

PALM COVE  
REVISED RULES AND REGULATIONS

The following minimum standards, criteria and prohibited uses shall be applicable to the single-family residential lots shown on the Plat of PALM COVE.

1. Any single story dwelling house that is rebuilt after December 31, 2007 must have a floor square footage area equal to the lesser of (i) the square footage area of the house prior to the rebuilding or (ii) 2,800 square feet, and no two-story dwelling house having a floor square foot area of less than 3,200 square feet shall be erected, constructed and maintained upon any lot. In computing square footage area, credit shall not be given for screened porches, garages, patios or similar area.
2. No building structure or object, except approved fences, gates, entrances or landscaping, shall be erected, placed or maintained on any lot nearer than fifty feet (50') to the centerline of the road or street on which said lot fronts, unless otherwise approved by the A.R.B.
3. No building, structure or object, including fences, gates, entrances or landscaping, shall be erected, placed or maintained on any lot nearer than twenty feet (20') from the rear line of any lot where the rear property line is adjacent to any waterway or interior lake.
4. No building, structure or object, except approved fences, gates, entrances or landscaping, shall be erected, placed or maintained on any lot nearer than fifteen feet (15') to the side line of any lot, unless approved by the A.R.B.
5. Each lot owner shall construct a concrete sidewalk or sidewalks as the case may be contemporaneously with the completion of construction of the house. All sidewalks must be uniform and will be as shown on plans approved by the A.R.B. prior to commencing construction. The sidewalks will be four feet (4') in width along the entire road frontage of the lot and to be contiguous to the property line. Each lot owner shall be responsible for damage caused to the sidewalk by such lot owner or such lot owner's family members, guests, or tenants.
6. All mailboxes shall be uniform and as approved by the A.R.B. Each mailbox shall have a house number, the design of which will be uniform and as approved by the A.R.B.
7. No dwelling house shall be erected without providing an enclosed garage of sufficient size for not less than two (2) standard automobiles. No open carports shall be constructed. An approved durable surfaced driveway or parking area sufficient to park no less than two (2) automobiles shall also be provided. No asphalt driveways and walkways will be allowed. Any damage to the street pavement or to valley gutter will be repaired by the property owner. Driveways shall have a six-foot (6') radius with a two-foot (2') apron at curb.

8. No swimming pool or appurtenant pump house shall exceed four feet (4') in height above the natural ground elevation of such lot and shall be surrounded by landscaping to the extent possible as approved by the A.R.B.
9. No outdoor fireplace or grill shall exceed six feet (6') in height above the ground elevation of such lot.
10. All garbage cans and trash containers shall be kept, stored and placed in an area not in plain view from the street or any other lot and placed in an enclosed or landscaped area as approved by the A.R.B. All garbage placed in such containers shall be sealed in standard trash bags made of material of sufficient strength to contain garbage placed therein without ripping or tearing, except recyclable trash shall be kept in appropriate containers.
11. All lots shall be fully landscaped contemporaneously with the completion of construction of the dwelling house. All yards must be fully sodded from street to the rear property line of the lot and in the case of lots adjoining waterways; the rear yard must be sodded to the edge of the water. The sod type will be St. Augustine variety. An automatic, electric underground lawn sprinkling system shall be installed of sufficient size and capacity to fully water the entire lot and all grass and shrubbery.

All wells installed on any lot for irrigation will be deep enough to provide water with little or no iron content or other mineral content which will stain sidewalks, driveway or exterior surfaces of improvements constructed on the lot. If the iron or mineral content of water produced from any wells stains any sidewalk, driveway, or exterior surface of improvements constructed on any lot, upon notice given to any lot owner that such circumstance exists, the lot owner will within fifteen (15) days of receipt of such notice correct any deficiency in the well or irrigation system causing such stains. Failure to correct the situation within the time specified will authorize and empower the association to enter upon the lot and take the necessary steps and actions to correct any deficiencies existing in the well and irrigation system. The cost of correction will be assessed against the lot owner and the association shall have a lien for such costs.

For aesthetic purposes for a community entitled PALM COVE, each lot Owner whose Lot rear property line borders the interior 1.4 acre lake (waterfront lots), will be required to plant two (2) clusters of at least three (3) palm trees, one (1) cluster in the front area of the Lot and one (1) cluster in the rear area of the Lot. Lots not bordering the lake (dry lots), shall only be required to place one (1) cluster of at least three (3) palms in the front area of the Lot. The cluster of palms for both dry and waterfront lots should be from the following specifications or unless otherwise approved by the A.R.B.:

1. Sabal Palms. Eight to twenty-four feet (8'-24') in height overall, booted or nonbooted, mixed heights and full fronds.
2. Queen Palms. Ten to twenty-four feet (10'-24') in height overall, two to twelve feet (2'-12') if gray wood, ten inch (10") minimum caliper, mixed heights and full fronds.

3. Royal Palms. Ten to eighteen feet (10'-18') in height overall, two to eight feet (2'-8') of gray wood, twelve-inch (12") minimum caliper, mixed heights and full fronds.
4. Washington Palms. Eight to twenty-four feet (8'-24') in height overall, mixed heights and full fronds.
5. Foxtail Palms. Eight to twenty four feet (8'-24') in height overall, mixed heights and full fronds.

Fences approved by the A.R.B. must be landscaped on the exterior side. Articulation of sod and shrub areas is recommended to be expansive and integrated. Mounding is encouraged to create topographic variety. Large mound areas that have smooth transitions are preferred. No fertilizers, chemicals or other forms of contaminants shall be allowed to enter any waterways adjacent to any Lot. All fences shall meet local building codes.

12. All roofs except as hereafter set forth shall have a minimum pitch of 5 to 12, unless otherwise approved by the A.R.B. Flat roofs may be employed only on porches located to the rear of a dwelling house and not visible from the street in front of the house. All roofing materials shall be approved by the A.R.B. All roofs shall be cement shingle, flat barrel or S shape cement tile, slate or clay tile. Solar water heating panels shall be reviewed on an individual basis by the A.R.B. and if approved, must be placed in the least visible location to surrounding residences and shall lay flat to the roof plane.
13. No dwelling house more than two (2) stories in height and no appurtenant outbuilding more than one (1) story in height shall be erected, constructed or maintained on any lot, provided no storage sheds will be allowed.
14. All public utility wires, lines, cables and pipes, including without limitation, all telephone, electrical and cable television wires shall be installed underground from the dwelling or outbuilding to the street or utility easement.
15. No air conditioning, heating, or other appliances of any kind shall be constructed or placed upon any roof of any building or any part hereof, except solar heating units approved by the A.R.B. All mechanical equipment shall be shielded and hidden so that they will not be in plain view from any street or adjacent property.
16. The color of all exterior portions of any building, outbuildings or fences must be approved by the A.R.B. Exterior colors that, in the opinion of the A.R.B., would be inharmonious, discordant and/or incongruous to PALM COVE shall not be permitted.
17. Unless otherwise approved by the A.R.B., construction of approved improvements shall commence within ninety (90) days from the date of approval of the A.R.B., unless delayed due to natural disasters, and construction shall proceed continuously and must be completed within a reasonable time, and in no event shall construction of a dwelling house or other improvements be extended for more than twelve (12) months unless otherwise approved by the A.R.B.

18. No temporary building, tent, structure or improvements shall be constructed, erected or maintained without the prior approval of the A.R.B.
19. No basement, garage, trailer or partially completed building shall be used for human occupancy prior to the completion of the entire approved buildings or improvements.
20. No horses, hogs, cattle, cows, goats, sheep, poultry, or other animals, birds or reptiles shall be kept, raised or maintained on any lot; provided, however, that dogs, cats and other household pets may be kept in reasonable numbers if their presence causes no disturbance to others. All pets must be on a leash or otherwise fully controlled, and each pet owner must clean up after his or her pet.
21. No truck, tractor, trailer, mobile home, motor home, motorcycle, commercial vehicle (other than a law enforcement vehicle) or boat shall be kept, parked, or stored on any road right-of-way or easement or on any lot except within an enclosed garage. A sport utility vehicle [a passenger vehicle whether or not built on a truck frame with combined passenger and cargo areas] is not a "truck." No vehicle of any kind shall be parked overnight on any road right-of-way. Provided, however, that nothing contained in this paragraph shall preclude service and delivery vehicles from using the streets and servicing the home, and provided further that motor homes may be parked upon a lot for a period not exceeding one hour, while the owner or driver thereof visits the home of the lot owner, or while a lot owner loads or unloads a motor home, but not in excess of 24 cumulative hours within a five (5) day period.
22. No signs, except small name signs approved by the A.R.B. and building permits shall be placed, erected or displayed on any lot. Signage theme will be consistent throughout the subdivision.
23. No natural vegetation and no tree may be removed from any lot unless approved by the A.R.B., except if located within the perimeter of the foundation of an approved structure, except insect damaged or diseased trees shall be removed as soon as possible.
24. All lots shall be kept in a clean and sanitary manner, and no rubbish, refuse or garbage allowed to accumulate or any fire hazard allowed to exist. Weeds and grass growth must be kept to a maximum height of four inches (4") above the ground and all trees and shrubs shall be appropriately trimmed.
25. No nuisance shall be allowed upon any lot or any use or practice that is a source of annoyance to other lot owners or interferes with the peaceful possession and proper use of the lots by the residents thereof.
26. No motorized scooter, go-ped, all terrain, or off-road vehicle shall be permitted outside of the owner's lot.
27. No immoral, improper, offensive or unlawful use shall be made of any lot, dwelling house or other improvements, and all valid laws, zoning ordinances and

regulations of all governmental bodies having jurisdiction shall be strictly observed.

28. No docks or boathouses shall be permitted to be constructed on any interior lake or body of water adjacent to or contiguous with any lot. No motor powered boat, including, but not limited to, a hobby boat, shall be used upon any interior lake or body of water adjacent or contiguous to any lot.
29. No aerial or antenna shall be placed directly upon any lot or fixed to any structure. All portions of any dwelling house or other improvement, including without limitation all aluminum window frames, doorframes and screen enclosures, shall be painted with E.S.P. paint of medium, dark bronze, black or white color. Additionally, all screening on screen enclosures of any kind shall be white, dark or black in color, unless approved by the A.R.B.
30. Exterior site lighting is intended to be low key. No exterior lighting shall be permitted which in the opinion of the A.R.B., would create a nuisance to the adjoining property owners.
31. All fences and locations of fences are subject to approval of the A.R.B. No fences will be permitted except in pool and patio areas and rear yards except as approved by the A.R.B. The maximum height of fencing is six feet (6'). The use of chain link and flat wood fences will not be allowed, unless specifically approved by the A.R.B. Fences should be installed one foot (1') inside the property line and in accord to specific easements contained herein with landscape material planted outside the fence walls that are an integral part of the residential design may be permitted. Other fence designs may be approved by submitting a detailed sketch and noting the materials, color and location.
32. No lot shall be resubdivided. The owner of more than one contiguous lot may apply to the A.R.B. for permission to use such lots as a site of a single family dwelling, and upon the written consent of the committee, said contiguous lots shall thereafter be treated as a single dwelling lot; provided, however, that for purposes of voting in the Association or assessments, said lots shall be treated as distinct and separate lots.
33. Whenever the Association is permitted or required by the covenants to enter any lot for the purpose of correction, repair, cleaning, clearing, moving, or any other required or permitted activity, such entrance shall not be deemed as trespass.
34. A guest suite or like facility without a kitchen may be included as part of the main dwelling or accessory building, but such suite may not be rented or leased except as part of the entire premises including the main dwelling, and provided, however, that such guest suite would not result in overcrowding the site.
35. Lot drainage and finish floor elevations shall be as shown on the approved paving and drainage plan by Twomey Engineering Company.