NEW & PROSPECTIVE HOMEOWNER GUIDE

Cypress Village .

sugarmill woods



TABLE OF CONTENTS

Welcome from the Board of Directors	4
Board Responsibility	4
Community Management	5
On-Site Management Team	5
History of Sugarmill Woods	6
Communities in Sugarmill Woods	7
Community Resources	7
Organizations in Sugarmill Woods	8
Country Clubs	10
Sugarmill Woods Country Club	10
Citrus National Country Club	10
Important County Information	11
Property Appraiser	11
Board of County Commissioners	11
Association Documents	13
Association Communications	13
HOA Assessments	14
Annual Budget	14
Late Assessment Penalties	14
Leasing Information	15
Utility Information	16
Electricity	16
Water	16
Cable & Internet	16
Trash/Garbage Service	17
Community Information	18
Deed Restrictions	18
Deed Restriction Fines & Fine Hearing	18
Architectural Control Board (ACB)	19
Common Area/Tree MaintenancE/Greenbelt	20

Public Safety	20
Volunteers	21
Seller/Buyer Information	22
Estoppel Requests	22
Inspections	23
Related Costs & Fees	23
Frequently Asked Questions	24
New Homeowner, Now What?	25
Frequently Asked Questions	27
Supplemental Forms & Resources	

WELCOME FROM THE BOARD OF DIRECTORS

Welcome home to Cypress Village Property Owners Association, Inc. Congratulations on your new home.

We hope this guide will provide you a guide to the community with important information you are looking for during your transition to Cypress Village.

While this guide may not be comprehensive, we invite you to contact the General Manager and/or management team with any specific questions that you may have. We look forward to assisting you during this transitional moment in your life.

Visit our website online at https://cypressvillagesmw.com/.

2024 Cypress Village POA Board of DirectorsPresident Jennifer DodrillTreasurer Leanne HadsellDirector Jerry CarrVice President Carol BuschDirector Mike HowlandDirector David BethkeSecretary Bobbie PerreaultDirector Ed HanlonDirector Vincent Giordano

BOARD RESPONSIBILITY

Our community is more than just a neighborhood. In many ways, it's a lot like a business. Collectively, our regular annual assessments amount to tens of thousands of dollars that need to be budgeted carefully and spent wisely. And our neighbors who have volunteered and been elected to serve on the association's board are responsible for making critical decisions—on our behalf—about managing the community and our money.

Our board also develops long-range plans—like when the parking lot will need to be repaved and when the entrance signs will need to be replaced—about the parts of the community that are shared property. The board must set aside funds so that these kinds of projects can be accomplished on schedule or even ahead of schedule in the event there's an unexpected breakdown, called reserves.

The board also sends out requests for bids and contracts with vendors to do the work necessary to maintain our common areas. Board members decide who will do the best job of replacing the administrative building roof at the best price or who will be the most reliable company to hire to mow the grass and remove dead trees and tree limbs.

The board's decisions can have a significant impact on the community's appearance and, consequently, on our property values. Regardless of our professional manager, the board ultimately is responsible for overseeing association operations. Be sure to communicate with the board regularly, observe board meetings, and attend annual meetings to elect responsible board members and to participate in the conversations about significant community issues.

COMMUNITY MANAGEMENT





Leland Management's commitment to providing excellent service is woven through the fabric of our organization. Starting with our corporate leadership continuing through each and every team member. Our passion for excellence resonates throughout every aspect of the services we offer, how we interact with others, and our commitment to community association management.

Known for our excellent service, innovations in education, team focus and commitment to technology, Leland Management has grown from a small family owned company with humble beginnings into one of Florida's premier community association management firms. Leland was founded in 1998 with one employee and 8 communities. Under the

leadership of Rebecca Furlow, President and CEO, Leland has grown to be one of the most respected management firms in Florida, managing over 400 communities with 400+ employees and 14 offices throughout the state. This growth has primarily been driven by word-of-mouth referrals from existing clients who appreciate the high level of service provided by Leland.

Sincerely, **Carla De Yorgi, AMS, PCAM** *Director of CAM Development, Ocala/Gainesville*

ON-SITE MANAGEMENT TEAM



Jarrod Cruz, LCAM, CMCA, AMS GENERAL MANAGER jacruz@lelandmanagement.com

Contact for Legal, Finances, Records, Staff Management, Volunteers, Marketing and Communications)



Brittany Foehrkolb, LCAM COMMUNITY ASSOCIATION MANAGER bfoehrkolb@lelandmanagement.com

Contact for Deed Restrictions, Common Area, Estoppel/Sales, General Association management



Jennifer Beebe ADMINISTRATIVE ASSISTANT jbeebe@lelandmanagement.com

Contact for ACB requests/questions, General inquiries

HISTORY OF SUGARMILL WOODS

There is a rich lore of Florida and American history behind the modern villages of Sugarmill Woods. The community occupies an area that has attracted settlers and visitors alike since before Columbus. Its oak and pine trees coupled with rolling range lands are in surprising contrast to the tropical scenery typical of southern Florida. With a distinct spring and fall, but no winter to speak of, this section of Flor-ida is now sometimes called "the land of three seasons."

According to the best archaeological data, the area was first inhabited by Timucua, Appalachee and Calusa Indians beginning around 400 BC. The Native Americans called the place Homosassa, which translates as "the place where wild pep-pers grow". Strains of the same piquant peppers that spiced the food of pre-Co-lumbian Indians still can be found growing here today. When the first white men ar-rived, the Calusa along with more recent residents, the Seminoles were still here. In time, the Calusa tribes were scattered and the Seminoles moved southward. They left evidence of their civilization – burial and religious sites, pottery, weapons and canoes – in the numerous mounds and middens that dot the river banks and is-lands throughout the area.

Lying well north of the sea lanes, the Homosassa area saw occasional visits from Gasparilla, Lafitte and other pirates. The visits occurred only when they sought peace and refuge or needed to replenish their freshwater supplies from the clear springs that feed the numerous tidal rivers of the area.

Sporadic attempts at settlement were made as early as the mid-eighteenth century, but most of these early efforts failed for one reason or another. The area was not really settled by Europeans until well into the nineteenth century. One of the early permanent settlers was David Yulee, Florida's first U.S. senator. In 1846 Mr. Yulee established a plantation of over 5,000 acres that he named "Margarita", Spanish for pearl.

Margarita, basically a sugar cane plantation with its own processing plant, prospered until the Civil War.

Yulee, a loyal Southerner, provided the Confederacy and its European allies with sugar and other produce from Margarita until his mansion on Tigertail Island in the Homosassa River, as well as mainland cane fields, were destroyed by the Union Forces and Yulee was imprisoned. Tigertail Island is named after the rebel Indian chief who is believed to have used it as a refuge and, it is rumored, surrendered there.

The ruins of Yulee's sugar mill – stone walls, boiler, and portions of the cane mill are now a State Historic Site in Homosassa. It is from this mill that Sugarmill Woods derives its name.

An influx of Southerners migrated to the wilderness after the war to escape Reconstruction and to start a new life on the virgin lands. They settled mostly on the many islands in the Homosassa, Chassahowitzka, St. Martins and Crystal Rivers. They established homesteads that were virtually self-sufficient. Many of the islands still bear the names of the pioneer families who settled there.

Communications in those days were primitive. The only contact with civilization was through Cedar Key, 60 miles to the north. Commercial fishing provided the major cash resource and the fishing boats brought back mail and supplies from their marketing expedition to Cedar Key. The area expanded steadily through the late decades of the nineteenth century when forestry and agriculture began to contribute to the economy. Timber and citrus were shipped out by boat, or later, up a sand hill road to the railway in Oca-la. The rail line also introduced tourism of a sort to the area. The first tourists were hardy sportsmen who braved the rigors of contemporary travel and primitive accommodations to enjoy the spectacular hunting and fishing the area offered.

By the 1920's forestry and citrus declined and Homosassa was once again a place for family farming and small scale commercial fishing. Then, after World War II, a steady stream of "new settlers" began arriving. By the 1960's the full potential of the area as a place for permanent residence be-came evident.

The site Sugarmill Woods now occupies was known as Twin County Ranch in 1972. The spread was part of the cattle operations of the Norin Corporation, owned by Bruce Norris. He presented plans for a joint development project to Punta Go-rda Island, Inc. – a developer of Florida residential communities. The two formed Parkland Properties, Inc.; thus the creation of Sugarmill Woods was underway. The partnership lasted until 1975 when Norris' share in Parkland was acquired by Punta Gorda Isles, Inc., the parent company of Sugarmill Woods, Inc.

Platting of the land was begun in early 1972 and by July the first ground was broken. The first nine holes of a golf course, two tennis courts and a swimming pool were completed in 1975. The second nine was completed in November, 1978, and the third nine was completed in December of 1981. Another pool and a tennis complex in Oak VIIIage were add-ed later. All the recreational facilities have since been sold to a Japanese company called SUNTACC. In addition, approximately 485 acres of land were sold to other Japanese companies.

To the credit of the developer, the design of Sugarmill Woods reflects an awareness of environmental and ecological concerns. Land use is warranted in deed convenant assuring the community of the preservation of native flora and fauna. Government preserves to the east and west shelter the area from ex-cessive future development.

The community includes Cypress and Oak Villages and Southern Woods. The combined population is over 9,000. No other development in Florida has a natural environment of the size and sylvan beauty of Sugarmill Woods. This priceless asset is protected by enforcement of the "Declaration of Restrictions" by the Cypress Village, Oak Village and Southern Woods Associations.

COMMUNITIES IN SUGARMILL WOODS

Cypress Village is one of three villages within the Sugarmill Woods area. Within Cypress Village, there are 17 neighborhoods, some which have an additional Association with their own additional deed restrictions. Please find the documents and information below for some of these communities.

Three (3) Villages:

- <u>Cypress Village POA</u>
- Oak Village HOA
- <u>Southern Woods POA</u>

Associations within Cypress Village POA

- The Hammocks of Sugarmill Woods (5427)
- <u>Cypress Run COA</u> (5936)
- Beechwood Point Villa Condominium HOA Inc. (5940)
- The Enclave of Sugarmill Woods
- Fairway Woods Condominium Association (5429)
- Oakleaf Villas Homeowners Association Inc. (5426)
- Oakwood Unit 1-3 (dissolved) (5937)
- Pinewood Condo Owners Association (5938)
- Pinewood Gardens HOA Inc. (5428)
- Pinewood Green POA of SMW Inc. (dissolved 3/30/21) (5422)
- SMW Cypress Vlg Blk 1 Lots 10, 11, 12, & 13 (5424)
- Springwood Condominium (5934)
- Sugarmill Woods Patio Homes (5421)
- Sugarmill Woods (Cypress Village Older Homes) (5401)
- Sugarmill Woods (Cypress Village Newer Homes) (5402)
- Third Fairway I Condo Owners Association
- Third Fairway II Condo Owners Association
- Villas of Anton Condominium Inc. (5939)

COMMUNITY RESOURCES

Cypress Village POA has 4,970.5 lots within the Village. The community is broken down into seven (7) zones. Neighborhood codes assigned by the Property Appraiser also helps to designate the listed Associations above. Learn more from the resources below.

- CVPOA Zone Maps
- <u>CVPOA Neighborhood Codes</u>

ORGANIZATIONS IN SUGARMILL WOODS

Sugarmill Woods Civic Association

The Sugarmill Woods Civic Association, Inc. is a 501(c) (4) non-profit (Civic League and Social Welfare) organization. The Civic Association is governed by a set of Articles of Incorporation and a set of Bylaws which are accessible via our web site.

In late 1979, the layout of Cypress Village was complete and nearly 400 homes were built. About the same time, a group of residents began to discuss the creation of the homeowners association to interact with the developer, Punta Gorda Developers, Inc. (PGDI), the county, other governmental agencies, and the utility companies. The end result of these meetings was the establishment of the Cypress Village Association. The Association was incorporated and chartered as a not-for-profit entity on July 30, 1980 (Charter No. 753499). Over a period of about 15 years the organization changed names to reflect changes in the community and the establishment of the Village Property Owners Associations. On January 11, 1995, the members voted to change its official name to The Sugarmill Woods Civic Association, Inc. which remains its current name.

The Sugarmill Woods Civic Association is an organization dedicated to the conduct of activities that benefit everyone living in the community. On behalf of the residents, the Association:

- Promotes the maintenance of the desirable features of a residential community
- Enhances the health, welfare, security, and other community services through information and voluntary activities
- Monitors water, phone and electric utilities for rates and service compliance
- Represents the community's interests before the Board of County Commissioners
- Observes zoning proposals and construction activity in the general area
- Works with legislators and other state officials to enact beneficial legislation
- Sponsors Community Outreach Program meetings each month to enhance the knowledge and involvement of our residents in the community and Citrus County
- Publishes Newsletters, E-mail Bulletins and the annual Sugarmill Woods Telephone Directory to keep residents informed.

Membership in the Civic Association is voluntary. The annual dues are only \$15.00. If you are new to the community, or have not been members in the past, we invite you to become participating members in the Civic Association. For more information about Membership opportunities, please click on the <u>Membership</u> link.

- <u>Website</u>
- <u>Membership Application / Renewal</u>

Sugarmill Woods Crime Watch (SMWCW)



Sugarmill Woods Crime Watch (SMWCW) is sponsored by the Citrus County Sheriff's Office. The mission and purpose is to provide a constant law enforcement presence in the community and to serve as the local eyes and ears of the Sheriff's Office. Sheriff Jeff Dawsy is actively involved with the Crime Watch teams throughout Citrus County. In the photo above, Sheriff Dawsy is seen addressing the members at the April 12, 2010 meeting and swore in the new officers of SMW Crime Watch.

Any resident of the SMW community (Cypress Village, Oak Village, and Southern Woods) and Citrus County, of good moral character and no serious criminal record, capable of performing the required duties, may

become a member. Current membership totals over one-hundred (100). Many members are of a seasonal nature; some drop out for health reasons making the search for new members an ongoing task.

A full membership meeting is held on the second Tuesday of every month, September through May, at 3:00 PM at the Homosassa Public Library. These meetings feature interesting guest speakers and are open to the public. Volunteer drivers are always needed. If you are interested, please contact the President of SMW Crime Watch.

Website

Southwest Quadrant (Sugarmill Woods) Community Emergency Response Team



The Southwest Quadrant (Sugarmill Woods) Community Emergency Response Team (SWQ SMW CERT) mission is to provide the residents of Sugarmill Woods and surrounding areas within the Southwest Quadrant of Citrus County a trained team of volunteers whose primary duty is to accomplish first responder activities to mitigate the effects of a natural or declared disaster affecting the community until Federal, State and/or Local Authorities arrive on the scene. If requested, SWQ SMW CERT is prepared to assist government officials in the performance of their duties.

SWQ SMW CERT is part of the Citrus County Community Emergency Response Team program which is sponsored by the Emergency Management Section of the Citrus County Sheriff's Office. The CERT program is an official Federal Emergency Management Agency (F.E.M.A.) program. The philosophy of Citrus County CERT is "The greatest good for the greatest number of people."

Membership in the Southwest Quadrant (Sugarmill Woods) Community Emergency Response Team is open to anyone that lives in Sugarmill Woods or the surrounding areas. Training is provided by the Emergency Management Section of the Citrus County Sheriff's Office and the Citrus County Amateur Emergency Services (ARES). If you are interested in becoming a member, please contact either of the above two mentioned SWQ SMW CERT leaders.

Meetings are held on the 2nd Thursday of every month at 1:00 PM in the Florida Room at the Homosassa State Wildlife Park, 4150 South Suncoast Blvd, Homosassa Springs, FL. Residents of SMW and the surrounding areas are encouraged to attend and learn what services SMW CERT provides us.

• <u>Website</u>

In addition, the Sugarmill Woods Civic Association has created three maps for you that might be handy in time of an emergency. The three maps are:

- <u>Citrus County Storm Surge Zones & Evacuation Routes</u>
- <u>Citrus County Emergency Shelter Locations</u>
- <u>Citrus County Emergency Distribution Sites</u>

Women of Sugarmill Woods)

In the spring of 1985, Jeanne Davis realized the need for a women's club in Sugarmill Woods. She felt that a community of this size should be of service to the needs of Citrus County. Jeanne discussed the idea with Maureen Trout and Fay Butler LaVelle who enthusiastically agreed, and they all worked to put the plan in action.

On June 19, twenty-four women gathered at the Davis' home to organize the club. Its purposes were defined, its name chosen, the founding officers selected,

committees established and plans made for all the work that needed to be completed before the first regular meeting in the fall. During the first year, 1986, a monthly newsletter was produced. Luncheon programs, fundraising affairs, social events and bus trips were held. Also, many intra-club groups were formed where members with common interests could meet. In addition, the bylaws and charter were written. The club's growth was phenomenal, with over 500 members by year's end! Scholarships were awarded to two Lecanto High School seniors and \$4500 was donated to Hospice and CASA.

Since its inception, The Women of Sugarmill Woods has given in excess of one million dollars to Citrus County residents by presenting higher education scholarships to academically talented, financially challenged students and by awarding monetary grants to local charitable organizations. In addition, WSW members have donated thousands of hours of their time to help make our greater community a better place in which to live.

In the spring of 2005, the club attained its 501 (c) (3) tax status, recognizing it as a not-for-profit public charity. The Women of Sugarmill Woods looks forward to the continued growth and friendships that have developed through helping others. We salute all the women (and their husbands) who have given unstintingly of their time, their labor and their love to create this club for all the Women of Sugarmill Woods.

Website

COUNTRY CLUBS

Cypress Village POA does not manage the country clubs within the Association. These are separate entities with their own memberships as they are not included in your Annual Assessments.

Sugarmill Woods Country Club and Citrus National (Formally Southern Woods Golf Clubs) have access to 36 holes in Sugarmill Woods. A golfing community on Florida's West Coast, it's located in Homosassa. The Oak Village Sports Complex offers tennis, pickleball, a lap pool, and fitness for those who fancy other forms of physical activity. Residents of all ages and all walks of life are welcome in Sugarmill Woods. All are eligible to become members and avail themselves of these amenities.

When members seek other fun in the area, they have the option of fishing, boating, or kayaking in the Gulf of Mexico or any of the seven rivers nearby. There are many other outdoor activities along the Nature Coast as well. The one-hour drive to Tampa or two-hour drive to Orlando can satisfy the most discriminating tastes for their cultural, fine dining, sports, and entertainment desires. In Sugarmill Woods, they'll have the best of both worlds: a community in a rural setting with close access to many parts of Florida that reflect a time reminiscent of the 20th Century that boasts low crime, low taxes, and comparatively low living expenses, as well as easy access to big-city amenities.

Please contact the Country Club directly for membership and further information.

Membership Information

SUGARMILL WOODS COUNTRY CLUB

Sugarmill Woods Country Club 1 Douglas Street Homosassa, FL 34446 352-382-3838 https://www.sugarmillwoodscc.com

CITRUS NATIONAL COUNTRY CLUB

Citrus National Golf Club 1501 Corkwood Blvd, Homosassa, FL 34446 352-382-1200 https://www.southernwoodsgc.com

IMPORTANT COUNTY INFORMATION

Cypress Village POA works with the Citrus County and multiple municipalities in the surrounding area.

PROPERTY APPRAISER

Like almost every community in the country, our association is feeling the pinch in the housing market. We'd like to dispel a few common misconceptions about what contributes to the rise and fall of property values.

Assessments are too high.

False. Actually, assessments have nothing to do with property values, and high assessments will not turn off potential buyers—if they're educated buyers. Our assessment may be higher—or lower—than a neighboring community depending on many factors. Are we providing more services? Is our property older? What common elements are included in the assessment or do we have more homes?

The more important question is what value are residents getting for their money? To answer that question, the association mails a detailed budget with line-item documentation to all owners and makes it available to potential buyers. A low assessment should be as much a red flag as one that appears too high.

We have too many renters.

False. Lenders are required to charge higher rates for loans or deny a loan for homes in associations with renter-owner ratios that exceed a certain percentage. But that doesn't mean renters affect property values. Our association board sees renters as owners-intraining who aren't ready to purchase their homes yet. In fact, renters have all the same rights to enjoy our community as owners except voting or holding office. We welcome renters, encourage them to participate in association activities and hope they will eventually buy a home in our community.

Community living is carefree.

True and false. Association living is maintenance free—leaving maintenance decisions to a board—but not entirely carefree. Residents need to care about their community and recognize that common-interest living involves service and commitment. Good maintenance increases curb appeal which helps sales and may help property values. However, without committed residents to serve on the board and in other positions, maintenance and curb appeal are quick to suffer.

Architectural and aesthetic uniformity are necessary to protect property values.

False. The board's objective is to maintain standards rather than ensure uniformity. Yes, some uniformity is good, but the board believes there is room for individual expression—as long as aesthetic standards are met.

Property values are based largely on comparative values of homes throughout our community. However, we can ensure that our values are at peak levels by assessing adequate fees to maintain our community now and for years to come, by ensuring all residents are involved and engaged in the community and care about the association and by maintaining high aesthetic appeal.

Resources:

- <u>A Homeowner Guide to Milage (property taxes)</u>
- How to Perform a Search on the Property Appraiser Website

BOARD OF COUNTY COMMISSIONERS

Permitting

If you are doing work on your home, you may want to check if Citrus County would require a permit. To check on that, please go to Residential Permitting within the Building Division to learn more. This site is available online at

https://www.citrusbocc.com/departments/growth management/building division/residential permitting/index.php.

<u>Check a permit online</u>

Code of Ordinances

Members of the Association are also required to be mindful of the local ordinances that restrict other use on county right-of-ways, exterior upkeep of lots, pet waste/animal control, etc. These can be found online at https://library.municode.com/fl/citrus county/codes/code of ordinances.

Code Enforcement & Code Complaints

The county provides members with an online reporting system for a public problem or complaint system online. This could be used for Code Enforcement violations, aquatic services, animal services, etc. To file a report, submit the form online at https://apps.citrusbocc.com/complaints/.

Road Maintenance Policy

ADMINISTRATIVE REGULATION: AR: 11.01-1 DATE APPROVED: October 26, 2010 SUBJECT: Road Maintenance Policy ORIGINATING DEPARTMENT: Public Works Read more online at https://www.citrusbocc.com/departments/administrator/11_01-1.php

POLICY:

This policy is intended to provide insight regarding the County's Road Maintenance responsibilities and is not intended to delineate all functions required within that program. County road maintenance crews shall be carefully and fully informed of their duties and responsibilities with respect to maintenance efforts, including, but not limited to, such items as equipment care and treatment, use of tools and equipment and the actual work to be performed.

PROCEDURE:

- A. Public Roads It is the responsibility of the Road Maintenance Division to keep those roads constructed, dedicated to public use and accepted for maintenance by the County in functional condition at all times, provided such roads are not under the jurisdiction of another public body, such as Florida Department of Transportation.
 Maintenance effort of public roads shall include, but is not necessarily limited to:
 - Maintenance effort of public roads shall include, but is not necessarily limited to:
 - 1. Repair or Surfacing patching potholes, grading and other operations designed to make passage of motor vehicles over those roads reasonably safe and comfortable.
 - Roadside Maintenance mowing, ditch cleaning, collection and disposal of overhanging tree branches, shaping of outfall ditches, cleaning and mowing drainage retention areas and removal of dangerous obstacles from roadside areas
 - 3. Drainage Maintenance cleaning of culverts and inlets, as well as routine shoulder shaping to provide proper stormwater runoff as well as maintenance of items covered under roadside maintenance.
 - 4. Tree Removal and Safety Features dead or dying trees and bushes are to be removed from the right-of-way regardless of whether or not a safety hazard is involved. Trees on the right-of-way which may endanger life or property shall be removed on a planned schedule of removal, with due consideration to the type of vegetation involved and the ecological impact on the area. Safety features, including signs, striping, guardrail, etc., as well as informational signing is the responsibility of the Road Maintenance Division.
 - 5. Garbage/Trash Removal from Right-of-Way items of trash and other debris found on the right-of-way shall be removed by the road maintenance crews and disposed of at the County's Central Landfill. An effort shall be made to identify the source of the trash and a record kept of where the material was found, the date, the estimated amount and any information that can be added to aid in identifying the responsible party. This data shall be turned over to the County Sheriff's Office for follow-up action.

Resources:

- BOCC Zoning Map
- Citrus BOCC Website

ASSOCIATION DOCUMENTS

The following documents are available to increase the knowledge and awareness of a current homeowner or prospective homeowner, buyer or tenant on the association's governance and rules and regulations.

All other information, including the agendas and meeting minutes of the board of directors is accessible to homeowners only via the Association website and portal. Should you have any questions, please contact the General Manager for more information.

Amended and Restated Deed Restrictions (Single Family) Lots

These are for the lots that are zoned as a Single-Family Residential Lot.

Amended and Restated Deed Restrictions (Multi-Family) Lots

These are for the lots that are zoned as a Multi-Family Residential Lot.

Restated Articles of Incorporation of Cypress Village Property Owners Association, Inc.

Pursuant to s.s.617.1007 the Articles of Incorporation of Cypress Village Property Owners Association, Inc. are restated in this document.

FY24-25 Approved Budget (pdf)

This is the approved budget for the association in their fiscal year for April 2024 – March 2025.

Chapter 720 Florida Statutes (pdf)

Chapter 720 of the Florida Statutes, also known as the Homeowners' Association Act, is a chapter of law that governs certain types of homeowners' associations in the State of Florida.

Chapter 617 Not-For-Profit Corporations (pdf)

This act may be cited as the "Florida Not For Profit Corporation Act."

ASSOCIATION COMMUNICATIONS

Communications is an important value of a community. Your association utilizes various forms of communications methods to keep residents informed about community meetings, events, maintenance projects, and other activities and events. Below is the information you need to visit and sign-up to receive various communications.

Association Website

The website is located online at https://cypressvillagesmw.com. Owners must register to access the full function ability of the website to access meeting minutes and other important owner materials, such as the monthly financial statements. Prospective owners and Realtors may also register for the website to access some documents but will not have the access that an owner would have. You can also join a committee, check the events calendar, and browse previous newsletters/announcements. Please contact the General Manager should you have any questions.

Resident Portal through Leland Management

The website is located online at https://www.lelandmgt.com. Please bookmark this page for future reference. Once you receive a Welcome Letter from Leland Management with your account number, you can register your account on this website. Through the website, you can access the important Governing Documents, check on your Common Area Requests, and see if there are any open violations., or send a message to the manager.

Association Newsletter

The association wants to ensure you receive the important communications you want to receive. Due to recent legislative changes, all homeowners must opt-in to receive communications from their association and will be sent to the specific topics you select, including, newsletters, meeting notices, events/activities, common area requests, and emergency notices. When a deeded owner registers for the website, you will be automatically added to the newsletter.

HOA ASSESSMENTS

What is an assessment?

Homeowner associations can compel homeowners to pay a share of common expenses, usually per-lot or based on square footage. These expenses generally arise from common property, which varies dramatically depending on the type of association. Some associations are, quite literally, towns, complete with private roads, services, utilities, amenities, community buildings, pools, and even schools. Many condominium associations consider the roofs and exteriors of the structures as the responsibility of the association. Other associations have no common property but may charge for services or other matters.

In Cypress Village POA, we are considered the Master Association, which also has 17 sub associations within the Village. All members of the Cypress Village POA are responsible for the CVPOA Assessment. Some of the 17 sub associations may also have their owner monthly or annual assessments as well. You would need to reach out to determine if your sub association has a separate assessment.

What does the Master POA Assessment cover?

The following is a list of amenities and coverages by the Cypress Village Property Owners Association General Assessments:

- Insurance: Property, Casualty, Commercial General Liability, Commercial Umbrella, Workers Compensation, Directors and Officers Liability.
- Association management and on-site Personnel management team
- Website management and maintenance
- Common area maintenance, repairs, pest control
- Property taxes
- Common area landscape maintenance
- Common area tree trimming, removal, replacements
- Common area irrigation repairs and maintenance
- Common area, Deed Restriction & Architectural enforcement mileage reimbursements
- Annual meeting printing, postage, rentals, etc.
- Common area electricity and water
- Funding for reserves

The current homeowner assessment for FY24-25 is \$124.00/year.

ANNUAL BUDGET

The Annual Budget is approved each year by the members of the Association. This adoption occurs during the Annual Member's Meeting on the 4th Wednesday of March at 7:00pm. The amount that is presented to the owners for approval will be the Annual Assessment.

FY24-25 Approved Budget (pdf)

This is the approved budget for the association in their fiscal year for April 2024 – March 2025.

LATE ASSESSMENT PENALTIES

Late Fee	\$25.00
Interest	18% per annum
Late Notice:	\$20.00
Intent to Lien Letter:	\$125.00
Lien Processing Fee:	\$225.00
Foreclosure, Bankruptcy, Attorney Processing:	\$225.00
Rent Payment Processing/Monitoring:	\$75.00 (only applies when the monthly payment is received from the tenant)
Processing Returned, Unpaid/NSF Checks:	\$35.00 or 5% (whichever is greater)

LEASING INFORMATION

Leasing Eligibility?

Yes, Leasing is permitted within specific guidelines. See the Deed Restrictions below.

Is Transient Accommodations (AirBnB, VRMO, etc.) Permitted?

No, transient tenants may not be accommodated in a Home. Subleasing is also prohibited. No home may be advertised on a short-term leasing website.

What are the requirements for a Lease in Cypress Village POA?

There is a minimum six (6) month lease period or not less than one hundred eighty (180) consecutive days. In addition, the home may not be leased more than two (2) times in any given twelve (12) month period.

Do Lessee's follow the Rules & Regulations?

The Lessee, as part of the Lease Agreement, shall agree to abide by and adhere to the terms and conditions of the Deed Restrictions together with all Rules and Regulations and all policies adopted by the Association. The owner is also responsible for the Lessee as well.

All leases shall not conflict the governing documents of the association.

All Lease Agreements between the owner and lessee shall not conflict with the governing documents of the association. If this arises, the governing documents of the Association shall prevail.

Deed Restrictions on Leasing

16. LEASE RESTRICTIONS – Commencing with the effective date of this provision, all leases, rentals and occupancy of Residences by other than the Owner shall be governed by the following provisions:

16.1 No Lot Owner may lease or rent his/her Residence for a lease period of less than six (6) months. No individual rooms may be rented and subleasing is prohibited. Owners are required to notify the Association of all rental agreements. Owners are expressly prohibited from renting, leasing, and/or advertising any Residence as a short-term or vacation rental on Airbnb, VRBO, or any other such rental website or service. Owners shall not advertise or cause to be advertised the leasing of a Residence within the community that would be for a period of less than one hundred eighty (180) consecutive days, nor more than two (2) occasions in any given twelve (12) months.

16.2 The Owner is responsible for any violations of the Deed Restrictions.

16.3 The Property Owner or their designated agent shall provide copies of the Deed Restrictions to the lessee/renter/or occupant.

UTILITY INFORMATION

ELECTRICITY

Your electric service provider is Duke Energy. Their website is online at https://www.duke-energy.com.

Customer Service can be reached at (800) 228-8485.

Report an electrical outage

Report your outage by texting OUT to 57801, report online or call 800.228.8485.

View current outages

Our outage map shows currently reported outages and includes any estimated restoration times.

Request a light repair

Let us know if a streetlight or other outdoor light isn't working properly and we'll repair it.

WATER

Depending on your neighborhood or community, water may/may not be included.

For those owners within the Cypress Village single family detached homes, the connection would be through Citrus County Utilities.

What Do I Contact To Set Up An Account Or For Questions Regarding Water, Sewer, Or Billing Services?

- Normal Business Hours: (352) 527-7650
- After Hour Emergencies: (727) 497-5319
- Email: <u>WaterResources@citrusbocc.com</u>

Water and Sewer Lien Searches Should be Requested by E-Mail to: WaterResources@citrusbocc.com

Citrus County Utilities 3600 W. Sovereign Path Lecanto, Fl. 34461 Phone: 352-527-7650 FAX: 352-527-7644 After Hours Emergencies: 727-497-5319 Email: <u>WaterResources@citrusbocc.com</u>

CABLE & INTERNET

Spectrum & Blue Stream provides service to most of the areas within Cypress Village POA. The service provider is up to the individual homeowner.

Owners within some of the other neighborhoods within CVPOA may already have their cable/internet included. Please check with your sub association.

TRASH/GARBAGE SERVICE

Owners within some of the other neighborhoods within CVPOA may already have their trash/garbage included. Please check with your sub association.

Within the CVPOA, trash/garbage service is the responsibility of the owner to choose a service provider of your choice. You may contact the individual companies below for the current rates and to schedule service.

Flash Trash

We continue to offer Valet and Side Door collection services for customers who have included them in their plan. Please note that there is an additional service charge associated with Valet or Side Door service.

- Phone 352-423-4500
- Hours Monday-Friday 7:30-4:00pm

What is the difference between Side-Door and Valet service?

- Side-Door Service: With Side-Door Service, our team will collect your garbage from your garage side door and place the trash cans at the end of your driveway for pickup.
- Valet Service: This option is exclusively available in Sugarmill Woods. With Valet Service, we collect your trash cans from the side door and return them to the side door after collection.
- In-Ground Bins: While we do prefer containers with wheels and handles, we will collect from the inground bins. Trash must be bagged, and within a reasonable weight, no exceptions. Un-bagged trash, or heavy bags inside the bins, will not be collected. This decision has been made to ensure the safety of our team members.

Waste Management

WM's curbside trash and recycling pickup is the best choice for your home and for our planet.

- Sign-up online at <u>https://www.wm.com/us/en/cpn/home-pickup</u>
- Order new service 888-827-9234
- Holiday schedule

Waste Pro

We provide commercial and residential solid waste and recycling collection, in addition to construction services in your area.

- Address: 1027 Overdrive Circle, Hernando, FL 34442
- Phone: (352) 726-7440

Waste Connections

Our basic garbage collection service includes weekly pickup of your trash. We also offer recycling and yard waste services in some areas. Acceptable and unacceptable items vary by location. Please contact your local office for details.

• Phone: 844-708-7274

COMMUNITY INFORMATION

DEED RESTRICTIONS

The Role of Deed Restrictions Volunteers

The volunteers you see occasionally driving/walking around the community with phones or tablets, are the association's deed restrictions committee volunteers. They're inspecting the property to ensure that everything is working properly, that conditions are safe, and that nothing is reducing property values or your quality of life in our community.

In short, they're making sure policies and rules are being followed—from lot appearance, parking and unkempt lawns to improper exterior modifications and more. They field complaints from fellow homeowners and, if necessary, remind you (or your neighbor) when a rule has been overlooked.

The volunteers document their findings to the association board with photos and notes. Most violations are easily resolved without board action. If not, the next step is a hearing before the fine committee—we want to hear your side of the story. Those who continue to ignore rules may be fined, or worse. The most serious cases may end up in court, though we try very hard never to get to that point.

The association's deed restriction volunteers perform a vital function; please treat them with courtesy and respect. If you have any questions about the rules, the volunteers should be able to explain them. The association manager and board members also are happy to listen and respond to your concerns at any of their meetings or by written request to the management office.

When you purchased your home in our common-interest community, you became contractually bound to abide by the deed restrictions that protect the association. Please review them and ensure you are in compliance. You can find them on our website. The restrictions as approved by the members will be recorded shortly and available as well. The association will send a postcard to each owner when these are recorded and available via website download or in the management office.

Reporting Violations

Reporting a violation is convenient and easy. There is an electronic form available or an owner may come into the management office and file a report. Anonymous or confidential reports are not accepted.

<u>Report a violation</u>

DEED RESTRICTION FINES & FINE HEARING

The primary purpose of a Community Association is to maintain and increase the value of each owner's property. It is not the desire of the Board of Directors to impose hardship on any individual owner; however, they have a fiduciary responsibility to ensure that the Governing Documents of the Association are followed. The Association will provide two (2) letters notifying the owners of the specific violation and the compliance needed to cure the violation within a specific timeframe.

The first notice is a Friendly Reminder letter. This educates the owner that a violation exists that the owner may not be aware of and requests compliance within 14 days.

If the violation still exists, the Board of Directors may apply a fine on the lot. Fines may range between \$100/\$300 per day up to \$1,000/\$3,000 per violation.

The second notice is a Fine Hearing Notice letter. This letter provides a final reminder to the owner that a violation still exists for the same violations with another opportunity to comply within 14 days or until the date provided for the Fine Hearing.

The Fine Hearing Committee date is scheduled at least 14 days in advance so the owner has time to make arrangement, including virtually, to appears before the committee to appeal the fine they received. In either case, the owner still has until the Fine Hearing date to come into compliance and have the fine removed from the lot.

ARCHITECTURAL CONTROL BOARD (ACB)

Introduction

The Architectural Control Board (ACB) is a permanent committee of the Cypress Village Property Owners Association. The ACB administers and performs the architectural and landscape review and control functions relating to Cypress Village. Any notice or information required to be submitted to the Cypress Village ACB under these design guidelines must be submitted to the Association.

Objective

The objective of the review process is to promote aesthetic harmony within the Cypress Village POA Community by providing for compatibility of specific designs with surrounding buildings, the environment, and the topography. The review process strives to maintain objectivity and sensitivity to the individual aspects of design.

Forms Available

The following Permit Application Forms are available for download on the Association website or by stopping by the Administrative Office to pick up a packet. These permits are required by the Association. Please check with the county if a permit is required through the Building Department.

- <u>New Home Construction</u>
- <u>Pool</u>
- Patio Addition

General Form:

- Driveway Addition
- Driveway Paint
- <u>Fence</u>
- Home Addition
- Landscape & Irrigation Agreement
- Paint Home or Shed Paint
- Roof Replacement
- Underground Tank-Well
- Shed

Review Process

Requests for approval of proposed construction, landscaping, or exterior modifications must conform to a review process. Prior to beginning any construction for modifications to homes and/or lots within Cypress Village POA, a Permit Application Form must be submitted for review and approval by the Cypress Village ACB. The ACB reviews applications twice a month. Please check the schedule on the Association Bulletin Board, online calendar or contact the ACB Coordinator.

Responsibility for Compliance

An applicant is responsible for ensuring that all of the applicant's representatives, including the applicant's architect, landscape architect, engineer, contractors, subcontractors, and their agents and employees, are aware of these municipal restrictions, these design guidelines, the requirements of each Deed Restriction (Single and Multi-Family Lots), and all requirements imposed by the Cypress Village POA as a condition of approval.

Inspection

Upon completion of the work, an authorized representative of the Cypress Village POA ACB Team may inspect the work to verify conformance with specific approved submittal. Any/all deficiencies identified by the ACB authorized representative shall be immediately removed or repaired to conform to the approved submittal. This is done through the Deed Restriction Violation process.

Security

The Association, nor the ACB will be responsible for the security of individual residential lots within the Cypress Village POA community. If theft, vandalism, or criminal activities occur, the home/lot owner should first contact the Citrus County Sheriff's Office and then notify a representative of the Association, management, or the ACB.

Contact Information

If you should have any questions regarding the ACB, please contact the ACB Coordinator & Administrative Assistant Jennifer Beebe at <u>jbeebe@lelandmanagement.com</u> or (352) 382-1900.

COMMON AREA/TREE MAINTENANCE/GREENBELT

The Association is only responsible for trees in Tract-Y (common area/Greenbelt) of the Association. All other trees on the lots of homeowners may be trimmed and/or removed at the owner's expense. If an owner has identified a Tree that meets the three (3) questions outlined below, they should contact management to report the tree for inspection by the Common Area Committee.

When the property owner reports a possible issue with a tree, a Work Order must be opened with management via phone, email, or stopping into the management office to file the report. The following questions will be asked:

- 1.) Does the tree appear to be dead?
- 2.) Has the entire tree or just a part of the tree already fallen?
- 3.) If the tree is entirely or partially standing, is it a threat to the dwelling?

If the tree is on the ground, no action will be taken. If the tree is partially down or remains standing and appears to be a threat to the dwelling, then a work order will be submitted to the Common Area Committee to assess the tree.

- <u>Common Area Permit Request Online</u>
- <u>Report a Dead Tree Online</u>

PUBLIC SAFETY

A house check is a courtesy service of the Citrus County Sheriff's office. A house check does not preclude you from being a victim of a crime and it does not guarantee the security of your home. In the event you return early, please notify the Sheriff's Office immediately at 352-746-3484. The Sheriff's Office reserves the right to refuse or cancel a security watch without prior notice.

There is a 6-month time limit per calendar year for the security watch service. Requests must be submitted one week before the start date.

<u>Request Security Watch online</u>

Other Resources provided by Citrus County Sheriff's Office

- <u>Contact Us</u>
- File A Report
- <u>Register Someone with Autism/Dementia</u>
- Security Watch Request
- <u>Report A Traffic Crash</u>
- Submit A Crime Tip
- Request an Off Duty Detail
- Trespass Form

VOLUNTEERS

Volunteering for your community association is a great way to give back to the community you live in. The board is very active and community involvement is the key to its success. If you currently work in a trade or business that could benefit the association, we could use your expertise. Even if you're not in a specific trade or business, your opinion and volunteer spirit can be utilized in many other ways in the association.

Besides running for the Board of Directors annually, there are several standing committees in the association. Each of these committees and their purpose is outlined below. Throughout the year, there may also be ad-hoc committees that are created for a specific purpose, so there is always a need to have your involvement for one reason or another.

Finance Committee: The finance committee helps the board of directors when it comes to planning the annual budget, tracking expenses, managing HOA reserves and investments, scheduling audits and reserve studies, and other financial management tasks.

Architectural Control Board (ACB): The architectural control board is responsible for maintaining the community's property values. Board members will review design applications from homeowners and see whether they comply with the architectural guidelines stated in the governing documents. This prevents residents from installing elements that don't conform to community standards.

Common Area Committee: The common area committee monitors the community's common properties. Committee members help ensure that the landscapes are beautiful and well-maintained. The committee may also take charge of reviewing bids from landscape vendors and selecting the best one for the community. Committee members can also follow up on maintenance and repairs for shared assets.

Deed Restrictions Committee: The Deed Restriction Committee inspects lots within the Association, educates owners of the Deed Restrictions in the community, and encourages compliance with the Governing Documents of the Association.

Public Safety Committee: The Public Safety Committee serves as a liaison with the Citrus County Sheriff's Office and Crime Stoppers/Crime Watch to provide safety and security to our members through education and activities/events.

Communications & Technology Committee: The Communications & Technology Committee is tasked with disseminating information to all Association members.

Policies and Procedures Committee: The Policies and Procedures Committee is responsible for the creation and maintenance of rules and regulations that describe the guidelines for the Association operations.

Mailbox Committee: The Mailbox Committee serves to provide oversight and recommendations to the board with the maintenance and replacement of the community-owned cluster mailboxes.

Annual Planning Committee: The Annual Planning Committee works to plan and coordinate the members meeting that is held one-time a year, during the 4th Wednesday in March at 7:00pm, in accordance with the Governing Documents.

Ballot Counting Committee (Annual Meeting subcommittee): The Ballot Counting Committee is charged with counting the ballots as they are submitted by the members for the Annual Members' Meeting.

Fine Hearing Committee: The Fine Hearing Committee is composed of at least three (3) members of the Association who are not a board member or a family member of a board member to hear appeals by owners who received a Fine on their lot for a Deed Restriction Violation. This is the only opportunity for an owner to appeal any fines placed on their account(s).

To join a committee or learn more, please contact the General Manager for more information and an application or you can sign-up on the association website using the <u>Volunteer Form</u>. To request a word document application, please stop in the Administrative Office to request one.

SELLER/BUYER INFORMATION

Sellers (or the Sellers Real Estate Agent) must provide all relevant HOA documents to potential buyers. The seller has the access to retrieve important information of the Association that may assist the buyer in their transition. The following is a list of items that the owner should be providing to the potential buyer.

- Governing Documents (Deed restrictions, bylaws, operating rules, etc.)
- Recent financial statements (usually the previous months)
- Current Annual Budget
- Deed Restriction, Common Area, Architectural Violations
- Recent meeting minutes

Reviewing the association's governing documents will allow the buyer to determine whether the HOA is a good match for them. If they dislike the HOA's restrictions, they may change their mind about the sale. The same idea applies to a review of the association's financial statements. These reports will give the buyer a glimpse into the financial condition of the HOA.

ESTOPPEL REQUESTS

The purpose of the estoppel letter, a legally binding document, is finding out whether the seller has any outstanding balances owed to the POA. Such balances could end up with the POA putting a lien on the property. If the buyer does not request an Estoppel Letter from the seller, the buyer could be responsible for all liens, fines, fees and other encumbrances on the property/lot. It would all transfer to the new buyer as they did not receive clear title upon transfer.

POA Outstanding Balances

The types of outstanding balances referenced in an estoppel letter vary and cover all fees that the seller is delinquent in paying. The estoppel letter should also contain the name and contact information of the POA and the property owner, as well as payment instructions and information on late fees. The estoppel letter is processed by the management company on behalf of the Board of Directors. Sellers should expect a fee from the POA management for preparation of the estoppel letter. It does not matter if the seller is completely up to date with all payments and the outstanding balance is zero. The estoppel letter is required, if requested, as is paying the fee. Note that once an estoppel letter is received from the POA, the amount is binding and the POA cannot come back in a week or two stating there were additional fees that were not included in the letter.

Estoppel Letters Affect Title Insurance

A homeowner provides the buyer with a warranty deed at the closing, which shows the owner has clear title to the property and the authority to sell it. Title insurance guarantees this deed. However, title insurance companies will not issue such policies unless they know there are no liens or other encumbrances on the property. When it comes to title insurance for a property in a POA, the title company must make sure there are no outstanding balances. An estoppel letter is also known as an estoppel certificate but, it serves the same purpose as any payoff letter from any lien holder ensuring these payments are satisfied prior to closing. When the lender orders an estoppel letter, the POA must respond within a certain number of days, with the number established by state statute. Generally, such estoppel letters must be received within 10 to 15 business days after the request is made.

• Order an Estoppel Online at https://www.closingsdocsnow.com/

Frequently Asked Questions about Estoppels

Why do I need a Verification of Assessments?

This certificate identifies assessments and other moneys owed to the association by the unit owner for prospective buyers before the closing of a sale. The certificate provides a prospective buyer with information specific to the named property owner and association (current rate of assessments, due dates, pay frequency, balance, etc). If the association is part of another entity or facility (master association, sub-association or recreation association, etc.), a separate disclosure document will be needed for that association.

Why do I need association documents?

Florida Statutes require that the seller provides the buyer with a set of the association's documents. If these are not available from the seller they may be ordered on this website.

Why do I need a Lender / Mortgage Disclosure?

Mortgage Lenders require specific information regarding the association (financial information, property ownership ratio, insurance agency, delinquency data, etc). This document is also known as the warranty letter, condo cert, HOA cert, PUD cert or mortgage cert.

Who should request the documents?

Usually, the seller requests and pays for the resale disclosure document. However, a title company, Realtor or other agent may order the documents for a client. Please note that the full payment must be received before processing will begin.

How long does it take to receive documents?

Processing will begin once the request and payment have been received. All requests are processed in the order in which they are received.

- Rush (3 business days)
- Standard (10 business days)

How is the document(s) delivered?

Completed documents will be sent via email unless noted to send by fax. Items may be mailed; however, additional fees may apply.

Do I have to pay in advance for the item(s) I need?

Yes. Payment is only taken in advance with a credit or debit card online. Documents may be ordered by the seller, real estate agent, title company or mortgage company/broker. Please note that the full payment must be received before processing will begin.

Can I place an order and pay without a credit card?

Yes, you may pay by sending a check with the mail in form. Please refer to the homepage and click on "Apply By Mail".

Make check payable to Leland Management and mail to the following address: 6972 Lake Gloria Blvd. Orlando, Florida 32809-3200

Whom do I contact to answer general questions?

Please contact us Monday through Friday from 8:00 AM to 5:00 PM EST at 407-781-1188.

INSPECTIONS

The Cypress Village POA will send out an Association inspector to the property when an Estoppel is requested. This is to protect the seller and buyer to ensure the lot has been documented upon transfer of the deed. The owner/seller will be notified via email (if one exists in the Association records) the timeframe when the inspection will be taking place. The owner/seller does not need to be present for this inspection and a copy of the report will be provided in the Estoppel requested by the Title Company. The inspector will knock on the owner's door to notify them who they are and the purpose of their visit.

RELATED COSTS & FEES

Transfer Fee

All buyers who transfer title to a lot (including Quit Claim, Tax Deed, Special Warranty Deed, etc.) will be responsible for a \$150.00 Transfer Fee for the administrative processing costs associated with updating the account information in the Association's records and systems. This will either be added to the Closing documents or added to the account if an Estoppel is not requested.

Inspection Fee

There is an inspection fee that the Association charges in the amount of \$25.00 to inspect the property at the time of the Estoppel request that will be charged at closing. This will be the Sellers/owners responsibility at closing.

Estoppel Fees

- Regular 10 business days request: \$299.00
- Rush 3 business days: \$418.00
- Association Property Inspection Fee: \$25.00
- Transfer Fee: \$150.00

FREQUENTLY ASKED QUESTIONS

When selling a home, homeowners in HOA communities must know what questions might come their way. Which questions do buyers often ask about HOA living? Here are some questions to prepare for.

Can HOA Kick You Out of Your House?

HOAs cannot evict a homeowner from their property like a landlord. This is because homeowners are not tenants. If the resident has violated HOA rules, the HOA's power is to impose fines. However, they may place a lien on the property and foreclose the home under certain circumstances.

Can Homeowners Association Take Your House?

If a resident is delinquent, some HOAs may be able to foreclose homes to pay the resident's unpaid dues. However, this power is usually only granted if the governing documents and state law allow.

Can HOA Force You to Pay Fees?

Homeowners are obligated to pay HOA dues and fines. If homeowners refuse, the HOA may be able to place a lien on the property. At worst, they can even foreclose the home to force homeowners to pay their fees. Some HOAs are also allowed to include fines for CC&R violations as part of the lien.

Can HOA Make You Move?

If a homeowners association places a lien on your property, can an HOA force you to move? Yes, they can. The HOA can take the home to pay for the unpaid fees and force you to move. This is true even if the homeowner is updated on all their mortgage payments.

NEW HOMEOWNER, NOW WHAT?

Your Commitment as a Homeowner

The association is glad you've found a home in our community. We presume it has all the amenities you were seeking and you're settling in nicely. This is the time the association likes to remind new homeowners that common-interest communities like ours create some unique obligations to the community and to other residents within it:

Read and comply with the community's governing documents. You should have received a package of documents well before you closed on your home. If you didn't, check the association's website or ask the manager or a member of the board for copies. Make sure you understand what's included in them, particularly the rules about pets, parking, your home's exterior maintenance, architectural guidelines and when you must pay association assessments.

Provide current contact information to association board members or the manager. Make sure they know how to reach you in case of an emergency, and ask them to notify you of association meetings and other important events. If you rent out your home, provide contact information for your tenants also for use in an emergency.

Maintain your property according to established standards. The community's appearance can add value to all the homes within it—including yours—so it's important to keep landscaping neatly groomed and your home's exterior well-maintained.

Treat association leaders honestly and respectfully. Board members are homeowners—just like you—who have volunteered to give their time and energy freely to govern the community. While you should share your concerns about the community with them, do so in a way that's constructive, informative and helpful.

Attend board meetings and vote in community elections. Board meetings are open to all who wish to sit in and keep up with issues under discussion. The association is a democracy, and your voice and vote can affect important issues.

Pay association assessments and other obligations on time. Your regular assessments pay for common-area maintenance, amenities and other shared expenses. If you don't pay on time, the burden for paying your portion of the association's bills, like water, electricity and trash removal, falls on your neighbors.

Contact a board member or the manager, if you're having problems, to discuss alternative payment arrangements.

Ensure that tenants, visiting relatives and friends adhere to all rules and regulations. If you are leasing your home, you're liable for maintaining the condition of the home and for the behavior of those who live in it. Make sure to screen tenants thoroughly, and familiarize them with the community's rules.

Know your homeowner rights and your responsibilities

As someone who owns a unit or house in a common-interest community, you have certain rights. You also have certain responsibilities to the association and to other homeowners. These rights and responsibilities are described in the association's governing documents, which include covenants, conditions and restrictions (CC&Rs) and bylaws. And by virtue of your ownership, the association—your neighbors and fellow homeowners—presumes you know the governing documents exist and have an idea of what they contain.

As a homeowner, you have the right to:

- Participate in the association board's decision-making process
- Attend and participate in all membership meetings
- Vote in person or by proxy
- Access association records, financial statements and governing documents
- Use and enjoy common areas (This privilege can be suspended temporarily for unpaid assessments or rules' violations.)
- Sell or rent your individually owned unit or property

As a homeowner and member of this community, you are obligated to

- Pay your fair share—via annual and any special assessments—of the costs of operating the association and maintaining common areas. It costs money to pay property taxes, collect the trash, process violation and architectural notices, pay for insurance, maintain the landscaping and maintain the Greenbelt and other common areas.
- Maintain your personal unit or home in accordance with the association's bylaws and architectural guidelines. Some associations' rules are more strict about paint colors, yard ornaments and landscaping than others (including the sub associations). Be aware of and adhere to what this and your sub association's architectural guidelines prescribe.
- Be respectful of your neighbors and allow them the "quiet enjoyment" of their own individual units or homes. Loud parties, second-hand smoke or outdoor lighting can infringe on your neighbors' privacy.

FREQUENTLY ASKED QUESTIONS

I received a violation letter. What do I do?

Try to correct the violation. Refer to our Deed Restrictions for a clearer description, or call management for assistance (352) 382-1900.

I've lost my documents or never received a copy. Where can I get a copy?

Download the docs from <u>https://www.CypressVillageSMW.com</u> and click on the About Us > Governing Documents navigation link or contact Resident Support at Leland Management at (407) 781-1188 for assistance.

I am late on my assessment dues. What should I do?

Call Leland Management ASAP and explain your situation. They will direct you to pay online. The Association does not have a current waiver policy.

Are 'dues' different than 'assessments'?

A predetermined set of fees usually referred to as 'Dues' are collected by HOAs, Community Associations, or divisions of property management for the upkeep of said organizations or neighborhoods in general. These fees are billed at intervals, sometimes by month, quarter, or annually.

What is a homeowner's association (HOA)?

A Homeowners' Association (HOA) is a legal entity created by a real estate developer for the purpose of developing, managing, and selling a community of homes. It is given the authority to enforce the covenants, conditions & restrictions (CC&Rs) or referred to as Deed Restrictions, and to manage the common amenities of the development. It allows a developer to end their responsibility over the community, typically by transferring ownership of the association to the homeowners after selling. Generally accepted as a voluntary association of homeowners gathered to protect their property values and to improve the neighborhood, a large percentage of U.S neighborhoods where free standing homes exist have an HOA. Most homeowners' associations are nonprofit organizations and are subject to state statutes that govern non-pro t corporations and homeowners' associations.

What is a community association?

A community association is a nongovernmental association of participating members of a community, such as a neighborhood, village, condominium, cooperative, or group of homeowners or property owners in a delineated geographic area. Community associations may serve as social clubs, community promotional groups, service organizations, or quasi-governmental groups. Participation in this Association is required.

What is association management?

Association management is a distinct field of management because of the unique environment of associations. Associations are unique in that the 'owners' are dues-paying members. Members also govern their association through an elected board or other governing body, along with association committees, commissions, task forces, councils, and other units. Typically, the board selects, retains, and evaluates a chief executive officer or an executive director who is responsible for the day-to-day management of the association and paid staff. Managers within the association environment are responsible for many of the same tasks that are found in other organizational contexts. These include human resource management, financial management, meeting management, IT management, and project management. Other aspects of management are unique for association managers. These include: membership recruitment and retention; tax-exempt accounting and financial management; development of non- dues revenue and fundraising. Association managers must also be familiar with laws and regulations that pertain only to associations. To attain the knowledge needed to effectively operate in association management, its practitioners may choose to pursue the Certified Association Executive designation.

What is an association management company and what do they do?

A property management entity contracted by a Board of Directors or community to provide a variety of services including but not limited to collecting assessments, sub-contractor endeavors, financial advisement and statement/reports preparation and analysis, general maintenance and problem resolution, and advisement on legal and other property related matters. Some of these companies manage hundreds of properties simultaneously, while others focus on individual properties.

What is a 'proxy'?

An individual appointed to act or vote on behalf of another person by representing them at a meeting of the association. The title can also refer to the written piece of paper granting that power.

What is a 'quorum'?

A Quorum is defined as the minimum number of owners required to hold an official meeting of the association. The number of owners required can vary greatly according to the corresponding association's governing documents.

What is a 'recuse'?

The act of initiating a Recuse involves the temporary removal of an association member or board member, or the act of disallowing his or her participation in a particular vote or proceeding.

What is a board of directors?

In relation to an HOA, Community or other formal organization, a director is an officer charged with the conduct and management of its affairs. The directors collectively are referred to as a board of directors and are generally elected or appointed. Sometimes the board will appoint one of its members to be the chair, making this person the President of the Board of Directors or Chairman.

How do I contact my board of directors?

If your community has a Board of Directors, contact information, meeting times, minutes, and other information can be obtained through checking the Board information area of your website.

What is a 'common area'?

Any area of improved real property intended for shared use by the members of an association.

What are ordinances?

An Ordinance is an individual or set of laws adopted by local government at the county and city level.

SUPPLEMENTAL FORMS & RESOURCES

Below is a list of the additional forms contained within this packet. Should you need any additional information, please contact the Community Manager.

- > Safety & Security Checklist
- > Homeowner Information Form
- > Important Resource Numbers

Safety & Security Checklist

FIRE SAFETY

- Buy at least one fire extinguisher for your home.
 Ensure that all family members know the fire extinguisher locations(s), and how to use them.
 Ensure family members know how to shut off gas, electricity, and water.
 Have all extinguishers checked annually.
 Test your smoke detectors regularly to ensure proper operation.
- Avoid overloading electrical circuits.

CARBON MONOXIDE SAFETY

High concentration levels of carbon monoxide (CO) are harmful and can even be fatal. If the alarm sounds in your CO detector, leave the house immediately and call the fire department. Open up the doors and windows to get fresh air into the house. Turn off your ventilation system including all fans.

EMERGENCY CONTACT INFO

POLICE / FIRE / AMBULANCE	9-1-1
Non-Emergency Sheriff Office	(352) 249-2790

SECURITY WHEN YOU GO ON VACATION

It is advisable to take the following precautions when leaving your home for an extended period of time:

- Turn off the water at the main shut-off at house, not at meter if you want your sprinkler system to run.
- Stop mail and newspapers.
- Lower the thermostat to a moderate temperature.
- Put lights on timers.
- Ensure all appliances are turned off except refrigerators and freezers.
- Turn off water heater at breaker box.
- Leave a set of keys with a neighbor in case of an emergency.
- Contact Sheriff's Office and submit a <u>House</u> <u>Check request form online</u>.

CRIME WATCH Patrols are the eyes and ears of the Sheriff's Office and patrol Sugarmill Woods for your protection and safety. These patrols are operated by volunteers, please consider joining.





Cypress Village Property Owners Association 108 Cypress Boulevard West, Homosassa, FL 34446

> 352-382-1900 www.cypressvillagesmw.com

OWNER INFORMATION SHEET

In the continuing effort to update records for the Association, we ask that you please provide us the following information for additional usage in the event of unforseen emergencies. Additionally, we encourage all our members to please login to the Cypress Village Webpage at www.cypressvillagesmw.com. As this site is for our members only, you will be prompted to create an individual account. Here you can find Community news, meeting calendar and important information.

OWNER INFORMATION

Name(s) (as registere	d with the Citrus County Property Records):		
Street Address:	Lot/Unit No.:		
Mailing Address:	City/State/Zip:		
E-mail address:	Phone:		
hereby con Association as notice c limited to, email addr	g this box, I, being a member of Cypress Village Property Owners Association, Inc. (the "Association") do assent to receiving notice by electronic transmission, at the email address above, of any meetings of the h's Board of Directors, the Association's membership and any duly constituted Association committee, as well f all other communications which the law allows to be sent by electronic transmission including, but not notice and copies of amendments to the association's governing documents. This consent shall be valid for the ess identified above unless and until I give written notice to the Association's Community Manager or Agent revoking this consent or requesting that notice be provided to an alternate email address.		
Do you reside in the u	nit year-round? Yes No If no, from when to when: to		
PERSONAL EMERGE			
	(name, address, telephone number)		
TENANT INFORMAT Name of Lessee/Rent	ION (if unit is leased/rented): Dr:		
Term of Lease/Contra	ct:		
•	y of the currrent lease for the CVPOA records. This can be submitted in person, via US Mail, or email. All e supplied to the CVPOA.		
2 Drouido tonont wit	a set of the Deed Pertrictions of the CVDOA as Elevide Statute provides for fining of both owners and tenants		

2. Provide tenant with a set of the Deed Restrictions of the CVPOA as Florida Statute provides for fining of both owners and tenants should a violation of the Restrictions occur.

(Signature o	f Registered	Owner)
--------------	--------------	--------

(Date)

Thank you very much for this information and welcome to Cypress Village at Sugarmill Woods. We hope you enjoy living here.