

Standards for New Construction

Grand Harbor is an established community that benefits from a harmonious relationship among its component neighborhoods and a consistency in design. Most of the community is already built out. However, there is sufficient room for extensions to existing neighborhoods in The Falls, Laguna Village, and The Reserve. Individual lots are also available in several Oak Harbor neighborhoods as well as in St. Andrews and River Club in Grand Harbor. To preserve property values and enhance appearances, the New Construction Committee (NCC) of the Grand Harbor Community Association (GHCA) has developed these standards to ensure that the design of future construction is compatible with the established character of the Grand Harbor community. Recognizing that construction activities can negatively impact existing residential areas, these standards also establish requirements that developers, builders, contractors, and workers must follow when working in the Grand Harbor community.

These standards apply to all new construction including individual homes, multiple family dwellings, community pools and clubhouses, ancillary structures, and site improvements. The NCC reserves the right to supplement or modify these standards to address the needs of individual communities. Additional requirements and approval procedures may be required by the Homeowners' Association (H.O.A.) in each neighborhood.

1.0 Architectural Design

- 1.1 The design of new structures with the community shall be consistent with the massing, scale, proportion, materials, and finishes of adjacent properties and the overall character of the community.
- 1.2 Individual homes shall not exceed three stories in height. Multiple family dwellings shall not exceed four stories in height.
- 1.3 Design of new homes shall not be significantly dissimilar to neighboring properties, however, they may not be identical to homes immediately adjacent or directly across the street unless required by the H.O.A.
- 1.4 Color schemes shall be consistent with neighboring properties but may not match homes immediately adjacent or directly across the street unless required by the H.O.A.
- 1.5 Exterior materials shall be stucco, brick, stone, or pre-finished planking in keeping with neighborhood aesthetics.
- 1.6 Flat roofs are not permitted in locations visible to the street or adjacent properties. Pitched roofs shall be covered with materials similar to neighboring properties as required by the H.O.A. or modifications to these Standards. Barrel-style concrete or clay tiles shall be in natural colors without excessive variations in hue or value that would create a recognizable pattern. White "Bermuda" tiles are required in Oak Harbor. Open valleys and exposed flashings shall be copper or prefinished aluminum in an approved color.
- 1.7 Doors, windows, and trim shall be integral to the design in complementary materials and colors.
- 1.8 Gutters and downspouts shall be integral to the design and shall be copper or prefinished aluminum in an approved color.
- 1.9 Garage doors shall be of paneled design and shall be painted to match entry doors, windows, or trim.
- 1.10 Solar panels following the pitch of the roof and mounted not more than six inches above its surface are permitted. No other rooftop equipment shall be visible from neighboring properties.
- 1.11 Exterior air conditioning condensers or heat pumps shall be located where noise transmission to adjacent properties will be minimized and shall be screened from street view by fencing or landscaping. Window-mounted or thru-wall air conditioning units are not allowed.

- 1.12 Unless prohibited by the H.O.A., one antenna or satellite dish complying with FCC requirements is allowed per dwelling. The size and location must be shown on the application.
- 1.13 All wiring including cabling for phone, internet, and television must be underground and may not be run or attached to any exterior surface.
- 1.14 Emergency generators must be permanently installed and screened from street view by fencing or landscaping.

2.0 Site Design

- 2.1 Houses shall be placed parallel to the street except those on corner lots may be angled.
- 2.2 Setbacks shall be as required by an approved subdivision plan or H.O.A.
- 2.3 Driveways shall be wide enough to accommodate two vehicles but shall not exceed the width of the garage. Driveways shall be constructed with pavers or stamped concrete having an integral neutral color that is coordinated with the color palette of the house. Loose stone, asphalt, or plain concrete driveways are not allowed. Control and expansion joints shall be integrated into the design pattern.
- 2.4 Sidewalks shall match or be compatible with the design of driveways to create a unified appearance.
- 2.5 Pools and spas are permitted in side yards and rear yards but may not extend beyond the width of the house. Above-ground pools or spas are not permitted.
- 2.6 Pools and spas must be fenced in accordance with prevailing laws unless surrounded with a permanent screen enclosure. Fencing and framing for screen enclosures must be black or white.
- 2.7 Fencing must be of aluminum picket construction. Chain link fencing is not permitted.
- 2.8 Screen enclosures may not exceed the height of the roof to which they are attached and must be constructed of anodized or electrostatically painted aluminum. All exposed connectors and screws shall be stainless steel.
- 2.9 Pool equipment must be located where noise will not be objectionable to neighbors and must be screened from view by landscaping or fencing.
- 2.10 Decks and patios are only permitted in side yards and rear yards, may not be raised above the height of the surrounding grade, and shall not extend beyond the width of the home. Decks and patios shall be constructed of pavers, stamped concrete, or other durable materials.
- 2.11 The total area of pools, spas, decks, and patios shall not exceed 25% of the available lot area, excluding structures, driveways, and walks.
- 2.12 Retaining walls, privacy walls, and fencing not surrounding a pool or spa are not allowed.
- 2.13 Grading shall not direct runoff onto adjacent properties and shall be gradually sloped to prevent erosion or unsafe conditions.

3.0 Landscaping

- 3.1 Landscaping must be designed by a licensed landscape architect and is an essential part of the overall design of the site and home.
- 3.2 Existing trees on the site with a diameter at breast height of four inches or more may not be removed without prior approval of the GHCA.
- 3.3 One canopy tree with a minimum height of ten feet and 2.5-inch caliper shall be planted in the front yard for every 50' of frontage or portion thereof.
- 3.4 All trees and landscaping materials shall be suitable for local climatic and soil conditions. Native species should be used wherever possible. Category II exotic plants of the Florida Exotic Pest Plan Council Invasive Species List may be used where appropriate. Category I exotic plants will not be allowed. Information about such plants can be found at www.fleppc.org.
- 3.5 Lawns must be sodded with approved Floritam species.
- 3.6 Areas that are not sodded or paved must be covered with mulch in a natural color.

- 3.7 Hard edging or borders are not permitted around planting areas or trees.
- 3.8 Site lighting may be incorporated into the landscape design. Fixtures must be concealed in shrub beds or light wells and all wiring shall be underground. Colored lighting or lenses are not permitted.
- 3.9 Site lighting shall not create glare or point into public streets or neighboring properties. Light trespass on neighboring properties shall be avoided.
- 3.10 An automatic underground irrigation system is required unless provided by the H.O.A.

4.0 Approval Procedures

- 4.1 Developers, builders, and homeowners are required to obtain approval from the NCC prior to the start of any construction activity. Applicants may request a preliminary review of design concepts prior to purchasing a lot or hiring a contractor. Completed documents prepared by an architect or engineer shall be submitted to the NCC including a site plan, landscaping plan, floor plans, elevations, roof lines, exterior materials, colors, and exterior lighting. Information shall be provided in sufficient detail to permit thorough review.
- 4.2 Developers or builders of multiple lots shall submit a proposed construction and phasing plan showing the location of temporary facilities, such as trailers and sales offices and the expected sequence of construction. The proposed location and design of construction and sales signs shall also be provided.
- 4.3 Application shall be made using the form provided by the NCC and shall be accompanied by a \$500.00 review fee.
- 4.4 Based on the information submitted, the NCC may approve, approve with conditions, request more information, or reject any application that is deemed to be non-compliant with these Standards or out of character with surrounding properties.
- 4.5 Once approved, designs and other information contained in the application may not be altered without prior approval of the NCC.

5.0 Construction Activity

- 5.1 Hours of work are limited to 7:00 a.m. to 5:00 p.m., Monday through Friday. Construction vehicles may not enter the community at other times except in emergency situations or with the prior consent of the NCC. Deliveries shall be scheduled so that materials can be unloaded and properly stored within permitted work hours. Contractors and workers shall use specified construction entrances when so designated.
- 5.2 Contractors and workers shall obtain bar codes for their vehicles prior to accessing the community. Vehicles and construction trailers may not be parked on public streets, common areas, or neighboring lots unless prior approval has been obtained from the NCC.
- 5.3 Trash and construction debris shall be stored in a dumpster that must be emptied on a regular basis. Materials shall be neatly stored and the job site shall be cleaned up at the end of each day. Toilet facilities must be provided in locations that will not be objectionable and must be screened from neighboring properties.
- 5.4 Barricades or silt fences shall be provided as necessary to protect adjacent waterways or sensitive environments. Vehicles and construction trailers may not be parked within the drip lines of existing trees to prevent soil compaction of the root zones. Mature trees intended to remain shall be protected from damage during construction by appropriate barriers.
- 5.5 Contractors are required to provide proof of adequate insurance covering construction activities, vehicles, and project completion in accordance with the requirements of Attachment A.

- 5.6 Bonds or security deposits may be required to ensure that job sites are kept clean during and following construction, and to guarantee the restoration or repair of any common element damaged by construction activities.
- 5.7 Temporary signs and permit boards posted on the construction site must be approved by the NCC. Signs may not be posted on trees or lamp posts.
- 5.8 Contractors shall take appropriate measures to minimize noise generated on the construction site. Compressors, generators, and similar equipment shall be turned off when not in use. Delivery vehicles may not idle while being unloaded.

6.0 Project Completion

- 6.1 Applicants must notify the NCC when projects are nearing completion so they can be inspected for compliance with the approved design. Final approval will not be given until all landscaping and sod has been installed and the site has been cleaned of all construction materials and trash.
- 6.2 Final approval is required prior to releasing any bonds or returning any security deposits.

Attachment A

**GRAND HARBOR COMMUNITY ASSOCIATION
MINIMUM INSURANCE REQUIREMENTS OF
CONTRACTORS & SUBCONTRACTORS**

GHCA requires all contractors and subcontractors to provide proof of insurance per the following before commencing work within the community:

1. **Commercial Automobile Liability**

- \$1,000,000 combined single limit per accident
- Association named as Additional Insured (AI)
- Primary non-contributory (PNC)
- Waiver of Subrogation (WOS) in favor of Association
- 30 Day Notice of Cancellation

2. **Commercial General Liability**

- No restriction or limitation of coverage for residential work
- \$1,000,000 per occurrence, \$2,000,000 per project aggregate (CG 2503 or carrier enhancement forms), and \$2,000,000 Products and Completed Operations aggregate
- Association named as Additional Insured for Ongoing (CG 2010 07/04) and Completed Operations (CG 2037 07/04) -as broad as CG2010 11/85 if written on contract
- Waiver of Subrogation in favor of Association (CG 2404)
- Primary and Noncontributory (PNC) condition (CG 2001)
- 30 Day Notice of Cancellation or alteration, direct notice from the carrier endorsement must be attached

3. **Workers' Compensation Insurance** –

- 500,000 each accident, \$500,000 each employee for disease, and \$500,000 per policy for disease
- Waiver of Subrogation in favor of Association (WC000313)
- 30 Day Notice of Cancellation

4. **Umbrella Liability**

- \$1,000,000 per occurrence and \$1,000,000 aggregate (limits may be higher for higher risk contractors such as HVAC, Plumbing, Electrical and Roofing, etc.)
- Additional Insured and Primary Non-contributory. (attach forms when available)
- 30 Day Notice of Cancellation

5. **Other Requirements**

- Provide a copy of all AI, WOS and PNC endorsements
- Original certificate of insurance issued by current Agent/Broker
- All carriers maintain minimum AM Best rating of "A- VII" or better
- The applicable state's statute of repose applies, in regard to the duration of indemnification and proof of insurance of all coverages listed on the agreement and as mentioned above