

Harbour Walk Architectural Review Board (ARB) Standards

Required Documentation for ARB Application

Generally stated, under our HOA Covenants, the prior approval of the Harbour Walk Architectural Review Board (ARB) is required (“ARB Approval”) for any owner improvements or changes (“Owner Modification”) affecting visually or structurally the exterior of the homes and grounds throughout their property.

The information below is intended to help homeowners who are submitting an application to the ARB (the “ARB Application”) requesting approval for improvements or changes to their property. The following lists show required documentation for common ARB Applications. This is not an exhaustive set of changes requiring ARB approval. Owners should consult the HOA Covenants to ensure compliance with HOA standards.

Separately, please note that owners are responsible for obtaining all required city, county, and state permits (“Permits”) prior to beginning work on Owner Modifications having ARB approval.

If you have special considerations that fall under HUD guidelines, please submit supporting documentation.

Requests for boat lifts and docks should be submitted to The Inlets at Riverdale Master Association.

ARB Application, ARB Approval, Owner Modification and Permits are defined in the text above.

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I. Exterior Painting

An ARB Application must be submitted if the Owner Modification includes painting any or all portions of the exterior of the home, including house, trim and/or accent (e.g., front door).

1. If the owner is painting the home the same previously approved color(s) as it currently is, the owner will receive automatic approval once an ARB Application is received. The ARB Application includes:
 - a. An application form;
 - b. A statement that the color(s) is/are the same; **AND**
 - c. The color name(s) and brand(s) of the paint(s).
2. If the owner is painting the home the same previously approved color(s) as another home in Harbour Walk, then the ARB application includes:
 - a. An application form;
 - b. The address of the other home;
 - c. The color name(s) and brand(s) of the paint(s);
 - d. A statement that the homes adjacent to and directly across the street from the owner's home are not the same house color; **AND**
 - e. A statement that the new color(s) will coordinate with the color of the roof and pavers.
3. If the owner is selecting paint(s) from the Medallion or Neal paint color reference books, the ARB Application includes:
 - a. An application form;
 - b. The name of the reference book, page number, color name(s) and brand(s) of the paint(s);
 - c. A statement that the homes adjacent to and directly across the street from the owner's home are not the same house color; **AND**
 - d. A statement that the new color(s) will coordinate with the color of the roof and pavers.
4. If the owner is painting the home a different color(s) than described above, the ARB Application includes:
 - a. An application form;
 - b. Photographs of the house and trim proposed colors painted on **EITHER** a 2 ft. by 2 ft. piece of foam core or light-colored board which is left near the front of the house for ARB members to view; **OR** 2 ft. by 2 ft. sections on the house in the sun **AND** in the shade;
 - c. The color name(s) and brand(s) of the paint(s);
 - d. A statement that the homes adjacent to and directly across the street from the owner's home are not the same house color; **AND**
 - e. A statement that the new color(s) will coordinate with the color of the roof and pavers.
5. If the owner is painting the tile roof, the ARB Application includes:
 - f. An application form;
 - g. The color name and brand of the paint;
 - h. Manufacturer's warranty that indicates:
 - i. fading and color change will be minimal over time,
 - ii. the paint is resistant to mildew and mold, and
 - iii. the painted roof can be pressure washed when necessary;
 - i. A statement that the new color will coordinate with the color of the house and pavers; **AND**
 - j. Photographs of the proposed roof color painted on a roof tile, which is the same type and color as the current roof tiles, and is left near the front of the house for ARB members to view.

II. Landscaping

An ARB Application must be submitted if the Owner Modification includes:

1. Removing, replacing or adding a tree or palm (palm means palm tree and/or palm shrub).
2. Making major landscape changes in design and/or footprint.

Owners do not need ARB Approval nor must they submit an ARB Application in the following situations:

1. Removing, replacing and or adding **fewer than 10 shrubs** (not including trees or palms) in the same landscape bed.
2. Replacing or adding mulch or decorative stone.
3. Relocating the same plants within landscape beds.
4. Adding or removing Mondo grass, Aztec grass, liriopse, annuals, and/or ground cover.
5. Removing a tree that is less than 4 inches in diameter and less than 4.5 feet in height.

If the owner plants a fruit tree, the owner is responsible for ensuring that fruit which falls to the ground is picked up promptly to avoid pest problems.

Privacy shrubs must remain within the boundaries of the property as they grow.

Permits, if required for the removal of a tree/palm, should be obtained prior to the removal of the tree/palm.

In cases where the Owner Modification requires ARB Approval, the ARB Application includes:

1. An application form;
2. List of all plants, trees, and/or palms to be removed, replaced, and/or added; **AND**
3. For existing landscape beds, a sketch/design plan; OR
4. For a new or expanded landscape bed, a Plat Boundary Survey or a detailed sketch/design plan showing measurements of property lines, easements, and structures, including the dimensions of the proposed landscape bed.

III. Hardscaping (e.g., pavers, cement work)

An ARB Application must be submitted if the Owner Modification includes any hardscape work, including but not limited to walkways, patios, driveways, retaining walls, etc.

Permits, if required, should be obtained prior to the start of work.

The ARB Application includes:

1. An application form;
2. A Plat Boundary Survey or a detailed sketch/design plan showing measurements of property lines, easements, and structures; including the dimensions of the proposed Hardscaping (e.g. width of a paver walkway);
3. Photographs of the installed area; **AND**
4. Pictures of the proposed materials and colors including specifications of the materials.

IV. Fences

An ARB Application must be submitted if the Owner Modification includes installing a fence anywhere on the property.

Fences along saltwater canals:

1. The fence *must be* metal.
2. The fence *cannot* be higher than 4 feet.
3. The fence *must have* an open style (stockade and solid panel style fences are *not* permitted).
4. The fence *must not* be placed further forward than 12 feet from the back line of the house. Other distances may be considered on a case-by-case basis for the limited purposes of clearing existing windows, doors, and/or equipment, but will be reviewed for impact on neighbors, impact on sight lines, general aesthetics, and appearance within the community.

Fences along freshwater canals:

1. The fence *must be* white, metal, 4 feet high, and similar in style to the current white fence facing along the canal.
2. The fence *must not* be placed further forward than 12 feet from the back line of the house. Other distances may be considered on a case-by-case basis for the limited purposes of clearing existing windows, doors, and/or equipment, but will be reviewed for impact on neighbors, impact on sight lines, general aesthetics, and appearance within the community.

Permits, if required, should be obtained prior to the start of work.

The ARB Application includes:

1. An application form;
2. Picture of proposed fencing;
3. List of specifications including material, height, and color; **AND**
4. Plat Boundary Survey showing the proposed placement of the fence.

As per the Harbour Walk Declaration of Covenants, no fences may be installed at the front of the property, including the front of the house.

V. Outside equipment (e.g., generator, water treatment, air-conditioner, etc.)

An ARB Application must be submitted if the Owner Modification includes an outdoor generator, water treatment or water filtration equipment, air-conditioner, or any other type of machinery or equipment located outside the house.

Permits, if required, should be obtained prior to the start of work.

The ARB Application includes:

1. An application form;
2. Plat survey as required for permitting (e.g. generator, air-conditioner), or a sketch/photo if a permit is not required, showing where the equipment will be installed;
3. Specifications and pictures of the equipment; **AND**
4. A statement that the equipment will be shielded from view from the street including from a clear unobstructed angle.

VI. Shutters, Storm Shutters, Storm Screens, Awnings, etc.

An ARB Application must be submitted if the Owner Modification includes installing permanent shutters (including decorative shutters and storm shutters), storm screens, awnings, etc. Temporary shutters, which are put up for a storm and taken down after the storm passes, do not require ARB Approval. The homeowner agrees to follow all HOA Rules and Regulations regarding when permanent and temporary shutters may be closed for a storm and when they must be reopened after the storm passes.

Permanent, *non-decorative* (e.g. accordion style) hurricane shutters may be installed on the sides and back of the home only. They cannot be installed on any part of the house facing the street. These shutters must remain open (not covering the window) unless there is a storm as described in the HOA Rules and Regulations.

Permits, if required, should be obtained prior to the start of work.

The ARB Application includes:

1. An application form;
2. Diagram of placement on the house;
3. Photographs of the area where they will be installed;
4. Pictures of shutters, screens and awnings in the open and closed positions; **AND**
5. Colors and specifications of all materials.

VII. Windows

An ARB Application must be submitted if the Owner Modification includes installing or replacing windows.

The replacement of windows will receive automatic approval if they are the same size, same appearance, and same frame & trim color as the original existing windows.

The front-facing replacement windows must have grids/slats if the original existing front-facing windows have grids/slats regardless of being located between the windowpanes or glued onto the window. If grids/slats were removed from front-facing windows at any time without ARB Approval, then the existing windows are considered to have grids/slats.

The original developer of this community included grids/slats on the front facing windows. It is the overall community design and a characteristic of our neighborhood. There are a few houses built by the subsequent developer which are exceptions because the subsequent developer amended the Covenants to exempt themselves from ARB Approval.

Permits, if required, should be obtained prior to the start of work.

If the replacement windows will be the same as the original existing windows; the ARB Application includes:

1. An application form;
2. Location of windows to be replaced, or a statement that ALL windows will be replaced;
3. Photographs of the original existing windows; **AND**
4. A statement that all replacement windows will be the same size, color and appearance as the original existing windows, and that the front-facing replacement windows will have grids/slats if the original existing windows have grids/slats.

(Windows continued on next page)

If the replacement windows will be different than the original existing windows; the ARB Application includes:

1. An application form;
2. Location of windows to be replaced; unless ALL windows will be replaced;
3. A statement that the front-facing replacement windows will have grids/slats if the original existing windows have grids/slats;
4. Photographs of the original existing windows; **AND**
5. Pictures and specifications of the replacement windows including size, frame & trim color.

If a new window opening will be installed; the ARB Application includes:

1. An application form;
2. Location of the new window opening;
3. Photographs of the house where the new opening will be located;
4. If the new opening is a front-facing window, a statement that it will have grids/slats; **AND**
5. Pictures and specifications of the new window including size, frame & trim color.

VIII. Cupolas

An ARB Application must be submitted if the Owner Modification includes installing, replacing, or removing a cupola. An ARB Application must also be submitted if the cupola is damaged or blown off the roof by a storm and will not be replaced.

The replacement of a cupola will receive automatic approval if it is the same size, same appearance, and same frame & trim color as the original existing cupola.

A cupola can be replaced with a cupola similar to any cupola currently in Harbour Walk. If the replacement cupola is smaller than the original damaged cupola, roof tiles from an inconspicuous place on the roof can be moved to fill the exposed area when tiles are not available to match the existing tiles.

A cupola can be removed for any reason by the homeowner, or by a storm, as long as the roof looks as if the cupola was never there. The roof line must be maintained to match the existing roof line, and the replacement roof tiles must match the surrounding tiles. Roof tiles from an inconspicuous place on the roof can be used as replacement tiles. If the replacement roof tiles do not match the surrounding tiles, all the tiles in that entire section of the roof must be replaced. All damaged and stained roof tiles near where the cupola was previously located must be replaced.

Permits, if required, should be obtained prior to the start of work.

If a replacement cupola will be the same as the original existing cupola; the ARB Application includes:

1. An application form;
2. Location of cupola to be replaced;
3. Photographs of the original existing cupola; **AND**
4. A statement that the replacement cupola will be the same size, color and appearance as the original existing cupola.

If a replacement cupola will be different from the original existing cupola, the ARB Application includes:

1. An application form;
2. Location of cupola to be replaced;
3. Photographs of the original existing cupola;
4. Pictures and specifications of the replacement cupola including size, frame & trim color; **AND**
5. The homeowner's plan to match the roof tile surrounding the replacement cupola so that it matches as close as possible the rest of the roof at the front of the house.

(Cupolas continued on next page)

If a new cupola will be installed where one did not previously exist, the ARB Application includes:

1. An application form;
2. Location of the new cupola;
3. Photographs of the house where the new cupola will be located; AND
4. Pictures and specifications of the new cupola including size, frame & trim color.

If applying for the removal of a cupola and not replacing it, the ARB Application includes:

1. An Application form;
2. Location of the cupola;
3. Photographs of the original existing cupola which include the entire roof section where the cupola is/was located;
4. The homeowner's plan to match the roof tile surrounding the cupola footprint and to match the rest of the roof at the front of the house;
5. Pictures and specifications of the replacement roof tiles; AND
6. The homeowner's statement that a photo of the roof will be provided to the ARB after the replacement tiles have been installed.

IX. Artificial Turf

An ARB Application must be submitted if the Owner Modification includes installing artificial turf.

The Artificial Turf:

1. Must be installed in the rear of the property and not further forward than the back corners of the house.
2. Must be Professionally installed.
3. The turf and base must be water permeable to not cause rainwater runoff to adjacent properties and/or the canal.
4. The turf color must be similar to the surrounding and adjacent lawns.
5. The aesthetic properties of the turf must be maintained, including cleaning and grooming as necessary.

Permits, if required, should be obtained prior to the start of work.

The ARB Application includes:

1. An application form;
2. Plat Boundary Survey showing where the turf will be installed;
3. Photos of the area where the turf will be installed;
4. Detailed product specification sheet from the manufacturer including name, model, style, color;
5. Detailed description of the installation method including specifications on base material;
6. Copy of the manufacturer's product warranty;
7. A statement that required Permits will be acquired prior to the start of work; **AND**
8. Sample of the product must be made available and left near the front door for ARB members to view.

X. Roof & Solar Panels

An ARB Application must be submitted if the Owner Modification includes installing or replacing a roof or a section of a roof with roof tiles; or installing roof solar panels.

Repairs of damaged tiles, not to exceed 10% of the roof, do not need ARB Review if the replacement tiles exactly match the original existing tiles in size, color, style, and materials.

Please note the 2025 Florida Building Code requires all roofing repairs to meet modern code standards. If your older roof can't accommodate partial code-compliant repairs, you may be forced into a full replacement, even if only 10–20% is damaged.

Asphalt shingles are not allowed. Acceptable materials include clay tiles, concrete tiles, slate tiles, composite tiles, metal tiles and solar tiles. Wood tiles are allowed to accent a small section of the roof for aesthetic purposes.

The replacement of a roof will receive automatic approval if the replacement tiles are the same size, color, style, and materials as the original existing roof, but an ARB application must still be submitted.

In accordance with Florida law, solar roof panels are allowed to be installed 'within an orientation to the south or within 45 degrees east or west of due south'. As such, solar panels should not be installed on the front-facing side of the roof, unless the contractor states that any other roof location 'will impair the effective operation of the solar collectors'.

For the replacement of roof tiles, the ARB Application includes:

5. An application form;
6. Color, materials and specifications of the replacement tiles;
7. A picture of the replacement tiles; **AND**
8. Photographs of the original existing roof.

For the installation of solar panels, the ARB Application includes:

1. An application form;
2. Specifications of the solar panels; **AND**
3. Location of the panels on the roof.

XI. Major Construction

An ARB Application must be submitted if the Owner Modification includes any major construction work such as pools, lanais, additions, etc.

Permits, if required, should be obtained prior to the start of work.

The ARB Application includes:

1. An application form;
2. A detailed Design plan;
3. A Plat Boundary Survey or a detailed design plan showing measurements of property lines, easements, and structures; including the dimensions of the proposed construction; **AND**
4. A List of Materials including color(s) and specifications,

XII. Drainage

To alleviate drainage problems between homes and sidewalks in front of homes, the homeowner(s) must submit an ARB Application and certify that they are following all HOA Rules as listed below.

1. Drainage of Standing Water Between Homes

These rules apply only to standing water problems within the easement between homes and cannot be used for any other areas of homeowner's property. An underground "French" type of drain may be installed under the following rules.

HOA RULES:

- a. The Harbour Walk ARB can only approve applications that direct the water to the front of the property. If the water must be directed into the canals, an approval from the The Inlets at Riverdale Master Association ("Master Association") is required. If the water is to be routed in both directions, the Master Association's approval must be obtained first and submitted to the Harbour Walk ARB for final ARB Approval.

The Master Association documents state that proper drainage must be present with proper landscaping and sod with drainage moving forward and not to rear whenever permissible to protect the seawalls and decking. Installation of any structures i.e.: poles, sidewalks, etc. must have a Master Association's ARB approval.

- b. As per the Declaration of Covenants, there can be no changes to the grading or contours of the ground.
- c. The project must be approved by the adjacent homeowner(s) in writing.
- d. The installation cannot impact any other property in any way.
- e. The project cannot modify the median, curbing or roadway.
- f. All project documents (including Master Association approval if needed) must be submitted to and approved by the ARB before work can begin.

The ARB Application includes:

1. An application form signed by the owners of both homes;
2. A diagram showing the drainage plan;
3. A list of materials to be used;
4. Master Association approval if the water is to be routed toward the back and front;
5. A statement that there will be no changes to the grading or contours of the ground;
6. A statement that the project will not modify median, curbing, or roadway; **AND**
7. A statement certifying that the homeowner is following all HOA Rules for Drainage.

2. Drainage of Standing Water on Sidewalks

For the sole purpose of improving drainage of the sidewalk to the street, 1 course of pavers may be installed across the median connecting the sidewalk to the curb under the following rules:

DEFINITIONS:

- Course: 1 row
- Pavers: Colored concrete blocks approximately 6"x 9"x 2"
- Median: area of grass between road and sidewalk

NOTE: The median is community property. The HOA reserves the right to modify or remove pavers when necessary without prior notice.

(Drainage continued on next page.)

HOA RULES:

1. As per the Declaration of Covenants there can be no changes to the grading or contours of the ground.
2. Only 1 course of pavers can be installed.
3. The pavers must match, as closely as possible, the color(s) of the sidewalk.
4. The pavers must be installed narrow side end to end (**see diagram below**) and even with the sidewalk and curb so as not to present a tripping hazard.
5. The installation cannot impact any other property in any way.
6. No other materials are permitted.
7. All project documents must be submitted to and approved by the ARB before work can begin.
8. All current installations that meet the above rules except for color (#2) are grandfathered.



The ARB Application includes:

1. An application form;
2. A diagram showing the drainage plan;
3. The color of pavers to be used; **AND**
4. A statement certifying that the homeowner is following all HOA Rules for Drainage.

3. Drainage – Additional Information

Sample of documents explaining alteration to the rear of lots that could affect drainage and provide protection to the seawalls and decking which are owned by the Master Association:

The Inlets at Riverdale Master Association

13.11. Drainage. First floor levels, grading and contours of each Lot, Parcel and Sub-Association Property shall be such as to provide proper drainage of the property without adversely affecting adjacent properties. Once a proper drainage pattern is established, no filling or grading shall be done that would adversely affect such drainage pattern. All slopes and swales 45 PDF compression, OCR, web optimization using a watermarked evaluation copy of CVISION PDF Compressor providing such drainage shall be maintained. Protective slopes around all buildings shall be provided on every Lot, Parcel and Sub-Association Property by the respective owner and swales and other drainage facilities shall be planned in accordance with sound engineering practices and maintained and preserved to prevent standing water. No grass clippings, plant trimmings or other landscape or other debris shall be deposited in a swale, ditch, lake, pond or any other drainage, detention or retention facility within The Inlets, whether same be part of the Storm water Management System or not. Any Owner or Neighborhood Association that causes or permits alteration of the contours of Land or otherwise interferes with the Storm water Management System shall be responsible for any damage caused thereby to other parts of The Inlets.

13.12. Additional Restrictions. In addition to this Master Declaration and Amendments and Supplements hereto, Declaring and Sub-Developers may record Development Documents for parts of The Inlets, such Development Documents may vary as to different parts of The Inlets in accordance with the Development Plan and the location, topography and intended use of the land subject to Development Documents, such land shall be subject both to those documents and this

Master Declaration. Nothing contained in this section shall require the Declaring or any Sub-Developer to impose uniform restrictions, or to impose restrictions of any kind on all or any part of the property that may become a part of The Inlets, except as expressly provided herein.

13.13. Yards and Lawns. That portion of each Lot and residential Parcel, including the unpaved portion of any adjoining public or private street right-of-way, that is not covered by dwellings, patios, walkways or other Improvements approved by the MARC, shall be sodded with natural grass at the time of the original construction of Improvements unless otherwise expressly provided by the MARC. The lawn shall thereafter be maintained in good condition and replaced as may be necessary. In no event shall gravel or stone yards be permitted except as may be specifically permitted by the MARC. Nothing contained herein shall prohibit the use of gravel or wood shavings for decorative landscaping purposes of an otherwise sodded yard. All landscaping, driveway and walkway design, location, materials and coloring shall be subject to MARC approval after Architectural Review. Approved Landscaping shall be completed no later than thirty (30) days after completion of the principal buildings upon the Lot or Parcel. All driveways, walks and parking areas, as approved by the MARC, shall be built at the time of original construction of other approved Improvements and completed prior to the issuance of a Certificate of Occupancy for a Lot or Parcel.