

**OWNERS QUICK REFERENCE GUIDE
TO: PROPERTY RESPONSIBILITIES, COVENANTS,
RESTRICTIONS, BY-LAWS AND STANDING RULES
FOR GOLF HAMMOCK**

MAY 2021

**GOLF HAMMOCK OWNERS' ASSOCIATION, INC.
2200 GOLF HAMMOCK DRIVE
SEBRING, FLORIDA 33872**

FORWARD

To provide for the preservation of property values and amenities within the **GOLF HAMMOCK** community, it is important that property owners, their families and if applicable their lessees, tenants, guests, invitees, assigns, contract purchasers, personal representatives, heirs or any other persons lawfully occupying a specific property, know that **GOLF HAMMOCK** is a community governed by a **HOMEOWNERS ASSOCIATION** and administered by a **HOMEOWNERS BOARD**.

The Associations "Articles of Incorporation" were originally approved in 1976. The original document established the basic State approved Homeowners Association. The Articles defined the name, purpose, membership guidelines, terms of existence, officers, Board of Directors, by-laws, rules for amendments, voting rights and official location. The current governing documents and association authority and responsibilities are governed by Florida State Statute 720.

It is extremely important that each homeowner understands that as a deed holder in **GOLF HAMMOCK**, you are obligated to abide by all approved covenants, by-laws and Standing Rules. Enforcement of the governing documents is administered through the Board of Directors and sub-committees. The Board's action is the final authority with respect to solving any/all violation disputes should they occur.

THANK YOU FOR YOUR COOPERATION

DECLARATION OF COVENANTS AND RESTRICTIONS

ARTICLE 1	Definitions of Terms–Nomenclatures
ARTICLE 2	Membership and Voting Rights
ARTICLE 3	Property Rights
ARTICLE 4	Assessments
ARTICLE 5	Off Street Parking
ARTICLE 6	Nuisance and Removal
ARTICLE 7	Garbage/Trash Removal
ARTICLE 8	Oil and Mining Operations
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ARTICLE 10	Docks–Boats–Waterfront construction
ARTICLE 11	Shorelines
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ARTICLE 20	Construction
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ARTICLE 22	Garage and Estate Sales

The actual details/written text of the above is available on the GHOA website: ghoainline.com.
All deed holders are individually responsible for knowing the content of the GHOA Covenants and Restrictions.

BY-LAWS

ARTICLES 1	Location (Principal Address)
ARTICLES 2	Definitions-terms-Nomenclatures
ARTICLES 3	Purpose of Association
ARTICLES 4	Applicability
ARTICLES 5	Use of Facilities
ARTICLES 6	Membership & Voting Rights
ARTICLES 7	Board Quorum-Proxies-Waivers
ARTICLES 8	Board of Directors
ARTICLE 9	Board Officers
ARTICLE 10	Notices
ARTICLE 11	Assessments and Finances
ARTICLE 12	Insurance
ARTICLE 13	Amendments
ARTICLE 14	General Provisions

The actual details/written text of the above

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All deed holders are individually responsible for knowing the content of the GHOA Covenants and Restrictions.

GOLF HAMMOCK STANDING RULES

The GHOA Standing Rules provide an abridged awareness with respect to the interpretations of the governing documents. The Standing Rules listing is administered by the GHOA Board and subcommittees. The Board has final authority with respect to creation of a rule or changing of an existing rule. Each Standing Rule has a sequential identifier starting with the letters S.R. followed by a numerical reference. Dates of enactment, amendment or repeal are provided. The Standing Rules apply to all deed holders, tenants or any other lawful occupant of the property in violation.

S.R. 1 No trail bikes, ATV or similar two or three wheeled transport devices are permitted on any property unless both the vehicles and drivers are licensed. ***Enacted August 1998***

S.R. 2 Running a business from home is allowed but advertising using home address as place of business is a violation. ***Enacted July 1991***

S.R. 3 There is no solicitation in Golf Hammock. ***Enacted December 1995***

S.R. 4 Boats can not be left on shore or in lakes overnight. ***Enacted April 1996***

S.R. 5 No political individual or organization may make presentation at any GHOA meeting. ***Enacted September 1996***

S.R. 6 No construction work or related deliveries prior to 7:00 am or after 6:30 pm Monday – Saturday. No construction work or deliveries permitted on Sunday. ***Amended: May 11, 2021***

S.R. 7 Construction site must be neat and clean after 6:00 pm. ***Enacted June 1997***

S.R. 8 ***Repealed May 9, 2016***

S.R. 9 After completion of construction, any damage to neighboring property, the right of way, drainage areas or retention ditches must be repaired to satisfaction of the Board. ***Enacted June 1997***

S.R. 10 Dwelling must be kept in good repair at all times. ***Enacted April 1998***

S.R. 11 Roof and shingles must be kept in good repair at all times. ***Enacted April 1998***

S.R. 12 Any/All outbuildings – unattached garages must be constructed with same/similar material, color (as close as possible), roof (shingle/metal) as main dwelling. All outbuildings/unattached garages must be maintained with the same standards as the main dwelling. All metal

constructed structures of any size/shape/purpose are not authorized in Golf Hammock.

Amended: May 11, 2021

S.R. 13 Mailboxes and driveways shall be keep in good repair at all times. **Enacted April 1998**

S.R. 14 Lawns must be cut at least once a week in the growing season and every other week in the dormant period. **Enacted April 1998**

S.R. 15 All trees and limbs that are dead must be removed immediately. **Enacted April 1998**

S.R. 16 All shrubbery, hedges, bushes, plants, trees or palms shall be clipped, trimmed or removed in a manner that enhances the overall property aesthetics/GHOA standards. **Amended: May 11, 2021**

S.R. 17 Repealed May 9, 2016

S.R. 18 Repealed May 9, 2016

S.R. 19 Under no circumstances (driveway construction, irrigation, planting, landscaping, filling, sodding) shall any drainage (natural swales) or retention be altered by the property owner. This area of restriction extends 15 feet from road edge toward property line(s). **Amended May 2021**

S.R. 20 No yard work by contractors may be done on Sunday. **Enacted April 1998**

S.R. 21 During daylight hours, golf cart drivers must be at least 16 years old to drive without an adult present. Night drivers must be at least 18 years old and have a driver's license. Drivers under 16 years old but no younger than 10 years old must be accompanied by an adult (18 or older) sitting next to the driver. No driver under age 10 years old permitted to operate a golf cart in the Golf Hammock community. At no time is anyone on any type of non-4 wheel mode of mobility (bikes-skateboard-scooter, roller blades, etc.) be pulled by a moving golf cart. **Amended: May 11, 2021**

S.R. 22 Golf carts must have front and rear running lights after dark. **Enacted March 2002**

S.R. 23 At no time should the occupancy of a moving golf cart exceed the safe seating capacity of the golf cart. Golf carts must be insured and must obey all traffic signage and the speed limit of 25 mph. **Amended: May 11, 2021**

S.R. 24 Unlicensed vehicles cannot be kept in driveways (even if covered). Wrecked/non-functional vehicles cannot be kept on property unless garaged. **Amended: May 22, 2021**

S.R. 25 Repealed May 9, 2016

S.R. 26 Repealed May 11, 2021

S.R. 27 Any owner receiving two violations and or complaints within the same calendar year will be assessed a \$100 fine. **Enacted March 2005**

S.R. 28 Driveways to garages are to be paved with concrete, pavers or asphalt. **Enacted September 2013**

S.R. 29 The installation of any in ground pool, spa or hot tub is governed by GHOA Covenants, local permitting protocols and State Statute 720 and State ArticleXXXIII Chapter 15. Prior to initiating any action, the homeowner must obtain an approved Architectural Committee letter. Your request must be submitted with details, pictures, drawings, etc. that describe the request. The Architectural Committee will review the request and provide an approval/ disapproval letter within 7-10 working days from receipt of request. Details of Article XXXIII Chapter15 can be provided by the Architectural Committee or obtained via the appropriate website. The home owner must supply all pertinent information prior to the request being approved. The Architectural Committee or GHOA Board has final approval authority in all cases. Approval letters must be retained by the homeowner in the event of the need for re-verification. **Amended: August 14, 2023**

S.R. 30 All new fences and repair of old fencing must be approved by the Architecture Committee/GHOA Board prior to installation or repair. Two different style fencing may not be joined together under the pretense of repair. Dissimilar style fencing may occur at property line of neighboring properties.

Fencing along lakes, ponds and golf course may not be higher than 4 feet. The fencing must be set back at least 15 feet from lake/pond waterline and golf course out of bonds marker. Stockade fencing of any type/style may not be used in these areas.

All other fencing (6' maximum height) may extend from rear border to the rear wall of the main dwelling. All fencing may extend from the rear wall to the property line on either/both sides of main dwelling. Wooden stockade privacy fences are not permitted as initial fencing style.

Existing wooden stockade fencing may be repaired with the same style wooden fencing. If existing wooden stockade fence is completely taken down, it may not be replaced with same style. A replacement request will be regulated by new fence installation rules. Each homeowner is responsible for maintaining any fence style/material in condition that maintains the Golf Hammock standards of appearance and condition. Fencing may require scheduled maintenance (treatment/water proofing/power washing) and is the responsibility of the homeowner.

Failure to maintain the fencing good condition/appearance may result in the issuance of a violation. **Last Amended: May 9, 2022**

S.R. 31 All grassy areas of undeveloped lots must be mowed a minimum of 3 times monthly during the growing season (April to October) and 2 times monthly during the dormant season (October to March). At no time is grass or weeds permitted to grow to a seeding condition. All dead trees, limbs and debris/vines under/around trees, bushes, poles and signs must be removed/cut/trimmed as required monthly. All natural or planted shrubbery must be maintained to the same standard as homeowners. **Amended January 30, 2021**

S.R. 32 Repealed May 9, 2016

S.R. 33 Repealed May 9, 2016

S.R. 34 No yard work activities using powered lawn equipment by homeowners or contractors before 8:00 am. **Enacted September 2013**

S.R. 35 In order to maintain all fences and barricades constructed for the common security of owners, the fences must be accessible. **Enacted September 2013**

S.R. 36 Driveway Parking

Any size/style recreational vehicle/camper, boat, jet skis, trailer or large work equipment is not permitted for a period longer than 3 consecutive days. Parking/Storing is only permitted on hard surface driveways attached to main dwelling or approved out building. The 3 day rules does not permit 3 day yes, 1 day no, 3 day yes, alternating cycle. Additional time may be approved by contacting the Violation/Complaint Committee. Contact information is posted on the GHOA website: ghoaonline.com. Trailers of any size/style are not permitted overnight parking if directly/indirectly related to the homeowners business or employment. Trailers used by service providers may *remain onsite until work is completed*. **Last Amended: May 9, 2022**

S.R. 37 All trees extending over the roadway must be trimmed to a height of 11' 0" to accommodate vehicle types that routinely travel through the community. Additionally, all shrubbery planted in or extending over the roadway easement shall be trimmed to the satisfaction of the Homeowners' Association so that these plantings do not obstruct visibility or create a traffic hazard. **Enacted April 11, 2016.**

S.R. 38 Rental/Leasing Authorization

Under Article XII of the approved covenants the Golf Hammock Owners Association has the authority to limit leasing rental agreements to 6 or 12 months. Any attempt to rent or lease on a daily, weekly or monthly basis is a violation under the current approved compliance enforcement. The homeowner must complete and provide the GHOA with the forms governing Rental/Leasing Agreement. The forms are available on the webpage (www.ghoaonline.com). DO NOT ENTER INTO A RENTAL/ LEASING AGREEMENT WITHOUT AN APPROVAL LETTER from the GHOA BOARD. Approval letters must be retained by the homeowner in the event of re-verification is required. **Amended: August 14, 2023**

S.R. 39 Architectural Control

GHOA's current covenant ArticleXIV Sub Section 3 states **NO** exterior changes to the property including but not limited to: landscape, roof, painting, building, driveways, fencing, in-ground pools, spas, tub, etc. shall be achieved prior to receiving an Architectural Committee approval letter. The homeowner's request must be detailed (color, sizes, shapes, location, type, start/finish dates, etc.). The Committee will review the request; conduct a site visit and issue an approval or disapproval letter with reasoning within 10 days of receiving request. All approval/disapproval letters will be governed by the Article listed, State Statute 720, Title XXXIII Chapter 15 of the "Residential Swimming Pool Safety Act", and local County building codes. Approval letter must be retained by the homeowner in the event of re-verification is required. Deviations from original request must be approved prior to initiation. **Amended: August 14, 2023**