The Settlement at Twenty Mile

Homeowner's Architectural Criteria and Review Procedure Manual

Created January 30, 2018

AMENDED MAY 2023

Purpose

The Declaration of Covenants and Restrictions for Twenty Mile Central (the "Declaration") establishes a review and approval procedure for all improvements proposed within the community. Twenty Mile Central includes the communities of The Crossing and The Settlement. **This manual is for the homes in The Settlement.**

The purpose of this manual is to inform homeowners of the design guidelines for the community and the submittal procedures to be followed when requesting approval of an exterior modification or addition to their property. Any improvement including but not limited to, exterior paint and roof color, pools, screen enclosures, walls, fences, landscaping, flagpole, play structure, satellite dish, driveway or any other improvement visible from any road or adjacent lot must first receive approval from the Architectural Review Board (ARB) prior to installation. ARB submissions will use lot surveys for the purpose of ARB considerations and approvals only. All ARB requests must include a lot survey with the submission. ARB request forms will not be approved on renderings from a contractor solely.

ARB approvals will be sent to the homeowner and the general contractor completing the project. Upon completion and approval of an ARB submission, the property management company reserves the right to schedule an inspection of the completed final project.

Authority

The authority for this manual is set forth in Article V of the Declaration of Covenants and Restrictions for the community. The Declaration encumbers all the lots within the community and is a contract between the homeowners and the Association, wherein, per Article V, the homeowners agree to refrain from making any modifications to the exterior of their homes without first receiving approval.

These Architectural Criteria ("Guidelines") are supplemental to the Declaration of Covenants, Conditions and Restrictions for the community. Included herein are minimal standards for development, construction, improvements or modifications. The Guidelines are intended to be a living document that will be modified as needed to add, clarify or change the Guidelines for the betterment of the community. Non-compliance with these Guidelines will be used as the basis for disapproval of the modification or construction plans, and may result in enforcement proceedings including, but not limited to, an injunction or the imposition of a fine, or both.

Architectural and Building Criteria

The following criteria and procedure may be changed or modified at the sole discretion of the Architectural Review Board (ARB). Each Homeowner will be provided with written notification of any such changes thirty days prior to its effective date. The ARB retains the right to waive or modify any of the following provisions if in its sole discretion if it determines such a change is not a detriment to the community as a whole, or if it is not specifically stated in the guidelines.

All plans submitted for review shall be evaluated for total effect and may be disapproved by the ARB, in its sole discretion. Each request for approval should contain the required information and be delivered to the offices of the ARB or its designee. Upon receipt of all needed information, the ARB will approve, disapprove or require modifications within 30 working days.

Any pool, pool decking, pool equipment, hot tub, patio addition/extension, play structures, trampoline, summer kitchen, to include any other structure or project that may be installed to the rear of the home may not be seen from the street and must be installed within the width of the home.

Commencement & Completion

ARB submissions that have received an approval must be commenced and completed in twelve (12) months from notice of approval. Failure to commence, proceed or complete construction as required by the ARB shall void the initial approval. In this event, the Applicant shall immediately cease work on such improvements. Prior to re-commencing work, the Applicant shall resubmit an application for approval as provided in this document and receive prior written approval from the ARB for the resubmitted application. The Owner shall be responsible for any damage, caused by improvement personnel and/or equipment, to improvements within public and private right-of-ways, roads and any adjacent properties.

- All ARB submissions must include a project start and projected completion date.
- If the submitted and approved project is not completed or will not be completed by the projected completion date, the homeowner must request an extension thru the ARB committee, to include the length of extension being requested and the reason for the extension.
- The HOA board reserves the right to inquire on the completion of a homeowner's ARB approved submission/project.

Conservation Areas

Areas designated **"Conservation Areas" or "Tree Preservation Areas"** on the community's recorded plat are protected areas and should not be entered into or disturbed in any way. Clearing of invasive vegetation encroaching on property line and/or installed fencing on property line is admissible. This allowance applies to preserve lots only.

Pool Setbacks

Pool setback (with or without a screen enclosure) and setbacks for pool equipment and air conditioning units shall be in accordance with the approved PUD or St Johns County standards.

Garages

All garage doors should have electronically operated garage door openers. Garage doors should remain closed except when in use. Garages may not be converted to living spaces.

Exterior Color Plan

Any changes to the initial exterior color scheme of the exterior of the house including roof, trim, shutters and front door must be submitted to and approved by the ARB prior to the change. Residents are to verify approved exterior paint colors for the community. A variance will be considered if the approved exterior color has been discontinued.

Covered Porches

The screening of a lanai or patio under the roof of the house is allowed. Screened enclosures in the rear yard or over pools are allowed but must meet all building setbacks requirements. Metal patio covers or metal roofs over screened enclosures are not allowed. Screened enclosures cannot exceed 13 feet in height and the screen color should be Charcoal and the frame Dark Bronze.

Swimming Pools

All pools shall be enclosed by a screen enclosure or approved pool fence meeting the applicable safety codes of St Johns County. Pool screen enclosures may not be visible from the street in front of the dwelling unless approved by the ARB.

In ground swimming pools **are** allowed if contained within a screen enclosure or fully fenced yard that meet county guidelines. The submittal must include a current survey showing location of pool, pool equipment, screening for the pool equipment and construction access. The submittal must include the color of the pool surface (tile & marcite) and sample of the pool deck material. Brochures illustrating the pool surface colors and deck material are acceptable. Pool equipment must be screened from view of the adjacent properties, with a permanent wall. The permanent wall must be constructed of the same materials as the body of the home or complimentary materials. A plan for construction access is to be included and if access is on a property other than your own, an approval letter from that property owner is required. Above-ground pools are not allowed.

1. Pool equipment must not be visible from the road or any adjacent lot. Pool equipment must be screened from view with a structural enclosure that matches the building material and colors of the exterior of the home.
2. Any and all pool equipment must be installed at the back of the house, not on the side, and must be screened with a structural enclosure that matches the

building materials and colors of the exterior of the home so as not to be seen from any and all adjacent lots.

3. Variances may be granted for pool equipment being installed on the side of a home for irregular lots that have an increased setback from an adjacent lot. A variance will be considered during the ARB submission process and determined by the lot survey.

Hot Tubs

Hot tubs are permitted. No approval is required if the hot tub is installed on an existing covered patio. If a hot tub is to be installed in the rear of the home away from the existing patio this will require ARB approval for placement and hot tub must be installed on a concrete or paver pad. Hot tub must not be seen from the street.

Fences

The approved fence type for all lots **48" Black Picket Aluminum Fence.**

Fencing along the street side of a corner lot must be located inside the ten (10) foot side setback line for a corner lot and return to the rear corner of the home. In addition, a hedge consisting of three gallon plants shall be planted on the outside of the fence for at least 50% of the length of the side yard fence exposed to the street. Rear yard and side yard (non-corner lot) fences should be located along the property line and should fully enclose the yard.

Side yard fencing shall have a fence type that is consistent with the approved rear yard fence type, and shall not extend closer to the front of the house than the mid-point of the sidewall plane of the house. Fence location, height, composition and color should be submitted to the ARB for approval before installation.

Fences shall not be installed within easements labelled **"Unobstructed Drainage, Access, & Maintenance Easement"** on the community's recorded plats (lots 22 & 23). These easements provide the Homeowners Association and its contractor's access for maintenance of the ponds. Side Yard fences and landscaping may be installed within easements labelled **"Drainage Easement"** on the plats, however the Association shall not be responsible to any homeowner for the repair or replacement of any damaged fence or landscaping within the easement that occurs during maintenance. Homeowners may not install any fence or landscaping that in any way

damages or materially impacts the drainage function within these easements.

Rear yard fencing may not be installed within easements labeled **"Easement for Drainage, Access & Maintenance'** on the community's recorded plats. These easements are intended for pond access and maintenance and may not be obstructed. Examples of this condition are the rear lots easements adjacent to Stormwater Management Facility in Tract G.

Satellite Dishes

Satellite dishes should be installed in the rear or side of the home site out of view from the street. Additional landscaping is required to properly screen the dish from view of the adjacent house. Location should be submitted to the ARB for approval prior to installation.

Landscaping

The replacement of any dead or diseased trees with the same species tree is allowed without prior approval. Cypress mulch, pine bark or similar material is acceptable for use as mulch. Any change to the size of the front landscape design outside what size of landscape bed was installed at construction requires ARB approval to insure clearing of any easement areas.

Grass Types

All grass shall be St. Augustine or Zoysia. All other grass types are prohibited. An ARB approval is required to change existing St. Augustine sod that was installed at construction.

Mulch

The approved colors for rubber or natural mulch are Cypress Brown, Pine Bark, Black and Rustic Red. Subject to ARB approval, stone may be used if it is compatible with the natural mulch approved colors. The size of the stones must be a minimum of 1" in diameter (no pea gravel). Gravel or lava rock will not be acceptable rock or stone. Use of stone or rock must have ARB approval and a sample of the stone or rock must be provided with the ARB submission. 100% hardscapes are not permitted.

Artificial Turf

Artificial turf is allowed with ARB approval and only in rear yards.

Privacy Hedge

Privacy hedges may be installed along the rear property line or along the fence line. Hedges should be non-invasive and should be maintained at a height no higher than 6 feet, per St. John's County Ordinance No. 2018-41, section 3. Hedges should be properly maintained and not encroach on a neighboring lot. Bamboo is not allowed.

Privacy Walls

Each lot is allowed one privacy wall to install in the rear of the home, beyond the existing lanai. A privacy wall can be no higher than 6 feet tall, per County Ordinance No. 2018-41, section 3, single panel, and should be constructed with a wood material or hardy board. The width or length of a privacy wall may not exceed 10 feet and must follow St. John's County setback guidelines. Privacy walls must be an earthtone color or match the color of the home exterior. Materials used will be approved on a submission basis. No fence, and/or vinyl, material is allowed for privacy walls. Placement of a privacy wall will be considered on a submission basis and noted on the lot survey included with the ARB request. Materials to be used for the privacy wall should also be included on the ARB request, along with a sample picture of the material.

Street Trees

Upon completion of each residence, the Builder or Developer may have planted a "street tree" in accordance with the community's County approved plans between the edge of the roadway and the front lot line of the home defined in the Declaration as "Limited Common Area". These trees are to be considered part of the landscaping for the home and properly maintained and irrigated by each homeowner.

Irrigation

All landscape beds and sod should be fully irrigated with an automatic irrigation system. Irrigation should extend to the edge of the water if the lot is adjacent to a pond or the edge of natural vegetation if the lot is adjacent to a preservation area. Reuse irrigation water as supplied by JEA, shall be the sole source of irrigation water. Individual wells are prohibited.

Driveways

Driveways will be maintained with pavers as installed during construction of the home. Any extension to a driveway or addition of sidewalks must use pavers that match existing paver material and must be submitted for approval. Extension of driveways must not exceed the width of the home. Modifications or additions to driveways must be submitted for approval prior to installation. ARB requests must

be submitted with survey of home outlining driveway extension and/or sidewalk install. Homeowner must also receive ARB approval if changing out existing pavers for new pavers of different color or appearance. This applies to driveways, walkways leading to the front door, and front porches.

Outside Mechanical Equipment

Outside mechanical equipment such as LP tanks, water softeners, HVAC units shall be properly screened from view from the street and any adjacent lot by vegetation high enough to block the view of the equipment. A variance may be applied for to relocate an HVAC unit to the side of a home based on an irregular lot size. HVAC units approved to be relocated to the side of a home must be screened from street view and neighboring lots with vegetation high enough to block the view of the equipment. Pool equipment (i.e., pump, heaters, etc.) require a structural enclosure using building materials and colors that match the house so as not to be seen from the street or any adjacent lot.

HVAC Equipment

All HVAC units must remain in the rear of the home as installed during construction of the home. Exceptions include homes where the HVAC was installed to the side of the home during construction of the home. The ARB may allow request to move HVAC equipment with irregular lots and must be submitted for approval with survey for consideration.

Residential Signs

Residential signs include "For Sale", "For Rent" and "Open House" signs placed on lots by residents and/or their real estate agent. These signs must comply with the attached uniform signage criteria generally known as the **"Nocatee Sign Standard".** The sign shall not exceed 9" x 12" in size and must be professionally painted in a uniform tan color with green letters. At no time should any sign be placed in a window. The use of "Bandit" real estate signs is prohibited. All other signs are prohibited without specific written approval from the ARB. Political signs no larger than 3 feet x 4 feet may be installed on a lot no earlier than 14 days prior to the election and must be removed 5 days after the election. Each lot is limited to one political sign at a time.

Play Structures

Play structures, either permanent or temporary are prohibited in front yards. Playground equipment and trampolines must be placed behind the rear of the home ad must not be seen from the road. All playground equipment must be earth tone in color,

including any tents, slides, etc. All playground equipment and trampolines must be kept in good condition. In the event of a hurricane watch issued for St. Johns County, trampolines and playground equipment must be secured in accordance with applicable safety guidelines.

Basketball Goals

Prior to installation of any permanent basketball hoop, a homeowner must submit an application to be reviewed and approved by the ARB committee. The ARB application must include a picture of the proposed basketball hoop, a survey marking the location of the proposed installation and any additional landscaping contemplated with the installation. Free standing (portable) basketball hoops shall not be placed or used on public street or cul-de-sacs, or on any common area of the HOA. All basketball hoops on homeowner property must be located at least 10 feet from the sidewalk towards the house. No basketball hoop/rim/backboard may be attached to the front of side of any dwelling. Also, no basketball hoop shall be placed on another owner's property, whether for temporary or permanent use, or be located on or adjacent to a public street or public sidewalk. All basketball hoops shall be kept in good repair, including the use of a net (with no torn loops) and a backboard that is continuously kept in good repair. The basketball pole shall be kept in good condition and routinely painted. The portable basketball hoop must be weighed down using an appropriate substance fill inside the base or using vinyl sport sandbags that match the color of the respective base (i.e. use black vinyl sport sandbags for a black base). Portable basketball hoops that arc removed from the stationary position must be completely removed from view. In the event of a hurricane watch issued for St. Johns County, all portable basketball hoops must be removed and stored in accordance with applicable safety guidelines. For permanent basketball hoop, call 811 to request a utility locate.

Trash Receptacles/ Garbage Cans

Trash receptacles, recycling receptacles, and yard waste shall be placed curbside no earlier than 5pm the day prior to collection day and the emptied receptacles must be removed from the curb by 10 pm of the day of collection. Trash and recycling receptacles, and yard waste must be hidden from view at all other times either in a garage or in approved structural trash enclosure.

Trash & Recycling Receptacles Enclosures

Any trash and recycling receptacle enclosure must have ARB approval prior to installation. Trash and recycling enclosures must be screened from view from the road and any adjacent lot with an “L”-shaped structural or mature vegetation (landscaped) enclosure to fully screen the trash receptacles. Structural enclosures must use building materials and colors that match the exterior of the home. Vegetation enclosures must be maintained (i.e., trimmed, no taller than 6 feet). Any

diseased or dying vegetation must be replaced with the same species as originally approved.

Seasonal Christmas or Holiday Decorative Lights

Holiday lighting and decorations shall be permitted to be placed upon the exterior portions of a Residential Dwelling Unit and upon a Lot in a tasteful, respectful manner, during a period commencing on Thanksgiving and continuing through January 10 of the following year, after which such lighting and decorations shall be removed. Lighting and decorations for any holiday other than the referenced above shall be permitted commencing fifteen (15) days prior to said holiday and continuing for five (5) days following said holiday, after which said lighting and decorations shall be removed.

Permanent Exterior Home Lighting

Landscape lighting is permissible in the existing landscape beds of a home. Landscape lighting in landscape beds that is hardwired requires ARB approval to ensure clearing of utility easements on a survey and the installed lighting does not hinder adjacent properties.

Permanently installed landscape lighting along the roofline and edging on a home is permissible for the purpose of lighting to be in use only during the allowed Seasonal Christmas or Holiday Decorative Lights dates, as noted in the previous section. ARB approval is required prior to installation of any permanent home lighting.

Exterior Lighting

All exterior lighting including, but not limited to, carriage lights, light fixtures and landscape lighting must remain in good repair with no broken or missing parts and installed properly with working lights. All lights must remain free of corrosion and chipped paint. Light bulb colors shall remain white.

Storm Protection Devices

Permanently installed storm protection devices require ARB Approval. The devices must blend into the architectural detail on all elevations. Application for installation must include detailed scale drawings of all elevations. Storm protection devices may be deployed no more than 24 hours before the effective time of a declared hurricane watch. They must be removed within 48 hours of a hurricane passing.

Gutters

Gutters must be approved by the ARB and the submission must include location of

install, to include down spouts and the number of downspouts, and the color of gutters being installed.

Solar Collectors and Renewable Energy Devices

A property owner may install solar panels onto their own property rooftop in accordance with Florida state law. (Florida Statute 163.04) If a resident's solar panel installation cannot be installed on the roof of the home for effective operation, a resident can apply for a variance thru the ARB committee. Please adhere to the following guidelines:

A. Does not interfere with, or restrict visibility of, the resident property or neighboring properties.
B. Does not obscure any resident's ordinary view of common areas including preserve areas, lakes, parks and/or public areas such as sidewalks and community streets.
C. Is not within reasonable view from the street on which the property is located.
D. Is not on the front and side exterior walls of the home.
E. Is not freestanding.
F. Is not within ordinary view from common areas.
G. Is not installed in common areas.