Charter Point Community Association

Exterior Improvement & Maintenance Guidelines

The overall objective of this document is to serve as a guide to Charter Point homeowners in maintaining and enhancing our neighborhood's long-standing, visually pleasing environment. These standards address exterior improvements for which homeowners will most often submit applications to the Charter Point Community Association (CPCA) Covenants & Restrictions committee (C&Rc) for approval, as well as frequent violation problems. These guidelines are not intended to be all inclusive or exclusive, but serve as a guide to what exterior structural improvements may be made to properties in the Charter Point community.

Specific objectives:

- To provide uniform guidelines to be used by the C&R Committee (C&Rc) in reviewing structural improvement applications, in light of the aesthetic standards set forth in the deeded Charter Point covenants and restrictions (C&R) and the actions of the Board.

- To assist homeowners in preparing an acceptable application to the C&Rc.

- To increase homeowner awareness and understanding of the C&R.

- To describe the CPCA and procedures involved with the standards established by the C&R.

- To illustrate basic design principles to aid homeowners in developing exterior improvements harmonious with the neighborhood.

INTRODUCTION

All residents benefit from the planning and design that have been an important part of the development of Charter Point from 1972 to present. The purpose of exterior design controls is to assure residents of continuity of Charter Point's long-standing principles of design and maintenance quality. This, in turn, protects property values and enhances the community's overall environment.

Standard guidelines are designed to address exterior alterations and repair made by homeowners to their property. It should also be noted that the C&Rc also reviews plans for all new construction by builders and subjects them to the same scrutiny.

DECLARATION OF COVENANTS AND RESTRICTIONS

The authority for maintaining the quality of design in the community is the Declaration of Covenants and Restrictions which attach by operation of law to every property in Charter Point. Charter Point Community Association, Inc. (CPCA) has been assigned all of the Developer’s rights and obligations. The C&R document is recorded in the public records of Duval County, Florida, is published at the web site www.CharterPoint.org, is routinely provided at professional closings, and is delivered to new residents by Charter Point’s welcoming committee.

EXTERIOR IMPROVEMENT PROJECT APPLICATION REVIEW CRITERIA

The C&Rc evaluates all applications on the individual merits of each submission. The characteristics of the home's exterior and the individual lot are taken into account when evaluating the design improvement proposal. This is done because what may be an acceptable design of an exterior in one instance may not be for another. For example, exterior changes to a fence due to its relative proximity to a neighbor's fence, is more noticeable and has more impact on adjoining fences than for a single detached fence.

The following criteria represent in more specific terms the general standards used in reviewing and evaluating an application's proposed design.

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- Validity of Concept: The basic idea must be sound and appropriate to its surroundings.

- Design Compatibility: The proposed improvement must be compatible with the architectural characteristics of the applicant's house and the neighborhood setting. Compatibility is defined as similarity in architectural style, quality of workmanship, similar use of materials, color, and construction details. Plans should be supplied and may be demanded by the C&Rc

- Location and Impact on Neighbors: The proposed alteration should relate favorably to the landscape, the existing structure, and the neighborhood. The primary concerns are access, view, sunlight, ventilation, and drainage. For example, fences or docks may obstruct views; decks or larger additions may infringe on a neighbor's privacy. When a proposed alteration has possible impact on adjacent properties, it is suggested the applicant discuss the proposal with neighbors prior to making an application to C&Rc.

- Scale: The size of the proposed alteration should relate well to adjacent structures and its surroundings. For example, a two story addition to a one story house may be inappropriate.

- Color: Color may be used to soften or intensify visual impact. Parts of the addition that are similar to the existing house, such as roofs and trim should be compatible in color.

- Materials: Continuity is established by use of the same or compatible materials as were used in the original house. Options may be limited somewhat by the design and materials of the original house. For example, horizontal siding on the original house should be reflected in a structural addition. On the other hand, an addition with siding may be compatible with a brick house. The C&Rc has the right and obligation to exercise aesthetic judgment.

- Workmanship: Workmanship is another standard applied to all exterior alterations. The quality of work should be equal to or better than that of the community. Poor practices, besides causing the owner problems, can be visually objectionable to others. Poor workmanship can also create safety hazards.

- Timing: The majority of alterations will be built or installed timely by a contractor or the residents themselves. Repair projects must be completed within a reasonable time not to exceed 90 days. Original construction of a home must be completed within 6 months of commencement.

AMENDMENTS TO THE STRUCTURAL IMPROVEMENT GUIDELINES

The CPCA Board will conduct a periodic evaluation to determine if these guidelines need to be amended, and homeowners' guidance and comments are welcomed.

REVIEW PROCEDURES

All applications for exterior improvement changes - whether permanent or temporary - must be submitted to the CPCA's C&Rc. Application for approval prior to project commencement is required. Application forms are available for printing from the website at www.charterpoint.org., submitted to the C&Rc chair, or to the interim C&Rc committee liaison or to the CPCA president, in the absence of a C&Rc chair. Email submissions with PDF scanned documents enhance efficient responses.

The application will be reviewed first for completeness. If the application is incomplete, it will be returned to the applicant with a request for additional information so that the review process may begin. If not immediately approved or disapproved, the C&Rc shall acknowledge receipt of the application and advise that the application is being considered. The C&Rc has 21 days from acknowledgment of receipt to approve or disapprove the application by email, or 30 days by letter if no valid email address is provided. The final decision of the C&Rc, or Board majority if deemed appropriate, will be sent by email or letter to the applicant's address. The Board may preliminarily deny an application pending further review.

APPEAL OF A C&Rc or BOARD DECISION

An appeal may be made if it appears that the following situations occurred:

- Proper procedures were not followed during the review process.

- The decision appeared arbitrary and had no rational basis.

- The applicant invoked the Ombudsman procedure, but the Board failed to participate in that process. Rejection of the Ombudsman's explanation or recommendation is not a failure to participate for the purpose of this subsection.

Applicants appealing a C&Rc decision must base their appeal upon one of these situations.

To initiate the appeals procedure, the applicant or other affected resident/s must submit an appeal in writing (including email) within 14 days of the decision.

ENFORCEMENT PROCEDURES

Violations may be reviewed as a result of complaints from other homeowners, on site reviews by the C&Rc, by members of the board, or by onsite reviews by an employed management company, currently Kingdom Management Corporation.

1. All violations will be confirmed by a site visit by a C&Rc committee member, CPCA board member, or property management agent contracted by the CPCA

2. A written attempt will be made to contact the homeowner advising of the violation and request made for corrective action.

3. If no timely corrective action is taken or corrective action plan is submitted, a second written notice will be sent informing the homeowner the violation must be corrected by a specific deadline.

4. If the violation cannot be resolved by the C&Rc, the violation will be turned over to the CPCA Board with a recommendation for enforcement.

ROLE OF THE C&Rc

The C&Rc consists of the C&R chair and appointed committee members. It is responsible for reviewing all applications for exterior improvements submitted by homeowners and for maintaining specified standards of exterior maintenance. The C&Rc chair and an agent of Kingdom Management Corporation periodically inspect (by site review) the community for compliance with architectural and maintenance standards. This review effort is primarily concerned with the general appearance of the neighborhood. Input from homeowners is encouraged. The C&Rc may review all construction by builders and developers to ensure compliance with standards already established in the design of the community. Repainting and maintenance repairs may be made without prior approval provided that no substantial change is made to the existing condition. However, an application is recommended.

WHAT CHANGES MUST HAVE C&RC APPROVAL?

The C&R (Section III, A, B) require the compliance of all lots with the Association's architectural standards both for new construction and repair or modification of existing structures.

No new construction or modification of existing structures shall be made on any Lot without prior board approval. Further, once a plan is approved it must be followed or a subsequent modification must be approved. Each application is reviewed on an individual basis. There are not any "automatic" approvals, unless provided for specifically in these guidelines. For example, a homeowner who wishes to construct a deck identical to one already approved by the C&Rc is still required to submit an application. Failure to submit an application and to first obtain permission puts the owner at risk of being required to remove or alter the work done.
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WHAT TO INCLUDE IN AN APPLICATION TO THE C&Rc

For some homeowners, the most difficult part of the application is adequately describing the request. Generally, the following items should be a part of every application:

- Application Form: **Application forms (exterior improvement, fences, landscaping) are available at www.charterpoint.org** or can be requested by emailing CR@charterpoint.org. The forms contain simple instructions and list the documentation required for submission. An incomplete application will cause delays in approval, since the application must be returned to the homeowner for missing information and/or clarification before it can be considered for a decision. Much delay and frustration can be averted by making sure the application contains all required information before submitting it.

- Site Plan: A site plan may be prepared by submitting a copy of the house location survey plat typically included with home closing papers. In lieu of a site plan, a detailed drawing is acceptable. Proposed changes should be indicated, including dimensions and distances from property lines.

- Material and Color: Samples of the materials and colors to be used and an indication of the existing colors and materials should be provided. In most cases, a statement that a proposed addition (e.g., sun room) is to be painted to match existing house trim or major house color is sufficient. Where materials and/or colors are compatible but different from those of the existing structures, samples or color chips should be submitted for clarity.

- Drawings and Photographs: A graphic description should be provided, such as a manufacturer's literature or photographs, as well as freehand or mechanical drawings. The amount of detail should be consistent with the complexity of the proposal. Relationships of major architectural features, such as existing and proposed roof lines, window sizes and alignment, building heights, roof slopes, etc., should be shown, as they affect the applicant's house. Sketches or photographs should be accompanied by a written description.

GUIDELINES

The guidelines which follow address a broad range of exterior alterations for which homeowners frequently submit an application to the C&Rc. As it is impossible to address each specific design condition, these guidelines present the principal factors to consider when developing a design. More specifically, these guidelines, in most cases, define the limits to size, quality of construction, location, materials, and color based on the intended use and relationship to the neighborhood rather than focus on a particular construction detail or a specific design alternative.

The individual merits of each application will always be considered by the C&Rc. The use of these guidelines should assist the homeowner in gaining timely approval. The applicant who follows the guidelines should expect approval or rationale as to why the application was not approved.

Special Note: City of Jacksonville Approvals - Many items require City review and permits. It is the homeowners responsibility to obtain all such approvals and permitting. City Code Enforcement (904-630-CITY) should be contacted prior to beginning any exterior work in order to verify what procedures must be followed and obtain required permits. *City of Jacksonville approval does not preclude the need for CPCA approval and vice versa.*

FENCES

Fencing, as well as hedges and walls that act as fences, can be used to separate property, provide security, visual privacy, or to architecturally define space. In achieving any one of these goals, a barrier is created which has both a visual and a physical impact on the boundaries of common land and properties of adjacent homeowners. Careful consideration should be given to the basic fencing concept and the manner in which the concept is executed. Fencing should be compatible with the applicant's house, but it should also be appropriate for its intended purpose. Please reference the Charter Point C&R for detailed restrictions on fences.

In selecting a fence, it is important to remember that the homeowner's functional needs must also be related to previous fence styles in the neighborhood. Height, location, materials, quality, style, design, and color are the primary factors to be considered.

Height: The height of a fence may not exceed 6 feet.

Location: Most fencing involves boundary line considerations. Therefore, applications must show exact relationship with property lines. Fencing must restricted to the rear and side yard, not to exceed beyond the face of the house (or side of the house facing a street on a corner lot). The extension of fencing beyond a house toward a street is prohibited. Solid fencing used for privacy screens should be in short segments immediately adjacent to the house or patio and must not exceed 6 feet in height. See the actual language of the covenants for more specific information.

Materials, Quality. Style, and Colors: Fencing should be compatible with the architectural characteristics of the applicant's house and the prevailing architectural characteristics in the adjacent houses. Continuity of style should be considered. Natural wood fencing may be treated with a clear (no color) waterproof sealant. Any colored stain or paint will be considered on a case by case basis.

Chain link fencing is not permitted. The following fence styles are standard: wooden board-on-board, wooden shadowbox, wooden stockade, wrought iron/non-rusting aluminum. Board fences with a lattice screen top of 18” to 2’ are acceptable, but total fence height must not exceed 6 feet. The lattice top must be capped by a horizontal straight board to give it a finished look. Fence post dimensions and board direction are specified in the covenants. Vertical supporting posts and fence panels with horizontal supporting boards must face the owner's side of the lot.

Vinyl fences are permitted, however, due to the wide variance in vinyl fence construction, material quality and aesthetic appearance, compliance with the specific requirements listed below is required.

- Vinyl fences must meet or exceed ASTM-F964-02 (“Standard Specification for Rigid Vinyl Exterior Profiles Used for Fencing”), an industry materials and physical performance standard.
- Only vinyl fences with a wood grain appearance and showing no shine or glare will be approved. No other style is permitted.
- Must have Ultra-Violet (UV) protection using at least 10 pph (parts-per-hundred) of Titanium Dioxide (TiO2) or equivalent. (antimicrobial, inhibits weathering and minimizes surface cracks)

- The exclusive use of adhesive to assemble the fence is prohibited. Assembly will be done by using special tabbing or interlocked notching tool or using metal fastening. Metal fasteners, when they must be used, shall be stainless steel and hidden from view when installed.
- Gates shall match the design, material, color and construction of the fence. Ornamental gates of distinctive design will be considered on a case-by-case basis.
- Fence posts shall have a solid core and installed in concrete for increased stability.
- Must contain impact modifiers to inhibit breakage.
- Vinyl fences shall not be painted. Any deterioration, excessive yellowing with age, or non-removable iron staining or graffiti will require replacement of the fence or associated panel.

GENERAL FENCE REQUIREMENTS

An application is required for all fence installations. All applications must include:

a. Site plan or detailed outline drawing of the home showing the relationship of the fence to the property lines and front of the house
b. Picture and/or detailed drawing of the fence that includes height
c. Description of material used.
d. Color
e. Proposed landscaping
f. Estimated start and completion dates

VINYL FENCE REQUIREMENTS

1. Application must include the specific fence manufacturer selected , including the model and manufacturer specification sheet - and the fence installer.

2. An actual material sample (not a small color chip or brochure)

3. A copy of the existing site plan showing the house, patios/decks, existing fences, accessory structures, significant landscaping, property lines, easements and the location of the proposed fence.

4. A contractor or installer rendering or drawing of the proposed fence location including dimensions, materials and color.

5. A landscape plan showing proposed major plantings or re-landscaping, as applicable.

STORAGE STRUCTURES

Storage structures can aesthetically affect both the individual property and the neighborhood by concealing many cluttering objects, such as garden tools, trashcans, children's play equipment, etc. An inconsistently placed or inferiorly constructed storage structure can visually negate an otherwise desirable residential area. As a result, all storage structures must be compatible with both the architecture and landscape surrounding the house. It is important to remember in choosing and locating a storage structure there are other considerations.

DESIGN CRITERIA

a. The design of a storage structure is directly related to its location. As the relationship between the house and the structure changes, so does the type of structure to be used.

b. The structure must be designed to appear as part of the house/landscaping/ fence theme.

c. The structure must be designed to respect the “visual rights” and aesthetic interests of neighborhood properties. *(For convenience, storage structures are placed in three categories based upon the structure's relationship to the house.)*

TYPE 1. FREE STANDING STORAGE STRUCTURES ATTACHED TO THE HOUSE.

Location/Concealment: Structures should be concealed by being placed behind fences or the main residence or concealed significantly by bushes or shrubs. The size of the structure may be considered in determining its approval and location requirements.

Design: The Architectural design of the structure must be compatible with the design of the house: i.e., same materials, color scheme, roof pitch, detailing, etc.

Materials: The finish materials used for a storage structure attached to the house must be the same as the exterior finish of the house. Free standing structures must be finished in the same colors and materials as the house or fence. Free standing, prefabricated structures (aluminum prohibited) must be painted or finished to match the colors of the house. In the case where fencing was used and attached to the house, the same materials as that used on the fence are acceptable.

Colors: The color scheme should be the same as that on the house.

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Roof: The roof slope and the type and color of the roofing material (shingles, etc.) must match those of the house.

Size: While storage structures must provide sufficient volume for their intended use, they must be of a size which is appropriate for the size of the property and which is architecturally compatible with the applicant’s house.

TYPE 2. STORAGE STRUCTURE INTEGRATED WITH FENCE

Location/Concealment**:** Storage structures may be concealed by being constructed as an integral part of the fencing. It is then expected the height of the storage structure would not exceed the 6' height of the fence.

Design: Structures may be designed as an integral part of the fencing. The architectural design of the structure must then be compatible with the design of the fence, whether the fence is existing or to be built with the shed.

Materials: The finish materials of the structure must be the same as the finish materials used on the fence.

Colors: The color scheme must be identical to that used on the fence.

Roof: The maximum height of the structure may not exceed six feet excluding the height of the base. The fence height should match the height of the structure's roof.

TYPE 3. VINYL/PVC, PORTABLE STORAGE STRUCTURES

Small and large portable, vinyl/PVC storage structures are allowed if the color of the structure either matches the colors on the house or are colors considered to be natural landscaping colors that will blend with the surrounding landscaping, fence, or house (e.g., gray, dark green, brown, tan, or crème).

Location/Concealment - Location/Concealment: Storage structures should be concealed by being placed behind fences or the main residence or concealed significantly by bushes or shrubs. The size of the structure may well be considered in determining its approval and location requirements. .

An application is required for Type 1, Type 2 and Type 3 Structures. All applications must include:

a. Site plan or detailed outline drawing of the home showing the relationship of the proposed storage structure to the property lines

b. Picture and/or detailed drawing of the structure that includes all dimensions

c. Description of material used

d. Color of structure and house

e. Estimated start and completion dates

GREENHOUSES

Greenhouses will be reviewed under the same criteria as storage structures with consideration for the special requirements of sun orientation. An application is required.

PATIOS AND DECKS

- Patio and Deck Location: Patios and decks must be located in rear yards. Side yard locations will be evaluated on their individual merits. When patio or deck schemes include other exterior changes, such as fencing, lights, plantings, etc., other appropriate sections of these guidelines should be consulted prior to making application.

- Materials and Color: Materials should have natural weathering qualities such as brick, wood, and stone. No application for color change is necessary if the owner of the deck wishes to clear-seal the deck or use one of the following natural wood stains: cedar, oak, pine, honey, locust, or walnut. All other stain colors or paints require an approved application. Wood in decks should generally match the trim or dominant color of the applicant's house. Certain kinds of wood, such as redwood, cedar, and pressure treated wood may be left to weather naturally.

- Drainage: Changes in grade or other conditions which will affect drainage are anticipated and should be indicated. Generally, approval will be denied if adjoining properties are adversely affected by changes in drainage.

An application is required for patios. Applications must include the following information:

a. Site plan showing the size of the patio and location as it relates to the applicant's house and property lines

b. Description of materials, color, grading and drainage changes

c. Estimated start and completion date

An application is required for decks. Applications must include the following information:

a. Site plan showing the relationship of the deck to the house lot and adjacent properties

b. Description of materials to be used

c. Details of railings, posts, stairs, steps, benches, etc., to clearly describe proposal. Include height of deck off the ground

d. Color of the deck. Include the color stain or paint to be used. Colored stains or paints (that are not listed as approved colors/stains in the “Materials and Color” section above) must be submitted for approval

e. Details of changes to windows and doors, if applicable

f. Indicate whether or not any underdeck area will be used for storage. If so, a landscaping or screening plan is required. Approval must be obtained for under-deck storage

g. Estimated start and completion dates

DOORS, WINDOWS & ROOFS

Rising energy costs have encouraged homeowners to take measures to conserve energy through installation of storm doors and windows. Energy conserving measures, however, should and can be done without compromising the visual quality of the neighborhood. However, screened front doors are prohibited.

- Storm doors (1) must be full-view; (2) must be painted or enameled same color as the entry door behind them, or (3) must be the same color as the architectural trim of the house or (4) must be the same color as the siding of the house and (5) or may be white or dark bronze anodized aluminum, depending on the house's trim color.

- Storm window frames should match the trim of the house, however, anodized white or dark bronze aluminum storm window frames are acceptable, depending on the house trim color.

- Roof replacement with the same previously-approved material does not require C&Rc approval. Replacement of an existing roof with a new roofing material or roof color requires approval. Materials shall be limited to ceramic and concrete tile, or composition shingles. The roof must be one, consistent color complementary to the house and harmonize with surroundings. Partial roof replacement with a color that is not an exact match is not permitted.

An application is required for window framing, storm and screen doors, new roofs and roof replacements. The application should include the following:

a. Drawing and/or photograph of proposed doors, windows or roofing.

b. Color and type of materials.

c. Estimated installation and completion dates.

SUN CONTROL DEVICES

The manner in which sun control is implemented has considerable effect on the exterior appearance of a house, and the desirable benefits of sun exposure in the winter, fall, and spring.

- Location: The location of any awning or trellis should not adversely affect views, light, winter sun, or natural ventilation of adjacent properties.

- Style, Materials and Colors: Sun control devices must be compatible with the architectural character of the house in terms of style, color, and materials. They should also be consistent with the visual scale of the house. Awnings or trellis work are required to be in no more than two compatible colors, e.g., black, brown, dark green, dark blue, tan, beige, gray) Trellis work or pipe frames for canvas awnings must match the trim or dominant color of the applicant's house.

An application is required for sun control devices. Applications require the following:

a. Site plan showing location of trellis and/or awnings

b. Sketch, photograph, or manufacturer's product information of proposed sun control device, including indication of dimensions, construction details showing how the awning or trellis is attached to the house, materials, and color

c. In the case of fabric awnings, submission of material and color must be included

d. Estimated start and completion date.

RECREATION AND PLAY EQUIPMENT

Homeowners often express interest in swing sets, basketball backboards, playhouses, etc. Most equipment of this sort is commercially available, but often less than pleasing in appearance. Creatively designed equipment is encouraged. The guidelines listed below are provided in an effort to reconcile the need for play equipment with the goal of minimizing its visual impact.

- Location and Size: Recreational and play equipment should be placed in rear yards. However, basketball backboards may be secured to the home or garage provided that proper consideration is given to color as noted below. Restrictions regarding the placement of basketball apparatus do not apply to portable basketball set-ups, however, whether permanently affixed or portable, the installation of basketball structures must be approved by the C&Rc prior to installation.

- Materials and Color: Use of natural materials and earth tone colors (i.e. blacks, browns, greens, tans, beiges, and grays) for the major components of the equipment is highly recommended. Metal play equipment, such as metal swings sets and freestanding basketball backboards and their poles must also be earth tone colors to blend with the natural surroundings or, if located adjacent to a dwelling, fence, or other structure, must be a color that blends with the dwelling, fence, or structure.

Basketball backboards attached to houses or garages must be a color that blends with the background.

An application is required for recreation and play equipment. Applications require the following information:

a. Site plan showing the relationship of the play equipment to the house and property lines

b. Photograph or marketing material of the play equipment

c. Dimensions, color and material

e. Estimated installation start and completion date

SWIMMING POOLS

Only in-ground swimming pools located wholly within the rear yard are permitted in Charter Point, with the exception of small inflatable wading pools for infants and toddlers. Privacy fencing to conceal related pool equipment is required by the C&R. Standard screened pool enclosures with locking doors are permissible. Appropriate landscaping may also be required to lessen the visual impact of the pool. The City of Jacksonville and State of Florida also have requirements regarding pool location, barriers, security features, etc., that must be met.

An application is required for in-ground swimming pools. Applications require the following information:

a. A site plan or detailed drawing showing location and dimensions of the pool, other related equipment, fences, etc., in relation to the applicant's house, property lines, and adjacent dwellings.

b. Detailed drawings and plans of the pool, i.e., deck area, lighting arrangements, walkways, fences, etc., and pertinent information concerning water supply system, drainage and water disposal system.

c. Landscaping plan for exterior fencing.

d. Estimated installation start and completion date.

MAJOR EXTERIOR CHANGES

Major alterations are generally considered to be those which substantially alter the existing structure either by subtraction and/or addition. Major building alterations include, but are not limited to, construction of driveways, garages, porches, greenhouses, rooms, fireplaces, chimneys, other additions to a home, etc. When contemplating an alteration or upgrade to a driveway area, either concrete or pavers are acceptable materials.

More specifically, the design of major alterations should be compatible in scale, materials and color with the applicant's house and adjacent houses. The location of major alterations should not impair the views, or amount of sunlight and natural ventilation on adjacent properties.

If changes in grade or other conditions which will affect drainage are anticipated, they must be indicated. Approval will be denied if adjoining properties are adversely affected by changes in drainage.

Construction materials must be stored so that impairment of views from neighboring properties is minimized. Excess material should be immediately removed after completion of construction.

An application is required for major exterior changes. Applications require the following information:

a. Site plan showing location of proposed structure, relationship to property lines and adjacent houses.

b. Detailed drawings and plans including exterior elevations (if applicable) and dimensions

c. Description of materials including type of siding , color of proposed structure and trim, exterior lighting arrangements, etc.

d. It is highly recommended the final application include a duplicate of documents submitted to City of Jacksonville code enforcement for a building permit, and should also include colors, materials, and drawings or photographs as required, to illustrate the relation of the alteration to the applicant's house and adjacent houses where necessary

e. Estimated start and completion dates.

MISCELLANEOUS ANTENNAS AND SATELLITE DISHES

Notification to the C&Rc is required when installing, upgrading or replacing a satellite dish(s) or antenna. This notification will not delay the installation of your satellite dish per FCC Regulations. However, the person providing such notification shall be the owner of the property upon which the antenna or satellite dish is to be installed.

Exterior television and radio antennas located more than two meters above the ridgeline of the roof are prohibited. Satellite dishes over one meter in diameter are prohibited. Only antennae or satellite dishes as permitted under the Telecommunications Act of 1996 and regulations promulgated by the Federal Communications Commission as a result of the Act may be installed on a lot.

Installation of more than one type (satellite dish, radio antenna, TV antenna) is acceptable if multiple broadcasting systems are desired (i.e., receiving local and international programming).

Location: The C&R requires that all direct broadcast satellite dishes, antennas, multi-channel or multi-point distribution service devices be placed in locations that are architecturally and visually pleasing to the neighborhood as a whole, as long as the regulations:

1. Do not cause unreasonable delay or prevent installation or maintenance.
2. Do not preclude reception of an acceptable signal.
3. Do not unreasonably increase the cost of installation of the satellite dish.

Wiring: Satellite dishes or television antennas and all wiring and materials associated with the dish or antenna shall be concealed and as unobtrusive as possible. Remove all unused satellite dishes on your property when installing a new dish or when upgrading a dish or antenna.

Color: Elevated installations must be of a color, or changed to a color, that is reasonably compatible with the color of the exterior of the home adjacent to the installation, provided it will not interfere with reception or impose unreasonable cost.

Primary and Secondary Locations

The CPCA requests that homeowners direct their installers to determine the best location on the owner's property that will adhere to the following guidelines.

1. The C&R requires that antennas and satellite dishes be placed on the owner's main back roof and not showing above the front roof ridge line except in cases where signal reception is not acceptable. Roofs of attached structures, sunrooms, or other attached home extensions are acceptable secondary locations only if an adequate signal is not available on the main back roof.

2. The C&R further requires that antennas or dishes not be placed on roofs on the front of homes unless another location for acceptable signal reception cannot be found.

Alternate Locations may only be used when adequate signal reception is impossible.

Fence Locations: Satellite dishes and antennas are not permitted on tops of fences or to overhang on a neighbor's property or over CPCA common areas.

Deck locations: If necessary to place the satellite dish on a deck, the dish should be located next to the house or low on the inside of the deck railing out of public view. No part of the dish or antenna may be seen above the deck railings.

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Yard locations: Antennas and dishes cannot be placed on the ground in front yards or in side yards where they can be easily viewed by the public unless the owner can document that the signal reception is unacceptable in another location approved by the C&R.

CHIMNEYS AND METAL FLUES

Chimneys must be masonry or enclosed in the same material and as the exterior of the building, and compatible with the roof color. Large metal flues and chimney caps must be painted, and any vent through the roof must be painted to match roof color.

An application is required for chimney & flue installations. Applications require the following information:

a. Site plan showing the relation of chimney/flue to the house and property lines.

b. Picture and/or detailed drawing of chimney/flue to include dimensions.

c. Description of chimney construction materials. If brick is being used and the home is constructed of brick, the brick colors must match.

e. Estimated installation and completion dates.

DOG HOUSES AND PENS

Dog houses must be compatible with the applicant's house in color and material or match a natural wood fence and must be wholly located in rear yards to be visually unobtrusive. The same criteria apply to dog houses as to storage structures.

An application is required for dog house and pen installation. Applications require the following information:

a. Site plan showing the relation of dog house or pen to house and property lines

b. Picture and/or detailed drawing of dog house/pen to include dimensions

c. Description of materials used. Color of house and dog house.

d. Architectural style of owner's house

e. Landscape plans to compliment and/or screen the dog house/pen

f. Estimated installation start and completion dates

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LIVE STOCK & CHICKENS

Live stock and chickens, whether kept for recreational or gainful occupation purposes or otherwise, are both prohibited within Charter Point. Charter Point has obtained an exception from the City of Jacksonville's ordinance permitting the maintenance of chickens.

LARGE EXTERIOR DECORATIVE OBJECTS

Approval will be required for all introduced large exterior decorative objects, including natural and man-made. Large exterior decorative objects include, but are not limited to such items as sculptures, fountains, pools, large stones or boulders, driftwood piles, free-standing poles of all types and items attached to approved structures.

Application Contents for Large Exterior Decorative Objects

An application is required for installation of large exterior decorative objects. Applications require the following information:

a. Site plan or detailed drawing showing the relation of the object to house and property lines
b. Picture and/or detailed drawing of the object to include dimensions
c. Color and material of the object
d. Estimated installation start and completion dates

EXTERIOR LIGHTING

No exterior lighting shall be installed or maintained in such a way as to cause discomfort to adjacent neighbors from bright light. Solar lights are permissible provided fixture colors are earth tone (e.g., black, brown, dark green, tan, beige, gray); the color of the actual light is white, yellow-white, blue-white, or amber), with the exception of red and green during the December holiday period. All holiday lighting and decorations should not be displayed more than 45 days before the holiday and must be removed from all structures and property within 30 days after the holiday.

EXTERIOR PAINTING

Color changes apply to the house siding, doors, shutters, trim, roofing, and other significant architectural elements, including but not limited to porches, storage structures, detached buildings, decks, and sun control devices. Color criteria contained in other sections of these guidelines will not be affected by the exterior painting guideline. Change of exterior color should be in conformance with the established Charter Point neutral color palette (see p. 22), as maintained by the CPCA. The C&Rc shall have the responsibility of periodically reviewing the established color palette and making any revisions that they determine necessary to satisfy the needs of the community.

No application is required for repainting or re-staining a specific object to match its original color, unless previously deemed a violation of the established neighborhood palette and notification has been provided to the owner via direct mail, email, or publication in a newsletter or notice of board policy.

Before submitting an application, the homeowner should determine if the proposed color change is included within the established neighborhood palette.

An application is required for an exterior paint color change. An application must include the following:

a. A list of all proposed color changes and their locations. Colors must reference the established neighborhood palette and/or scheme.

b. A sample of each proposed color change (exterior, trim, accent).

c. Estimated start and completion dates.

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If the proposed color change is not found within the established neighborhood color palette or color scheme, an application must include the following:

a. A list of all proposed color changes and their locations

b. A sample of each proposed color change

d. Estimated start and completion dates

See "Charter Point Preferred Exterior Color Palette & Color Scheme Guidelines" on page 25.

FLAGPOLES

Permanent flagpoles must be of a height, color and location which is appropriate for the size of the property and background. Permanent free standing flagpoles are generally approved and must be installed and maintained in a vertical position. Homeowners wishing temporary flagpole staffs which do not exceed six feet (6') in length and are attached to the front wall or pillar of the house or tree trunk need not submit an application.

An application is required for in-ground flagpole installation. Applications require the following information:

a. Site plan or detailed drawing showing the relation of the pole to the house and property lines.

b. Picture and/or detailed drawing of the pole to include dimensions.

c. Description of material and color of the pole.

d. Estimated installation and completion dates.

PERMANENT GRILLS AND OUTDOOR KITCHENS

Permanent grills and outdoor kitchens should be placed in the rear of the house and as far as practical from the property lines.

An application is required for permanent grills and outdoor kitchens. Applications require the following information:

a. Site plan or drawing showing the relation of the permanent grill or outdoor kitchen to the house and property lines.

b. Picture and/or detailed drawing of the grill or kitchen including dimensions and materials.

c. Estimated installation start and completion dates.

EXTERIOR & WINDOW UNIT AIR CONDITIONERS

Air conditioning units extending from windows are not permitted unless obstructed from street view. Exterior units may be added or relocated only when they do not interfere visually with neighbors. All exterior units must be walled or screened with sufficient shrubbery or approved construction materials compatible with the construction of the house to effect visual compatibility and concealment.

CLOTHESLINES

Clotheslines must be demountable and taken down when not in use, and while in use, must meet same location and screening criteria as that for play equipment. Clotheslines are not permitted in front or side yards or in any manner visible from street view.

ATTIC VENTILATORS

Attic ventilators or other mechanical approaches requiring penetration of the roof should be as small in size as functionally possible and should be painted to match the roof. They should be located generally on the least visible side of the roof and not extend above the ridge line.

MAILBOXES

Mailboxes are a functional necessity. Since they are usually in a very visual location, they must conform to the established Charter Point aesthetic in which the mailbox is encased in brick, stone, rock, or similar material, built from the ground as a solid structure. Alternative designs may be approved by the Board, bearing in mind the intent is to maintain an upgrade from a simple mail box on an aluminum post, which is not acceptable. Boxes must be of natural material colors with any metallic portion painted in dark colors, such as flat black, black, dark green, navy, dark brown, or dark gray. Mailboxes must be located so as not to obstruct sidewalks or sight lines in accordance with all regulations. Mailboxes must be maintained in good repair with a door that closes.

An application is required for mailbox installation. Applications require the following information:

a. Site plan or drawing showing the relation of the mailbox to the curb and property line

b. Picture or marketing piece showing dimensions

c. Description of color and materials used

d. Estimated start and completion date

SOLAR PANELS

Panels mounted to the front side of roofs must be avoided, if at all possible, otherwise installed flush with the roof. Panels mounted to the rear side of roofs may be flush or elevated. If elevated, the panels must not extend above the roof peak that they are visible from the street or the yards of facing houses.

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An application is required for solar panels. Completed applications require the following:

a. A drawing indicating location and size of panels. Photographs of similarly installed units may be included, but are not to replace a drawing or rendering by a contractor

b. Estimated start and completion date.

FIREWOOD

Firewood must be kept neatly stacked and located to the rear of the residence, within the owner's property line. Piles must not exceed 4' in height for safety and contain firewood only, no storage of debris. Location should be in such a manner as to minimize visual impact. In certain cases, screening may be required.

BOATS, TRAILERS, CAMPERS, RVs, & COMMERCIAL VEHICLES

No boat, jet ski or other watercraft, trailer, camper, campervan, or recreational vehicle may be parked or stored in driveways, backyards, or side yards. Such vehicles must be stored wholly within the garage.

The CPCA defines "RV" as follows:

1. Any boat or trailer, motor home, or other self-contained camper or campervan.

2. Any mobile home, trailer or fifth wheel trailer

3. Any pop-up camp/tent trailer or other similar recreation-oriented portable or transportable facility or conveyance

4. Any other vehicle not defined above which could not normally or regularly be used for daily transportation, including dune buggies and jet skis or non-operative automobile collections or other automotive equipment not licensed for use on public streets

Vehicles Treated in the Same Manner as Recreational Vehicles:

l. Any vehicle that is included in the City Code or DMV regulations as being defined as commercial

2. Any vehicle that has commercial signs or advertising or visible commercial equipment.

3. Any private or public school or church buses

Commercial vehicles may be parked in Charter Point only if the following criteria are met:

a. The signage must be totally covered by a magnetic cover which is the same color as the vehicle background it adjoins

b. The cover must not be unreasonably large or unreasonably configured

Trucks with slip-on tops are permitted unless they exceed 7' x 9' x 18' limitations or are self-contained campers.

Private automobiles, including motorcycles, may only be parked on paved home driveways.

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SIGNAGE

Real estate signs (offering property for sale or lease), security signs, garage/estate sale signs, private party signs, and celebratory announcement signs (birth, graduation, etc.) may be placed on a lot subject to the following limitations and restrictions:

a. All signs must meet City regulations, if any, with respect to size, content and removal

b. Event signs, other than security or For Sale/Rent, must be removed within 24 hours

c. Political signs are prohibited anywhere on the lot, including inside a window

d. Commercial signs (advertising work performed on a lot) are prohibited

e. Real estate signs are restricted to Charter Point branded/approved signage obtained from Giglio Signs (904-396-9046) and must be removed within 48 hours of closing

f. No signs may be posted on right-of-way areas

g. CPCA members in good standing only may utilize the bricked community bulletin board

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IN-HOME BUSINESS

The City of Jacksonville regulates in-home businesses. In addition to City control, the CPCA is concerned about the impact of in-home business on the residential character of the neighborhood. While in-home business is recognized as a source of income, customer-oriented businesses with foot or motor traffic are not permitted in Charter Point.

The following special requirements must be met for an in-home business:

a. Permit obtained from the City of Jacksonville

b. Copy of permit on file with CPCA property records

c. No sign or other advertising device of any nature shall be placed upon any lot

d. No exterior storage of business-related materials permitted

e. No direct client or customer service will be performed at or in the home. This does not apply to work done completely by computer.

LANDSCAPING, TREE REMOVAL, & VEGETABLE GARDENS

General Landscaping: Care should be exercised in the planting and maintenance of trees and shrubs to prevent obstruction of sight lines required for vehicular traffic. Also, the views of neighboring houses and shade patterns of larger trees should always be considered.

Vegetable Gardens: All gardens must be neatly maintained throughout the growing season; this includes removal of all unused stakes, trellises, and dead growth. Consideration should also be given to the effect which planting will have on views from neighboring houses.

Application is required for vegetable gardens that do not meet the following conditions:

a. Located between the rear line of the house and the rear property line and side lines of the house.

b. Size does not exceed 1/4 of the area described in (a).

c. It is not planted on a grade exceeding a ratio of 5' to 100' feet.

d. It does not damage adjacent property through the flow of water onto adjacent the property.

Garden Timbers: Application is required for railroad ties or garden timbers which form a wall over 12" high and/or 8' long. Include a site plan with the location of ties or timbers drawn in, and information on landscaping plans and any grading changes.

Tree Removal Pertaining to Common Areas: The CPCA will periodically engage selective trimming or removing trees in center medians and perimeter wall areas, as warranted, for safety and maintenance considerations. Prior to clearing or cutting, the CPCA will make every effort to consult with a certified arborist and City ordinances.

Tree Removal Pertaining To Private Property: The CPCA discourages capricious tree removal to maintain the existing tree canopy in the community. Exceptions to this are based on bona fide safety concerns or undue restriction of the reasonable use of property; e.g. construction of decks, patios, swimming pools, etc. Owners are also advised to consult with a certified Duval County arborist for compliance with City ordinances on tree cutting.

Owners are not required but encouraged to replace trees that are removed for any reason. If an owner desires to replace a tree, the CPCA encourages owners to consult with a reputable landscaper for tree replacement. It is suggested a tree with a minimum height of 4' and caliper of 2" should be planted for each tree removed.

MAJOR LANDSCAPING

Before undergoing any *major* landscape change, including Florida Friendly landscaping, Charter Point covenants and restrictions require a plan be submitted to the C&Rc for approval prior to installation. For more information, see "Charter Point Lawn & Landscape Standards" posted at www.charterpoint.org. Florida statutes and City of Jacksonville ordinances also require a specific plan be submitted in order to be deemed Florida Friendly.

Application Contents for Landscaping

An application is required for major landscaping or a landscaping or overhaul. Applications require the following information

a. Description of the types and sizes of groundcover and shrubs to be planted

b. Site plan showing the relationship of plantings to the house and lot lines

c. Estimated start and completion dates

Rock Gardens: Application is required for rock gardens in the event rocks or collections of rocks exceed 36" inches in any direction. All rocks shall remain in their natural color.

Single Plantings: An application is *not* required for single plantings or a tree or shrub; however, an application is required for hedges more than 2' in height or 8' in length, or other features which in effect become structures, fences or screens and as part of other applications where required.

Florida Friendly Landscaping

Charter Point lawn standards do not prohibit Florida Friendly Landscaping. However Florida-friendly landscaping does not mean allowing one’s yard to deteriorate into nothing more than bare dirt, dead grass, and leaves or the installation of mulch beyond bedding. Nor does it

mean the random or natural accumulation of natural plants. According to the Florida Yards and Neighborhoods Handbook, Florida-friendly landscaping basically means "*quality* landscapes that conserve water, protect the environment, are adaptable to local conditions, and are drought tolerant." Florida Friendly landscape plans must define the proposed plants (native to Florida is a must), groundcover area, and have had a soil pH analysis, at minimum, It must also provide a means of sufficient irrigation and maintenance.

LAWN & LANDSCAPE MAINTENANCE

Properties must meet the exterior standards established by the C&R, with lawns regularly maintained in a neat fashion. Minimum lawn maintenance assumes that a lawn is already in reasonable condition. Obviously if a lawn is in poor condition, more work is needed to restore it. Charter Point's "Lawn & Landscape Standards" may be found at www.charterpoint/org.

- Mowing: Turf areas need to be mowed at regular intervals.

- Flowerbeds and Mulched Areas: Planted flowerbeds and mulched areas, especially those highly visible areas (such as front and side yards) must be kept in a trimmed, orderly and weed free manner. Mulched beds must be watered on a regular basis in order to prevent dead or dying plantings. *Mulching the entire front yard without plantings or landscaping is not permitted.*

- Maintenance-free, low growing ground cover (Ivy, Asiatic Jasmine or Dwarf Mondo grass) is suggested. Homes with sloping yards must contain the mulch with a rock or brick border to prevent run-off.

- Lawn and Garden Fertilization: All soil should be tested before fertilizer is added, especially in areas where drainage will flow into ponds or creeks. Special care should be taken not to over fertilize or to fertilize lawns and gardens where there is the least chance of runoff.

- Pesticides and Herbicides: Pesticides and herbicides may be applied according to label instructions for the specified problem. Emphasis should be placed on organic/biodegradable materials in order to ensure the least harm to the natural environment. Care in application is extremely important along creeks, ponds, and waterways. Avoid the use of pesticides and herbicides if at all possible, but when necessary use with caution and follow instructions.

- Erosion Control**:** Each resident is responsible for seeing that his lot area is protected from erosion and that storm drain structures are not blocked causing additional erosion problems which will silt up ponds and creeks.

EXTERIOR MAINTENANCE GUIDELINES

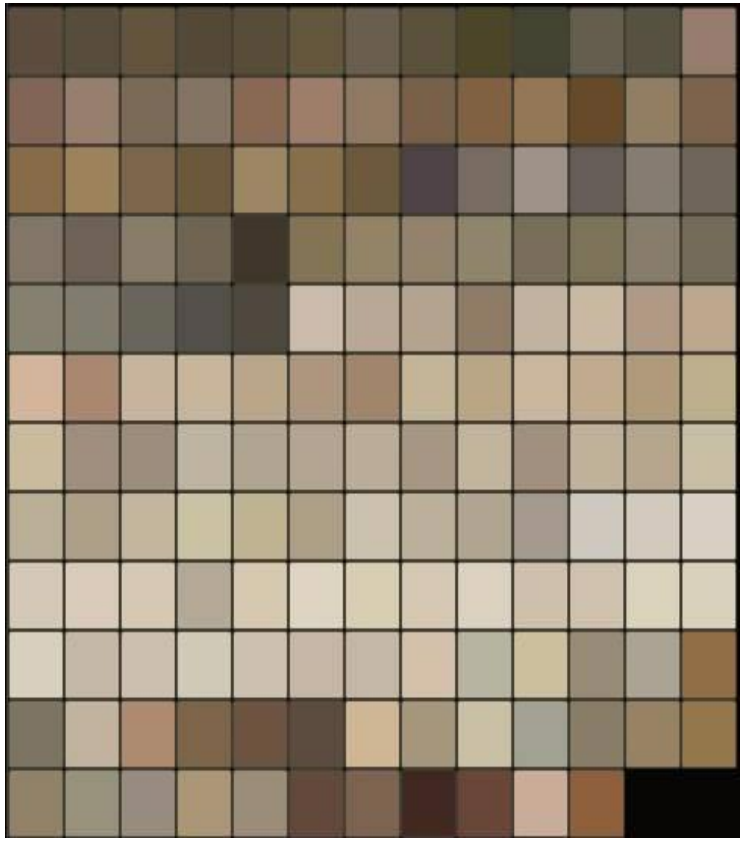
Property ownership includes the responsibility for maintenance of all structures and grounds which are a part of the property. This includes, but is not limited to, items such as mowing grass, removal of trash, and structural maintenance, including objects located on the lot. Maintenance affects the visual character and economic values of the property and neighborhood, and in some cases, safety.

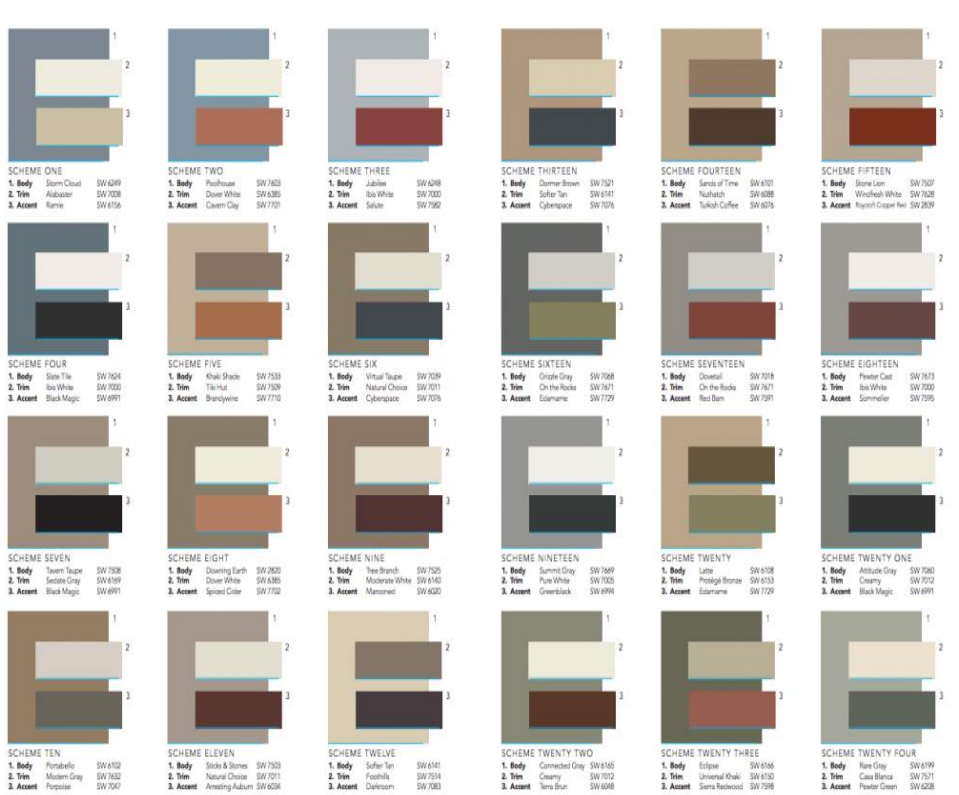
While it is difficult to provide precise criteria for what the CPCA deems as an unacceptable condition, the following examples represent some, but not all of the conditions which would be considered a C&R violation:

1. Peeling paint on exterior trim.
2. Dented or damaged mailboxes, missing mailbox doors, mailbox stands in disrepair.
3. Playground equipment which is either broken or in need of repainting.
4. Fences with either broken or missing parts or leaning/detached panels
5. Structures with broken doors or in need of painting or other types of repair.
6. Decks with missing or broken railings or parts, or parts in need of re-staining or painting.
7. Concrete or masonry block foundations or walls in need of repair or repainting.
8. Large roof portions with missing shingles.
9. Driveway with significantly noticeable cracks and concrete displacement.
10. Hanging sections of fallen gutters.
11. Shallow well iron staining on exterior walls, driveways, or sidewalks.
12. Mold on exterior walls, roofs, driveways, sidewalks, and fences.
13. Neglected lawns - dead, diseased, or overgrown grass; dirt yards.
14. Grossly overgrown shrubbery obstructing windows; vines growing on exterior.

Most residents, undoubtedly, would not allow any of the above conditions to exist, as they seek to preserve and protect their investment in their homes and to limit personal liability by keeping all improvements on their lots in good condition. The CPCA expects all residents will perform necessary maintenance to prevent any of the cited examples from occurring in Charter Point.

Charter Point Preferred Exterior Color Palette & Color Scheme Guidelines





Charter Point's preferred earth tone exterior color palette and suggested color schemes are Association approved guidelines to follow when painting your home exterior. Black, near black and red spectrum colors are restricted to accentuating the home (trim, doors, shutters) , not to be used as the entire exterior paint color. Blue spectrum colors will be considered for exteriors (other than accent colors) on a case by case basis. Submission and approval of an Exterior Project Improvement application is required prior to making a significant change in the current exterior paint color or accent color. Although not required when repainting the same color, submitting an application is highly recommended.