

## **Introduction**

### **A Welcome from Willow Lakes Plantation Homeowners' Association, Inc.!**

This handbook has been compiled to provide you with information regarding your community. Included are answers to many questions, which you may have as a new resident. If you have further questions, please feel free to contact our staff during office hours at the phone number listed on the following page. The Willow Lakes Plantation Homeowners' Association and staff members all look forward to meeting you.

**Welcome to Willow Lakes Plantation!!**

February 2011

## **BOARD OF DIRECTORS**

**Karen Groover**, President  
**Ron Wallace**, Vice President  
**Lashonda Lawrence**  
Secretary/Treasurer  
**Melissa McPike**  
Member  
**Leonard McCoy**  
Member

## **ARCHITECTURAL REVIEW BOARD**

**Chairman**

**Board Members**

## **HOMEOWNERS ASSOCIATION MANAGEMENT**

Frank Moore & Company, LLC  
(HOA Manager)

## **LOCATION ADDRESS & PHONE NUMBER**

409 Montgomery Cross Road, Suite 4-A  
Savannah Georgia 31406  
(912) 920-8560 Office  
(912) 920-4436 Fax

E-mail: [frank@FrankMooreCo.com](mailto:frank@FrankMooreCo.com)

Website: [www.FrankMooreCo.com](http://www.FrankMooreCo.com)

# **ARTICLE I: SUMMARY OF DECLARATION OF COVENANTS**

## **Section 1: Architectural Guidelines**

The Declaration of Covenants sets certain rules for protecting the architectural harmony of the community. They are administered by the Architectural Review Board (ARB). Approval from the ARB must be obtained before making any exterior changes to any property or lot, or any type structure is erected. Plans and specifications for all proposed changes must be submitted in writing to the ARB. The ARB will review the request and approve or reject it. All variances and subdivision approvals must be submitted to the Board of Directors for final approval.

## **Section 2: Maintenance of Property**

The Declaration of Covenants imposes on each owner a duty to keep all property in Willow Lakes Plantation free of debris and in good order and repair, including but not limited to seeding, watering, and mowing of all lawns, the pruning and cutting of all trees and shrubbery, the painting or other appropriate external care of all buildings and other improvements, all in a manner with such frequency as is consistent with good property management.

## **Section 3: Use of the Recreational Facilities**

The recreational and other community facilities are exclusively for the benefit of all Willow Lakes Plantation residents who are current with their amenity payments. Guests of these members may use the facilities only if they are accompanied by a member or have special permission from the Board of Directors.

## **Section 4: Changes to Rules, Regulations, and Guidelines**

The Board of Directors may change the rules, regulations and guidelines at any valid Board meeting. The Board will periodically publish the changes. It is incumbent upon the residents to ask for current rules, regulations and guidelines and not the responsibility of the Board to notify the residents of any changes.

## **ARTICLE II: HOMEOWNER'S AMENITY FEES**

### **Section 1: Homeowners Amenity Fees**

The Homeowners shall pay a rate of \$435 per year (for 2011) for membership in the Homeowners Association. These fees shall be due whether the homeowner occupies his home or not, or whether the homeowner uses the facilities or not. These fees are in accordance with the Georgia Law and The Covenants and Restrictions for Willow Lakes Plantation. Yearly fees shall be due on January 1st of each year.

### **Section 2: Homeowners Late Fees**

If the bill is not paid by February 1<sup>st</sup> a \$43.50 late fee will be assessed, then legal action shall be taken in the small claims court against the homeowner, and the homeowner will be charged for collection costs, court fees, and legal fees. In addition, monthly interest charges at an annual rate of 10% will be applied to all accounts with past due balances. (See Article IV Collections)

## **ARTICLE IV: COLLECTIONS**

### **Section 1: Where to Pay**

Payment is to be mailed to the following address:

**Frank Moore & Company, LLC**

P. O. BOX 16291

Savannah Georgia 31416

(912) 920-8560 Office

(912) 920-4436 Fax

E-mail: [frank@frankmoreco.com](mailto:frank@frankmoreco.com)

Payable to **WILLOW LAKES PLANTATION HOA**

## **Section 2: Late Fees**

The date payment is received by the Manager will determine whether the payment is late. If the payment is mailed then the postmark date of the envelope will determine the date received. If there is any questions, RE: Homeowners Association Fees, it is the responsibility of the homeowner to produce a receipt given by the Manager or Assistant with the date payment was received on the receipt, It is highly recommended for the homeowner to ask for a receipt when the payment is made at the office.

## **Section 3: Late Fee**

A \$43.50 late fee will be charged February 1st.

## **Section 4: Last Resort**

The Homeowners of Willow Lakes Plantation need everyone to pay their fair share. Most of our monies go towards keeping the subdivision grounds and facilities in a professional appearance, which increases the values of everyone's home. Please help us by paying your dues on time. We only want to go through a collection procedure as a last resort. Having a judgment against a homeowner does a great deal of damage to their credit rating as well as creates animosity from those homeowners who pay their dues on time.

## **ARTICLE V:**

### **Section 1: Playground Equipment**

1. There is a 70 lb. weight limit on playground equipment.
2. An adult must supervise infants and toddlers.
3. Causing undue disturbance in or about the facility will not be permitted.

## ARTICLE VI: SWIMMING POOLS

### Section 1: Pool Rules for General Use

1. All residents and guests swim at their own risk.
  - a. ID is required that establishes Residence.
  - b. There will be a Pool Committee to assist the Management in enforcing the rules.

Any individual that does not obey these rules will be asked by the Pool Monitor to leave the pool area immediately.
2. Children under the age of (14) must be accompanied by a parent or guardian over the age of eighteen at all times or they must be a Red Cross approved swimmer.
3. Children unable to swim the width of the pool or tread water for one minute will not be allowed in the pool without a responsible adult at poolside in close proximity.
4. Bentley belts, life jackets, and swimmies may be used only when the the adult is in the water with the child. No other flotation device is allowed.
5. Infants and toddlers must wear **water resistant swim diapers** in the pool. No regular diapers are allowed.
6. If any child or adult does not obey the rules of the pool, or endangers themselves or others because of disobeying the pool rules they will be asked to leave the pool area. Pool privileges may be suspended. Parents of children suspended for more than one day must contact the Homeowners Association Manager or Assistant before the child will be readmitted to the pool.
7. No spitting, horseplay, running or foul language is allowed in the pool area. No excessive yelling, screaming, or splashing is allowed.
8. No radios, CD players, or audio devices are allowed. The exception to this is the discrete use of headphones.
9. No diving is allowed.
10. No glass containers are permitted in the pool area. No food or drinks allowed in pool area.

11. No littering. Please place trash in the receptacles provided.
12. No pets are allowed in the pool area.
13. No one with open sores or band-aids will be allowed in the pool.
14. Guests are limited to four per household, and must be accompanied by resident, unless permission is granted prior to the guest arrival, in writing by the Manager or Assistant of the Association. This exception will only be granted in rare and special situations.
15. Anyone suspected to be under the influence of drugs or alcohol will be asked to leave and suspended from the pool until approved by the Homeowners Association Manager or Assistant.
16. In the case of a possible storm, the pool will close for 30 minutes after thunder, and for one hour after lightning.
17. Any individual asked to leave by the Pool Monitor shall be required to do so immediately.
18. Pool Hours: Memorial Day weekend until Labor Day weekend  
8am-9pm

## **Section 2: Pool Locks**

- 1.**
  - A. Any member who leaves the pool gate open or unlocked shall be fined \$50.00 per incident by the HOA, which will due immediately when invoice is received. That member is also responsible if their child or guest leaves the gate open or unlocked. In addition, pool privileges shall be revoked**
  - B. Any adult member that opens the gate or allows family member or guest to open gate for anyone with suspended pool privileges shall be fined \$50.00 per incident by the HOA, due upon receipt of invoice.**
  - C. Any person entering the pool facility with a suspended pool privileges is presumed to be trespassing on the HOA property, shall be fined \$50.00 per incident, due immediately upon receipt of invoice from HOA.**
2. Each Household in õgood standingõ will be assigned a separate 6-digit security code at the beginning of pool season.

3. Sharing of Security Codes is not permitted.
4. Enter 6-digit code into the keypad to gain entry.
5. Amenities must be current or the 6-digit code number will not open the gates.
6. If you need further assistance please contact:

Frank Moore & Company, LLC  
409 Montgomery Cross Road, Suite 4-A  
Savannah Georgia 31406  
(912) 920-8560 Office  
(912) 920-4436 Fax  
e-mail: [frank@FrankMooreCo.com](mailto:frank@FrankMooreCo.com)  
Website: [www.FrankMooreCo.com](http://www.FrankMooreCo.com)

## **ARTICLE VII: ARCHITECTURAL GUIDELINES**

### **Section 1: Purpose**

In order to protect property values, insure aesthetic quality, and preserve natural amenities, the Willow Lakes Architectural Review Board (hereinafter referred to as the "ARB") has established certain guidelines, which complement the Declaration of Covenants and any Supplementary Declarations. While the Guidelines establish minimum standards, their scope is limited to criteria that will allow housing to be produced at a reasonable cost and to reflect the varying taste of a heterogeneous community.

These guidelines may be supplemented by amendments, or by additional restrictions for specific parcels. If there is a conflict of requirements among these Guidelines, the Declaration of Covenants, or the Supplementary Parcel Guidelines, then the most restrictive requirement shall govern. Each case shall be reviewed on its own merits, and precedent shall not bind the ARB. Variances and amendments to these standards and restrictions may be obtained through procedures outlined at the end of this document.

Structures constructed prior to the date of these Guidelines are not required to change in order to conform to these standards set forth herein. However, any modification or addition to these structures or lots may not be started until these standards are met and ARB approval is obtained for any desired change to existing structures and lots.

## **THE REGULATIONS AND REVIEW PROCEDURES ARE AS FOLLOWS:**

### **Section 2: Construction Guidelines**

#### **A: Approval**

All building, elevation, drainage plans, materials, color samples, landscaping plans, exterior dimensions, and other items pertaining to construction shall be submitted to the ARB thirty (30) days prior to commencement of construction. The ARB shall meet to approve, modify, or reject any application, and respond in writing within (30) days from the date of receipt. Plot plans shall be submitted with the site of construction designated there on. No construction or clearing of lots shall begin prior to approval of the ARB.

#### **B: Site Planning**

1. Side yards shall be at least 5 feet except where the recorded plats require otherwise. Side yards shall be measured from the side of the lot line to the nearest vertical wall of the building.
2. Trees at least six (6) inches in diameter at breast height that are five feet or more from the building foundation (and are not in the driveway location) shall not be removed unless dead, damaged severely, or dying unless permission is granted by the ARB.
3. Trees at least four (4) inches in diameter at breast height shall not be removed without prior permission from the ARB. Anyone violating provisions of numerals two or three shall pay a fine of \$100.00 for each tree removed without permission.
4. Finished floor elevation and lot drainage plans for each proposed house must conform to the Neighborhood Grading and Drainage Plan on file at the ARB office.
5. Off street parking of at least 400 square feet must be provided for each house.
6. Minimum building square footage requirements for Willow Lakes Plantation as set forth in the Covenants and Restrictions of Willow Lakes must be met.
7. Walks and patios shall be made of wood, stone, brick, or concrete only.
8. Driveways and parking pad extensions shall be paved with concrete only. The parking pad extension must not encroach upon another lot.

9. Landscaping plans for approval by the ARB shall meet or exceed the U.S. Department of Housing and Urban Development Standards, and must reflect that a lot will be planted with at least 15 pieces of shrubbery and/or trees visible from public view (existing trees on lot frontages are excluded in this number.) Sodding of the front yard extending from the front elevation of the house to the street is required. Houses built on corner lots must also have sod on the side yard that faces the street or roadway. The sod will extend from the side elevation of the house to the street. The backyard is not required to be sodded.

**IMPORTANT:** Builders, Please be aware that failure to comply may result in work stoppage or Legal action.

### **C: Review Procedure**

For all new construction, the following documents must be submitted  
In duplicate:

NOTE: The ARB recommends that ARB approval of plans be  
Obtained before plans are submitted to FHA and  
VA offices.

- a. **Site plan, drawn at 1" = 20" or larger, including:**
  - Drainage Plan
  - Building Plan
  - Grade elevations at all corners of the lot
  - Location of curb cuts
  - Location of side walks, patios, driveway, including:**
  - Material
  - Foundation Plans
  - Areas to be landscaped and approximate number of plantings
  - Service yard location and fencing specifications
  - Location of secondary buildings
- b. **Floor plan, drawn at a scale of 1/4" = 1' 0", including:**
  - All exterior dimensions
  - Delineation of heated and non-heated areas
  - Window and door symbols
- c. **Building elevations, including:**
  - Front, side, and rear views for primary and secondary buildings
  - Specifications of exterior materials
- d. **Details:**

**Fences and free standing wall samples, including:**  
Color and materials, unless they have been pre-approved by the ARB, in which case reference must be made to particular colors and materials.

**NOTE:** The ARB will review plans and specifications and may make some recommendations on how to meet minimum standards, but the Board's functions do not include the designing or redesigning of structures and lot improvements.

### **Section 3: General Guidelines**

#### **A: Approval**

All plans should be submitted to the ARB. The ARB will notify the resident of the ruling within thirty (30) days after the receipt of the plans.

#### **B: Accessory Structures**

The term accessory structure, as used herein, is defined as any structure built to provide protection from the elements of weather and is not permanently attached to the principle residential structure in the lot. Accessory structures are structures that are customarily incidental and subordinate to the principle residential use. Accessory structures include but are not limited to primary and incidental storage, doghouses, animal pens, tool sheds, boathouses, green houses, etcí .

1. All accessory structures must conform to the following general guidelines:
  - a. The design and appearance must maintain a harmonious relationship with principal residential structure on the lot.
  - b. Accessory structures shall not exceed the height of the principle residential structure on the lot.
  - c. The cumulative square footage of the primary and any accessory structures located on any residential lot shall not exceed maximum lot coverage allowed by the Chatham County Code.
  - d. Accessory structures shall be in the rear yard only and shall comply with the rear and side yard setback requirements established in the appropriate subdivision's Covenants and Restrictions.
2. No carports are allowed.
3. An accessory structure should be constructed in the same style and of the same material and color as the principle residential structure on the lot. All portable accessories shall be fully enclosed by a privacy fence of not less than six feet in height.

4. Accessory structures shall comply with all appropriate municipal codes and shall be maintained to the same standard as the principle residential structure on the lot.

### **C: Restrictions on Further Subdivisions**

No lot upon which a dwelling has been constructed shall be further subdivided or separated into smaller lots by an owner, provided that this shall not prohibit deeds of correction, deeds to resolve boundary line disputes, and similar corrective instruments.

### **D: Exterior Equipment**

1. Fences:
  - a. Chain Link fences are not allowed. Suitable materials include wood, brick, decorative aluminum, vinyl and masonry.
  - b. Fences must be between 3 feet and 6 feet high, measuring from the ground to the top of the fence. However, fences must maintain a minimum height of six (6) feet and be shadow box or stockade in construction if constructed in order to conceal certain property conditions, which adversely affect neighboring properties. Such conditions include but are not limited to accessory buildings, boats, trailers, recreational vehicles, large satellite dishes, and antennas.
  - c. Fences shall not extend to the front of a lot from the front elevation of the principle residential structure on the lot. Exceptions to this guideline may be granted by the ARB for fence segments designed for decorative or ornamental use.
  - d. Lots along the Lake shall not have privacy fences any closer than 20 feet from the waters edge however, 3 foot picket fences shall be allowed but no closer than 10 foot to the waters edge.
  - e. The finished side of the fence shall be facing to the exterior of the yard.
2. Mailbox stands shall conform to the standard for the subdivision.
3. Play equipment shall be permitted in the rear yard of the house only including basketball goals.
4. Parking of boats, trailers or recreational vehicles shall be in an enclosed garage or in the backyard enclosed by a fence built to the required height.
5. No commercial vehicle over  $\frac{3}{4}$  ton shall be parked overnight within Willow Lakes Plantation.
6. No vehicle or motor vehicle shall be parked in back yards unless concealed by a fence. No motor vehicle may be parked in the front yard of any residence unless upon a paved driveway leading directly from the roadway to the resident's garage. No parking will be allowed upon any unimproved surface, including but not limited to grass and dirt surfaces.

7. Window air conditioning units shall not be permitted.
8. Visible antennas shall not be permitted
9. Satellite dishes shall not be permitted unless approved in writing by the ARB. In considering a property owner's request to install a satellite dish, the ARB shall consider such factors as the size of the dish, its proposed location, the presence of a privacy fence or natural buffer concealing its presence, its propensity to block a neighbor's views, and any other factor which, in the opinion of the ARB, relates to the aesthetic acceptableness of the dish. Any satellite dish installed on property prior to the establishment of this guideline must be removed upon a change of ownership of such property unless the property owner complies with this guideline beforehand.
10. All residential trash containers shall be stored reasonably out of sight on the side or back of the residence. Under no circumstances shall residential trash containers be stored in the front of a residence except on regular scheduled trash pickup days.
11. All garden hoses not in use shall be stored on a hose reel or out of sight.
12. No Yard Art including but not limited to concrete jockeys, animals, or birdbaths shall be permitted in the front or side yard.
13. No plastic animals, bushes or flowers shall be permitted in the front or side yard.

## **E: Nuisances**

No nuisance shall be permitted to exist or operate upon any property, which may be detrimental to any other property on the vicinity thereof or to its occupants.

1. Animals: The prevailing Chatham County Leash Laws will apply, and Chatham County Enforcement Resources shall be utilized for enforcement thereof.
  - a. All dogs shall be on leashes and under the physical control of the dog owner at all times unless they are confined to the interior of a residence or a fenced in backyard.
  - b. Additionally all dog owners shall be responsible for preventing their pets from entering neighboring properties, even while on a leash.
  - c. No dog shall be permitted to relieve itself on any property other than the dog owner's property. If the dog manages to relieve itself on property not owned by the dog's owner, the dog's owner shall immediately remove and dispose of the dog's excrement.
  - d. Dog owners shall ensure that their dogs refrain from continual barking.

- e. e. No dog shall be tethered to any stationary or non-stationary object located on any or common area property within Willow Lakes Plantation.
  - f. f. The HOA shall fine a dog owner \$50.00 per incident, immediately due upon issuance of a HOA invoice, once the HOA receives three complaints regarding any combination of dog related violations, except for dog tethering which may result in a fine for the first offense.
  - g. Nothing in this Section shall prevent Chatham County Enforcement Resources from enforcing prevailing Chatham County Animal Ordinances.
2. Business Activity: The prevailing County Zoning Ordinance shall apply to the restriction of any business activity in a Planned Unit Development District.
3. Maintenance of Vehicles:
- a. Any motor vehicle which has been left unattended on a public street for at least five days shall be removed to a garage or other place of safety if it is reasonably determined that the person who left such motor vehicle unattended does not intend to return and remove such motor vehicle. Further, any motor vehicle, which has been left unattended on a public street, shall immediately be removed to a garage or other place of safety when such motor vehicle poses a threat to public health or safety.
  - b. Maintenance of Vehicle: Extended maintenance of vehicles, abandoned vehicles or trailers, trash, or any other practice, which constitutes a disruption of the intent and harmony of the community, shall be prohibited.
  - c. Any motor vehicle which has been left unattended on any common property of the Association for a period of not less than thirty days without anyone having made claim thereof shall be removed to a garage or other place of safety.
  - d. Any motor vehicle parked on private property, which does not have affixed a valid, current state motor vehicle tag, must obtain from the Chatham County Inspection Department a permit and decal for the possession of said motor vehicle. No property owner shall allow more than one such vehicle on his/her property at any given time. This restriction does not apply to vehicles, which are in an enclosed building on private property.

#### 4. Noise

Homeowners or occupants shall refrain from permitting any noisemaking activities originating from conduct on their property which is likely to disrupt neighboring owners or occupants use and

enjoyment of their own property, including, but not limited to, playing loud music or revving of engines.

## **F: Maintenance of Property**

1. All property in Willow Lakes Plantation shall be kept in good order and repair and free of debris including, but not limited to, the painting or other appropriate external care of all buildings and other improvements in a manner with such frequency as is consistent with good property management
2. No property owner shall allow any weeds and/or rank vegetation to exist on his/her property, which endangers the public health or welfare of the other property owners of the Association. The words "weeds and/or rank vegetation" as used herein shall specifically include, but not limited to, weeds and grasses causing hay fever; those plants which serve as breeding places for mosquitoes or as a refuge for snakes, rats, or other vermin, or as a hiding place for filth; and any growth that creates a fire or traffic hazard or an annoyance due to unsightliness. Whenever there exists on any lot, tract, or parcel of land any weeds and rank vegetation which measures one foot in height and within 150 feet of any building, structure, or dwelling or recreational area, the Association shall notify the property owner or occupant of such property to cut or remove such weeds and/or rank vegetation. If the property owner or occupant receiving notice fails to have the weeds and/or rank vegetation cut or removed from his/her property within fifteen (15) days after such notice, the Association shall effect the cutting and removal of such weeds and/or rank vegetation and charge the expense thereof, including labor and equipment costs, to the owner or occupant. Charges and expenses entailed in the cutting and removal of such vegetation shall be assessed against the owner, occupant, or other person as may be liable therefore. Such assessments are due immediately after such work is completed and the Association shall file and have recorded a lien in the office of the Clerk of the Superior Court of Chatham County, Georgia, against the property in question which may be foreclosed upon for the collection thereof.

## **Section 4: Resubmissions**

Any modifications or additions to approved plans and specifications must be submitted to the Chairperson of the ARB for approval. If any part of a previous submission was disapproved, then the corrected items shall be submitted to the Chairperson of the ARB for board review.

If resubmissions are not rejected within thirty (30) days of the time all documents are delivered to the Chairperson, then any resubmissions shall be deemed approved.

### **Section 5: Special Powers of the Chairperson**

If a matter set forth herein requires action set forth by a quorum of the ARB, and the Chairperson is unable to assemble a quorum of the Board within thirty (30) days for initial plan approval, or for resubmission approval after giving proper notice to all members, then the Chairperson and any other members he/she is able to assemble within twenty-four (24) hours by phone quorum shall have the power to rule on the matter at hand.

### **Section 6: Meetings**

The ARB shall meet as needed. If there are submissions or resubmissions requiring review, the Chairperson shall notify members at least twenty-four (24) hours before the meeting. Special meetings shall be called at the Chairperson's discretion between the hours of 9:00 AM and 9:00 PM Monday thru Friday by giving all members two (2) days notice.

### **Section 7: Variance**

A variance to any Architectural Guideline, restriction, or procedure can only be obtained by ARB approval of a written petition to the ARB.

The petition shall state the nature of the variance, which guideline, restriction, or procedure the petitioner wishes waived, and a short statement as to why the variance should be granted.

### **Section 8: Amendments**

These guidelines may be amended by a two-thirds vote of the ARB and a two-thirds vote of the Board of Directors.

## ARTICLE VIII: MANAGEMENT

The Willow Lakes Plantation Homeowners Association's Board of Directors has contracted with: Frank Moore & Company, LLC to manage the association at the direction of the Board of Directors

Frank Moore & Company, LLC  
409 Montgomery Cross Road, Suite 4-A  
Savannah Georgia 31406  
(912) 920-8560 Office  
(912) 920-4436 Fax  
e-mail: [frank@FrankMooreCo.com](mailto:frank@FrankMooreCo.com)  
Website: [www.FrankMooreCo.com](http://www.FrankMooreCo.com)

The phone number is given for contacting the Management. All complaints, questions, or comments should be made to the Management. If there are any questions concerning issues other than what the Management service has contracted for, they will be forwarded to the proper individual.

**The 24-hour phone number is 912-920-8560.**