directors at the March meeting. Liens will be filed by Counsel only after written approval of the General Manager. Foreclosure actions for delinquent accounts will be instituted by Counsel only after review and approval in writing by the St. George Plantation Owners’ Association Board of Directors. When an account has been turned over to Counsel for collection, Counsel shall continue accruing interest on any unpaid assessment and be diligent in collecting all amounts due. Counsel may settle any delinquent accounts in accordance with his best judgment so long as the settlement does not waive any out-of-pocket expenses incurred by the SGPOA in the collection of the delinquent account or any amount of an assessment. General Manager has authorization to write off interest due on past due assessments up to a total amount of \$5,000 per year as per 2011 board approval. After an account has been turned over to Counsel for collection, neither SGPOA employees nor Board members shall have any discussions with an owner, or an owner’s representative unless such conversation is in conjunction with Legal Counsel.



SGPOA Electronic and Printed Communication Terms of Use and Privacy Policy

St. George Island Plantation Owners Association (SGPOA) recognizes that the Internet provides an efficient and effective method of communicating information to homeowners. Our website is located at <http://www.sgpoa.com>

The purpose of this website is to distribute official messages and information to homeowners in a timely, cost-efficient manner. It also serves to expedite the flow of information between association members and association leadership and staff. Additionally, there is a section for non-members; this section serves the general public who may want to visit the Plantation. The OWNERS access portion of the website is restricted by password to log in by SGPOA Owners and Association Staff only.

The Board of Directors delegates to the Communication Committee the editorial and content authority and control over the SGPOA website. SGPOA is interested in providing users of the website with information while protecting that information. Changes to our Terms of Use and Information Privacy Policy will be posted on this site.

TERMS OF USE

USE OF WEBSITE

This website is intended for use by individual owners who are at least eighteen (18) years of age. We recognize the importance of children's safety and privacy on the Internet.

- Owners may download data and images for their personal, NON-COMMERCIAL use only. Any other use must be approved by the SGPOA General Manager.
- All users must honor all copyright and other proprietary notices.
- When the user discloses personal information on this website, he or she is representing that they are an adult and an owner.
- SGPOA makes every effort to comply with the laws that protect our children.
- SGPOA does not collect personal information from underage children.

PROHIBITED USE OF WEBSITE

- Copying and/or duplicating content and images found on this website for any COMMERCIAL use is prohibited.



Social Event Attendance Policy

This policy addresses socials which require guest fees. Each property in the SGPOA will be allowed two (2) free reservations per lot/house and any guests over that will be required to pay the guest fee for socials. Property with multiple owners will only be allowed two free reservations regardless of the number of owners listed on the deed. If two owners are unable to attend, they may give their two slots to any family member registered as a permanent guest with the SGPOA office.

BOARD & COMMITTEE POLICIES



Committee Board Liaison Policy

Board Liaison: Aside from the Personnel Committee, Finance Committee, and the Long-Range Planning Committee (LRPC), Board members serving on a committee are liaisons between the Committee and the Board. Board Liaisons are full participants in all committee activities but should recuse themselves from voting on proposals to be submitted the Board for approval. Except in the case of a committee tie, Board Liaisons should vote on committee proposals to be submitted to the Board, only at the Board level.”

St. George Plantation Owners’ Association, Inc.



Covenant/By-Laws Change Policy and Procedure

Background

At its January 2021 meeting, the Board of Directors authorized the creation of an ad hoc Covenant Change Committee, The Committee, made up of volunteers Patrick Bailey (Chair), Mary Ann Mann, and Susanne Murphy, is charged with establishing a process to facilitate Owner suggestions of proposed amendments to the protective covenants or the By-laws. The protective covenants and the By-laws provide for amendments or additions thereto either by majority vote of the Board or by written petition to the Board signed by at least ¼ of the Members in good standing. While such amendments can be made at any time, the practice has been to consider these proposals at the Annual Meeting in October.

To foster Member engagement and provide a framework for Member input and participation, the Committee has created, and Board has approved, a timeline and a process for submission of proposed covenant or By-Laws amendments. The process and timeline are tailored to provide adequate time for the Board to consider and act on the proposed amendments, engage the services of legal counsel to review the approved proposals, and include them in the materials for October's Annual Meeting. The process and timeline are discussed below.

By-Laws and Covenants

By way of background and explanation, the operation of SGPOA is governed by its By-Laws, which prescribe the procedures for internal governance, the powers of the Board of Directors, and the process by which those powers and governance functions are exercised. The covenants, on the other hand, prescribe the rights, liabilities and commitments which govern the use and occupancy of the property governed by the SGPOA.

Process for Submission of Covenant or By-Laws Amendments

As a means to facilitate proposed amendments, the Committee created the attached submission form which includes the relevant information necessary for the Board to understand and consider the proposed amendment. The form is not intended to limit the information provided, but rather to ensure that all submissions contain a set of basic facts. There is space on the form for additional information and Members are encouraged to provide any information they deem appropriate.

Timeline for Submission of Covenant or By-Laws Amendments

To provide sufficient time for the Board to consider and vote on the proposed amendments to the By-Laws or the covenants, the attached form should be completed and provided by email at admin@sgpoa.com by June 1st. In the alternative, Members may submit the form by the deadline to mail at SGPOA, 1712 Magnolia Road, St. George Island, Florida 32328, by hand delivery or by completing the form on-line at www.stgeorgeplantation.com.



COVENANT RULES ENFORCEMENT POLICY

Pursuant to the provisions of Article VIII and Article XV of the Covenants of the St. George Plantation Owners' Association and Florida Statute 720, the Board of Directors (the Board) approves the following Covenant Enforcement Policy which enforces all Governing Documents and Board-approved policies (hereafter Rules) and delegates the implementation and enforcement of this policy to Security Staff, subject to review and approval by the Board. The policy applies to all those inside the gates of the Plantation whether owner or non-owner (guest, tenant, or invitee). However, the owner who authorized entry is ultimately accountable for all Rule violations.

In general, the principle of progressive enforcement shall apply, and penalties shall be imposed in accordance with the following schedule. A first violation of Association rules will result in a verbal warning being given. A second violation of the same rule will result in a written warning being given. A third violation of the same rule will result in a citation with a fine as referenced in the Resolution Establishing Fining/Suspension Committee and Procedures (See Document A). Security staff shall have the discretion to impose penalties at any stage in the preceding schedule. Repeated or continuing violations will result in additional citations with fines. All citations and penalties are subject to review and approval of the Board.

Upon the issuance of fourth citation with fine for violation of one or multiple covenant rules within a 12-month period, the Director of Security may recommend to the Board that the owner's right to use Common Areas and Facilities be suspended for up to 12 months. At the next regularly scheduled or special Board meeting, the Board shall vote whether to suspend these rights. If the Rule violations are committed by a non-owner, the Board shall have the right to suspend this person's use of Common Areas and Facilities or ban entry into the Plantation by the non-owner for an appropriate period.

If there are additional violations of covenant rules after the issuance of the fourth citation with fine, the Board reserves the right to pursue other available methods for enforcing the Association's Covenants and Policies, including taking legal action.

This Resolution was adopted at a duly noticed meeting of the Board of Directors on the 20 day of May 2020, and shall be considered effective as of that date.

**ST. GEORGE PLANTATION
OWNERS' ASSOCIATION, INC.**

BY: _____
Its President



COVENANT RULES ENFORCEMENT VIOLATION POLICY

Pursuant to the provisions of Article VIII and Article XV of the Covenants of the St. George Plantation Owners' Association and Florida Statute 720, the Board of Directors approves the following Covenant Enforcement Policy which enforces all Governing Documents and Board-approved policies and delegates the implementation of this policy to Security Staff. The policy applies to all those inside the gates of the Plantation whether owner or non-owner (guest, tenant, or invitee). However, the owner who authorized entry is ultimately accountable for covenant violations.

In general, but at the discretion of Security Staff, a first violation of Association rules will result in a verbal warning being given. A second violation of the same rule will result in a written warning being given. A third violation of the same rule will result in a citation with a fine as referenced in the Resolution Establishing Fining/Suspension Committee and Procedures (See Exhibit 1). Repeated or continuing violations will result in additional citations with fines.

Upon the issuance of fourth citation with fine for violation of one or multiple covenant rules within a 12-month period, the Director of Security shall recommend to the Board that the owner's right to use Common Areas and Facilities be suspended for up to 12 months. At the next regularly scheduled or special board meeting, the board shall vote whether to suspend these rights. If the rule violations are committed by a non-owner, the board shall have the right to ban entry into the Plantation by the non-owner for an appropriate period.

If there are additional violations of covenant rules after the issuance of the fourth citation with fine, the board reserves the right to pursue other available methods for enforcing the Association's Covenants and Policies, including taking legal action.

FINANCE POLICIES

CAPITAL IMPROVEMENT POLICY

Revisions as Recommended by the Finance Committee:

The **Capital Improvement Plan (CIP)** is the schedule of new physical projects for the Plantation that meet the following guidelines:

- Valued at over \$5,000 with a life of three years or greater
- Recommended by the Long-Range Planning, Infrastructure and Finance committees
- Approved by the Board on an annual basis along with designated funds for construction.

Development of the CIP includes, but is not limited to, the following process:

All owners or committees may make recommendations for Capital Improvement projects to the SGPOA Board or to Committees.
Long Range Planning Committee establishes a 5-year Master Plan of improvements.

Infrastructure performs the following tasks for Finance & BOD consideration:

- o Identifies and prioritizes proposed new capital projects
- o Evaluates phased timing
- o Estimates purchase or construction cost
- o Estimates cost associated with maintenance over five years
- o Updates project list annually based on priorities, timing and cost estimates

Finance Committee reviews the **CIP** and makes recommendations to the Board.

The Board approves a Capital Improvement Plan and, during the annual budgeting process, designates the amount to be transferred to the Capital Improvement Fund for these purposes.

The **Capital Improvement Fund (CIF)** contains funds that are maintained for new construction of physical assets of the Plantation in the following manner:

- Held in a dedicated account at a credit worthy financial institution, with all excess funds over the FDIC limit to be placed in approved CDAR instruments.
- Funds held in CIF account balances shall be separately disclosed in the Association's financial Statements as Restricted Cash, and the nature of the restricted funds shall be disclosed in the accompanying notes thereto.



CAPITAL FUNDS MINIMUM BALANCE POLICY

This policy requires that the St. George Plantation Owners Association, Inc. maintain a self-funded Capital Fund bank account that holds a minimum balance of \$250,000.00 for the purpose of addressing the volatility of revenue from entrance fees and ARC fees in relation to the effects of any natural disaster damage and its associated costs.

REVISION RECOMMENDED AND ADOPTED AT THE JULY 20, 2019 BOD MEETING.

**Original Capital Funds Minimum Policy was adopted 5/18/19 at the BOD meeting with a minimum balance of \$125,000.00 and is now replaced with the 7/20/19 BOD approved revision - minimum balance of \$250,000.00.*

Daniel Bolinger, President

Date

2021-05-20 Revised
2019-07-20 Revised



CHECK SIGNING POLICY

All manual account checks written in the amount of \$5000.00 or more will require two signatures by authorized check signers. Authorized check signers will consist of any current SGPOA Board member and the General Manager



2022-07-21
Board Approved

Investment Policy

Investment of Reserve and Capital Funds

The Board of Directors of the Association shall invest funds held in their accounts to generate revenue that will accrue to the Fund accounts balance pursuant to the following goals, criteria, and policies, listed in order of importance:

1. a) Safety of Principal. Promote and ensure the preservation of the Fund’s principal.
2. b) Liquidity and Accessibility. Structure maturities to ensure availability of assets for projected or unexpected expenditures.
3. c) Minimal Costs. Investment costs (redemption fees, commissions, and other transactional costs) should be minimized.
4. d) Diversity. Mitigate the effects of interest rate volatility upon assets
5. e) Return. Funds should be invested to seek the highest level of return.

Limitation on Investments

Unless otherwise approved by the Board, all investments will be: FDIC (Federal Deposit Insurance Corporation) insured, and/or Guaranteed by the United States Government.

Investment Strategy

The investment strategy of the Association should emphasize a long-term outlook by diversifying the maturity dates of fixed-income instruments within the portfolio utilizing a laddered investment approach. This will be done after referencing the Reserve Study , the capital budget and the annual operating budget to ensure the anticipated liquidity needs of the association are met.

Review and Control

The Board shall review these investments periodically to ensure that the funds are receiving competitive yields and shall make prudent adjustments as needed.

Policy Approved by Board at meeting on July 21, 2022

President’s Signature _____

Secretary’s Signature _____

Treasurer’s Signature _____

Date:

Date:



MAINTENANCE RESERVE POLICY

By-Law:

The Association shall include in each annual budget after the effective date hereof an amount which will provide funds for its Maintenance Reserve at a level of not less than 65% of the fully funded amount as shown in the most recent Reserve Study. The funds contained in the Maintenance Reserves account shall be used only for their intended purposes. *(October 2015)*

Purpose and Definition:

Reserve contributions are designed to offset your Reserve assets' ongoing, daily deterioration. Done well, a stable, budgeted Reserve Funding Plan will collect sufficient funds from the owners who enjoyed the use of those assets, so the association is financially prepared for the irregular expenditures scattered through future years when those projects eventually require replacement. *(pg. 11,2024 Reserve Study)*

The Maintenance Reserve is a schedule of assets with values of \$5,000 or greater that is owned and maintained by the Plantation. The Maintenance Reserve Fund is a separate account used for maintenance and repairs of the assets.

Funding and Transfer:

The funds transfer shall be completed on or before March 31st.

MAINTENANCE RESERVE STUDY

The Plantation will hire a professional Reserve Specialist to review the assets and to determine the current value, useful life, and calculate the fully funded balance of total assets that will be used in the next fiscal year's budget. The Reserve Study shall be completed on or before April 15th of each year. The latest Reserve Study will be reviewed by the Infrastructure Committee, which will then make its recommendations to FINCOM and will apply to the following fiscal year's budget.

**Original Maintenance Reserve Policy was adopted 7/19/14, replaced 7/20/19 and is now replaced with 07/20/2023 revision.*



SGPOA Procurement Policy 2015

PURPOSE: Provide guidance to staff, volunteers, and Board of Directors (BOD) in making procurement decisions that will assure transparency for Owners and the best result for the SGPOA in terms of price, service, and quality.

PROCUREMENT REQUESTS: Request for products and/or services may be initiated by the Board of Directors (BOD), General Manager (GM), Security Manager (SD), or Chair of a BOD appointed Committee. Changes to policy or procedures may be requested by any of the foregoing but require Board approval.

EXPENDITURE APPROVAL LEVELS:

BUDGETED OPERATING, MAINTENANCE, and CAPITAL EXPENDITURES:

GM is authorized to approve all budgeted operating and maintenance expenditures up to \$10,000 and all budgeted amounts over that amount with approval of President of the BOD or Treasurer of BOD.

Recurring operating expenses such as worker's compensation premiums, insurance premiums, property taxes and other state and federal taxes are not subject to the above approval or authority process.

UNBUDGETED EXPENDITURES

The GM is authorized to approve unbudgeted expenditures up to \$5000. Unbudgeted expenditures in excess of \$5000 require the approval of the BOD. A minimum of two bids are required.

EMERGENCY EXPENDITURES:

Emergency purchases to protect and safeguard people and property may be made at the discretion of the GM, President of the BOD, Vice President of the BOD, or Treasurer of the BOD or jointly by any other two members of the BOD.

Other unspecified emergency purchases must be approved by a minimum of the GM and either the President, Vice President or Treasurer of the BOD.

Multiple purchase orders to avoid the limitations of either the Authority or Approval limits is specifically prohibited.

POLICY AUTHORITY:

Applies to budgeted operating, maintenance, and capital expenses only:

\$0-2999: Formal bids will not be required.

\$3000-5000: Formal bids will only be required if necessary, in the opinion of the GM.

Over \$5000: A minimum of two bids and preferably three are required.

BID PROCESS:

A written Request for Proposals (RFP) is required for all bids. The RFP will include the SGPOA standard contract, SGPOA standard terms, and the exclusionary language allowing the BOD to accept or decline any and all bids.

Bid opportunities will be offered only to approved vendors for a particular product or service. A vendor may be approved as a result of prior experience with the SGPOA, recommendation of the GM, a BOD Committee or through a formal prequalification process outlining the requirements to be met.

Change or variation orders after the contract has been awarded are subject to BOD approval if the original contract price is exceeded by either the amount of contingency in the original bid, or 2% whichever is less.

PRODUCT PURCHASES: SGPOA purchase orders will be issued outlining the scope of supply, delivery, purchase terms, and other conditions as warranted.

NON-PROFESSIONAL SERVICES PURCHASES: Where possible SGPOA purchase orders will be used; at a minimum there will be a written agreement reviewed by Counsel between the parties.

PROFESSIONAL SERVICES: The services may be bid by RFP or by Request for Qualifications (RFQ) as deemed fit by the GM and BOD. The GM shall make a good faith effort to identify three candidates at a minimum.

DESIGN BUILD, CONTRACTOR AT RISK, and OTHER CONSTRUCTION VARIANTS: The SGPOA will issue an RFP in order to achieve the objectives developed by the GM, BOD, or BOD Committee. In some rare cases this may be preceded by an RFQ. The intent will be to achieve the objectives outlined in the RFP for a combination of design, products, and services for a "turn-key" project. GM will make a good faith effort to identify three candidates at a minimum.

SOLE SOURCE PURCHASES: All sole source procurements must be presented with a written justification for the purchase outlining the savings, in either money or time and any other justification for the award.

EMERGENCY PURCHASES: A written justification for the purchase outlining the savings, in either money or time and any other justification should be presented to the BOD within five business days of the purchase for their review.

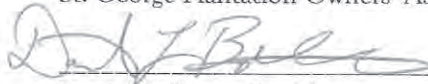
CONTRACT AWARDS:

Contract awards are authorized per the Expenditure Approval Level Section of the policy. Exceptions apply to all professional services contracts, excluding emergencies, which first require BOD approval and all sole source contracts, excluding emergencies, which first require Finance Committee and BOD approvals. Contracts are signed and reviewed by the Board President. All Non SGPOA contracts will be reviewed by counsel

RECORDS RETENTION:

All sole source contract award and emergencies purchase justifications must be retained for two years following the last expenditure.

APPROVED BY FINANCE COMMITTEE 3/6/2020
APPROVED BY BOARD 3/11/2020

St. George Plantation Owners' Association, Inc.

Daniel Bolinger, President March 11, 2020
Date



St. George Plantation
Owners' Association, Inc.

Reserve Contributions Policy

Cash collected from annual assessment payments should be transferred from the operating bank account to the reserve bank account in an amount based on the board approved annual budgeted reserve contribution. Transfers of the cash should be made no later than March 31st of the budget year. Partial transfers may be made so long as the full amount is transferred no later than March 31 of each year.

Policy Approved by SGPOA on March 17, 2012

Robin Cooper, Secretary

3/22/12
Date

MAINTENANCE POLICIES



St. George Plantation Owners' Association, Inc.

BEACH WALKOVER & COMMON PROPERTY POLICY

Height of Replacement Beach Walkovers

The replacement beach walkovers will follow the contour of the topography along the beach walkover. The elevation and construction of beach walkovers should be designed to reduce damage to coastal areas and diminish storm damage walkover debris, consistent with the "Beach and Dune Walkover Guidelines" from the Florida Department of Environmental Protection and subsequent updates.

<http://www.dep.state.fl.us/beaches/publications/index.htm>

Removal of Dead Trees and Shrubs in the Common Property

Any tree or shrub in the common property which is 75% dead and poses a threat to life or property shall be removed by cutting at the base of the tree or shrub.

St. George Plantation Owners' Association, Inc.

Bob Williams, President



St. George Plantation
Owners' Association, Inc.

**MAINTENANCE POLICY FOR TRIMMING VEGETATION ON BIKE PATH &
BOARDWALKS**

1. Vegetation will be trimmed 6 inches from each side of the bike path and boardwalks. Exceptions will be made for native hardwoods with limbs larger than 2 inches.
2. Clearance above bike paths and boardwalks will be 7.5 feet. The growth of landscape canopies is encouraged.

Policy Approved on 5/16/2009

SECURITY POLICIES



St. George Plantation Owners' Association, Inc.

CUT AND RIGHT OF WAY POLICY

WHEREAS, roads have been damaged, pavements cut and other property damaged during the installation and repair of utilities and contractor excavations on Plantation roads and rights of way subject to various non-exclusive utility easements, and

WHEREAS, such damages are not permitted by law and cause large and unnecessary expenses to SGPOA, and

WHEREAS, the Board of Directors of the SGPOA finds that the enactment of this policy is necessary to protect the interests of the SGPOA and its members.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF DIRECTORS OF THE SGPOA that:

1. It shall be a violation of SGPOA Policy, to alter cut, deface, destroy or damage any Common Property road or right of way without a written permit from the SGPOA General Manager or the Manager's designee.
2. Unless specifically authorized by the written permit, all pipe, cable, conduits or other work shall be installed or performed without cutting, damaging or weakening the base or surface of any paved SGPOA road.
3. No Utilities, pipes, cables or conduits shall be installed in any SGPOA right of way without a written permit from the SGPOA General Manager or the Manager's designee.
4. All applications for permits shall contain a sketch, or an engineer's or architect's drawing, showing the location and nature of the proposed work. The applicant shall furnish a sketch and description of the work proposed to be performed, and shall provide such information relating to the work as may be requested by the SGPOA General Manager or the Manager's designee.
5. All permit applications shall be signed by the contractor or person proposing to perform such work and shall contain a provision indemnifying and saving SGPOA harmless from all claims relating to such work.
6. The safety of the public shall be the responsibility of the applicant who shall provide all necessary warning signs, traffic control, detours and other safety measures for the work.



HURRICANE DEBRIS REMOVAL

- Stack hurricane-related debris on the right of way in front of your home. *NOT IN THE MEDIAN Do not block the road or driveway.*
- *DO NOT put debris on vacant lots.* It will not be picked up.
- Keep debris away from fire hydrants and utility boxes.
- **Separate debris into 4 groups:**
 1. Vegetative debris (tree branches, leaves)
 2. Household appliances (white goods)
 3. Household hazardous wastes (paints, cleaners, etc.)
 4. Non-vegetative debris (construction and demolition)

DO NOT place ANY type of debris on top of sand piles.

DO NOT disturb or dig through the debris piles on the right of ways or in the median.



Garbage Policy & Procedures

The purpose of this policy is to ensure that the Plantation has appropriate household garbage service while maintaining an attractive visual appearance. Household garbage and trash must be placed in vendor supplied trash cans. The trash cans must be substantially shielded or screened from neighboring properties and common areas including roads, bike paths, and dune walkovers.

Yard Debris - This is defined as clippings, trimmings, and other vegetative debris. Owners only may take their yard debris to a designated SGPOA Maintenance area. No yard service vendors or non-owners may deposit yard debris in the Plantation. If an owner accompanies a yard service vendor, then the yard debris for that owner's property may be deposited at the designated area. The area is under camera surveillance. Vendors who violate the policy may be fined or banned.

Household Garbage and Trash - Household pickup service is provided by SGPOA-approved garbage hauling vendors. Owners must contact the vendor to establish service. Service is provided Tuesday and Saturday during peak season months (basically Memorial Day - Labor Day). Otherwise, service is provided on Tuesday and Friday during the other months of the year. Owners who rent their houses are required to have "under house" (also known as valet or back door) service. This means that the hauling vendor staff is required to move the trash cans from their out-of-view location to the truck and back. If an owner wants to construct an enclosure for their trash cans, they must apply for ARC approval for the enclosure. Required service frequencies: all rental houses must have two trash cans with valet service twice a week; rental houses that sleep 12+ must have three trash cans with valet service twice a week.

The trash hauling vendor may not remove lawn chairs, shade tent structures, bicycles and other items. It is the owner's responsibility to determine whether they will pick up an item. Items left for pick up, but which are not picked up, will be treated as violations of this policy.

Owners who do not rent and do not choose valet service may roll their trash can to the street after 5:00 PM on the day before trash service and must return the trash can to its out-of-view location by 5:00 PM the day of trash service.

Owners who rent their houses through a rental agency are responsible for compliance with this policy. SGPOA will notify the owner of any violations, and it is the owner's responsibility to cause the rental agency to accomplish compliance.

Submitted by Policy/Covenant Violation Ad-hoc Committee: Dan Horton, Chair; Gayle DeHaan; August Elliott; Glynda Ratliff; Pat Bailey; Buck Bolden.

Daniel Bolinger, President



Proposed Golf Cart Policy

Recommended by Director Steve Kearney

Pertaining to Article VIII.H.1 & 2 of the Covenants – Current Golf Cart Regulations are below:

- H. Motorized Recreational Vehicles.** No motorcycles or motorized off-road vehicles, such as all-terrain three or four-wheelers, trail bikes, dune buggies, golf carts and similar vehicles are permitted in the Plantation except as follows:
1. Golf carts, motor scooters and similar low power vehicles designed for on-road use that are the property of Owners are permitted on the streets of the Plantation under the following conditions: the vehicle must be registered with Security and such registration evidenced by a decal that is displayed or maintained with the vehicle at all times during its operation on said streets; the vehicle must be operated by a licensed driver who is also an Owner or by a non-Owner who is accompanied by an Owner during the period of such operation; and the vehicle must be operated in compliance with all rules, regulations and covenants of the Association. The sound level created by such vehicles must not be loud enough to unduly disturb or interfere with the peace and quiet of the Plantation as determined by the Board of Directors.
 2. Owners who use motorcycles, as defined by Florida law, for general transportation shall be allowed to proceed to and from their property on such motorcycles.

New Proposed Golf Cart Policy

Golf carts and similar low power vehicles designed for on-road use that are the property of Owners are permitted on the streets of the Plantation under the following conditions: the vehicle must be registered with Security and such registration evidenced by a decal that is displayed or maintained with the vehicle at all times during its operation on said streets, and the vehicle must be operated by a licensed driver who is also an Owner or by a non-Owner who is accompanied by an Owner during the period of such operation. In order to be registered the vehicle Owner must represent the vehicle is equipped with efficient brakes, reliable steering apparatus, safe tires, a rearview mirror, and red reflectorized warning devices in both the front and rear and the owner must provide proof of insurance. The vehicle may be operated only during the hours between sunrise and sunset, unless the vehicle is equipped with headlights, brake lights, turn signals, and a windshield. The vehicle shall be occupied by no more passengers than there are seats on the vehicle. The vehicle must be operated in compliance with all rules, regulations and covenants of the Association. The vehicle must comply with all applicable local and state traffic laws.



HOUSE SIGN POLICY

SGPOA does not charge for making house NUMBER signs, since this is a safety issue for First Responders to locate 911 calls. We do charge for the house name sign, private property, or no trespassing signs. The request form and fees for these additional signs must be filled out and pre-paid before the office will order the signs SGPOA maintenance department will install the post and all signs; any addition signs will be placed under the house NUMBER sign. If the post needs to be replaced due to damage, an additional fee will be charged. Current fee amounts are listed on the forms.

Leave No Trace Policy

1. No item of personal property may be left unattended on the beach between the hours of 9:00 p.m. and 7:00 a.m.
2. Any item of personal property left on the beach in violation of this covenant shall be tagged and removed to the nearest boardwalk.
3. From 9:00 p.m. till 7:00 a.m. daily, on the beach, items of personal property that are relocated as close to, but not on, the toe of the dune or native vegetation, or where there are no dunes or native vegetation, are relocated as close as practicable to an existing permanent structure or the line of buildings, will not be considered discarded by the owner, abandoned or a violation of this covenant, provided:
 - (a) Such items shall not be placed on the dune or on native vegetation;
 - (b) Such items shall be stored in a neat and orderly manner;
 - (c) Such items shall not inhibit access to the beach from the nearest access areas, nor obstruct access on the beach, nor impact native vegetation, nor significantly affect sea turtles.
 - (d) Items of private property owners may be stored under or adjacent to their private dune walkovers or boardwalks.
 - (e) No items shall be placed on any beach access.
4. Holes dug on the beach are required to be personally attended and must be filled prior to leaving the beach.



SGPOA EXTERIOR LIGHTING POLICY

Approved 5/21/2016

Revised 5/20/2020

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.

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 lighting rules at <http://myfwc.com/wildlifehabitat/managed/sea-turtles/turtles-lights>.*

SGPOA EXTERIOR LIGHTING POLICY GUIDELINES:

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 opaque 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) must 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 (see Illustrations); uplighting is prohibited;
 - Motion-detecting security lighting is permitted and must adhere to 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 p.m. (SGPOA policy). Light fixtures visible from the beach should follow the Florida Wildlife Commission recommendations for the protection of sea turtles.



PET POLICY

Pursuant to the provisions of Article VIII. G of the Covenants, no permitted pet shall be allowed to become a nuisance to others. Without limitation regarding other types of pet conduct, any aggressive behavior by a pet shall be considered to be a nuisance. All dogs must be on a physical leash and under the direct physical control of a person when not on the property at which its owner is residing. Any Violation of this leash requirement or any aggressive attack, either while on or off a leash, which is personally observed by Plantation security shall be reported to the Franklin County Animal Control Department for appropriate action. A second violation of this leash requirement with in a six-month period shall subject the pet's owner to a fine as determined by the association in accordance with its covenants and Florida law. Three or more violations of this leash requirement within a twelve-month period shall subject the pet's owner to legal action to prevent any future violations.

St. George Plantation Owners' Association, Inc.



ST. GEORGE PLANTATION OWNERS' ASSOCIATION, INC.
FHA REASONABLE ACCOMMODATION RESOLUTION POLICY

WHEREAS, St. George Plantation ("Plantation") is a planned residential community, and the St. George Plantation Owners Association, Inc. ("Association") is considered a "housing provider" under the Federal Fair Housing Act ("FHA"); WHEREAS, Article VIII, Section (H), St. George Plantation Declaration of Covenants, Conditions and Restrictions ("Declaration"), states:

H. Motorized Recreational Vehicles. No motorcycles or motorized off-road vehicles, such as all-terrain three or four-wheelers, trail bikes, dune buggies, golf carts and similar vehicles are permitted in the Plantation except as follows:

1. Golf carts, motor scooters and similar low power vehicles designed for on-road use that are the property of Owners are permitted on the streets of the Plantation under the following conditions: the vehicle must be registered with Security and such registration evidenced by a decal that is displayed or maintained with the vehicle at all times during its operation on said streets; the vehicle must be operated by a licensed driver who is also the Owner or by a non-Owner who is accompanied by the Owner during the period of such operation; and the vehicle must be operated in compliance with all rules, regulations and covenants of the Association. The sound level created by such vehicles must not be loud enough to unduly disturb or interfere with the peace and quiet of the Plantation as determined by the Board of Directors.

2. Owners who use motorcycles, as defined by Florida law, for general transportation shall be allowed to proceed to and from their property on such motorcycles.

and;

WHEREAS, the Association desires to make a reasonable accommodation to Article VIII, Section (H) for guests and renters to the Plantation who are disabled, as defined by the FHA;

NOW THEREFORE, BE IT RESOLVED:

Guests and renters who are disabled, as defined by the FHA, who require the use of the motorized vehicles described in Article VIII, Section (H) of the Declaration of Covenants shall be allowed such vehicles without being accompanied by an Owner provided:

(1) The renter or guest complete a Reasonable Accommodation Request Form prior to using any motorized recreational vehicle on the Plantation.

(2) The renter or guest abide by all requirements of Article VIII, Section (H) of the Declaration, other than the requirement of being accompanied by an Owner.



ST. GEORGE PLANTATION SECURITY ENTRANCE POLICY

INTRODUCTION: St. George Plantation owners have always had to notify security to allow visitors in the Plantation. The DwellingLive system was implemented in 2015 to maintain that requirement and simplify the methods that document visitor entrances, including everyone who has been allowed access and how that access was authorized, as well as help ensure continued security within the Plantation. There remain some recommendations of the Security Entrance System Committee that were not fully implemented and some issues that need clarification. This document seeks to make clear all aspects of the entrance policy.

OWNER ENTRANCE:

RFIDs- Owners are allowed two RFIDs per lot at no cost for two owner-registered vehicles and may purchase additional RFIDs for a fee of \$25 per RFID as long as they own the vehicle and remain an owner of that lot. Owners may only obtain an RFID for a vehicle that they own. Vehicles with an RFID may use the automated right lane at the gate.

Owners without RFIDs- If an owner arrives at the gate in a vehicle without an RFID, they must identify themselves to the guard on duty, who will then verify their status as an owner and issue a barcode pass for the length of the owners' stay in the Plantation.

OWNER GUEST ENTRANCE:

Owners must use the DwellingLive system to enter visitor names, destinations, and dates of access. The destination is assumed to be the owner's property; if it is not, then the destination must be listed in the Notes section of the pass. The system can be accessed via the Plantation website, the DwellingLive mobile app, and the toll-free phone line. **Only owners may authorize Owner Guest Passes.** Visitors who are not entered into the system will be denied access into the Plantation. Security staff may ask to see identification. Owners are ultimately responsible for all guests who enter using a pass they have authorized.

Guests staying overnight in the Plantation- Owners may authorize guests staying at their homes for the duration of their stay using a Temporary Owner Guest Pass; every guest should be issued a pass. Permanent Owner Guest Passes may only be used for immediate family (parents, children, siblings, grandparents, grandchildren, in-laws) and these family members must be verified as listed with the office.

Guests living in an owner's home- Owners may authorize a person living in their home to receive an RFID for a car registered to the guest if both the owner and guest fill out and sign the appropriate paperwork with the office. The authorization will be revoked when the guest is no longer living at the home.

Guests not staying overnight in the Plantation- Owners may authorize guests for a Temporary Owner Guest Pass only for the day of entry (1 day) and must accompany these guests to any amenity or activity.

RENTER ENTRANCE: Each rental contract must list the names of those persons staying in the rental house. Any changes to the renter list must be made no later than 48 hours prior to the start of the rental period. Owners or their rental agency must authorize Rental Guest Passes for rental guests to enter and only for the duration of the rental. No passes may be authorized for any person not listed on the rental contract (i.e. renters may not have guests authorized to enter the Plantation.)



RESOLUTION TO ESTABLISH QUIET HOURS IN THE PLANTATION

ST. GEORGE PLANTATION OWNERS' ASSOCIATION, INC.

SOUND RESTRICTION POLICY

“All owners and renters are entitled to the quiet enjoyment of their property. Quiet hours are between 10:00 p.m. and 7:30 a.m. It will be a violation of the Sound Restriction Policy for an owner, renter or guests to make noise during quiet hours that is audible outside of the home or rental unit and disturbing to neighbors. Excessive motor vehicle and on-road noise is also prohibited during quiet hours. Excessive noise at any hour of the day is prohibited. Courtesy hours are in effect 24 hours a day. Security staff has the discretion to determine what constitutes excessive noise”.

This policy was adopted at the Board of Directors' Meeting held March 11, 2020. There are 7 total Board Members. The number of Board members who voted in favor of the policy is _____. The number of Board members who voted against this policy is _____. The vote of each Director is reflected in the minutes of the meeting at which this policy was adopted.

ST. GEORGE PLANTATION OWNERS' ASSOCIATION, INC.

By: _____
Daniel Bolinger, President

Date: _____