

**SOA ARB SUPPLEMENTAL GUIDELINES
CRYSTAL LAKE PHASE I HOMEOWNERS ASSOCIATION**

HOA Approved 11/3/11
SOA ARB Approved 12/14/2011
SOA BOD Approved 12/15/2011

The following are the SOA Supplemental Architectural Guidelines specific for Crystal Lake Phase I. They have been approved by the Neighborhood Association Board of Directors as well as the SOA Board of Directors. Any modifications to these Guidelines must be approved by both the HOA and the SOA Board of Directors.

All new constructions and exterior modification applications, including landscaping, must comply with these Guidelines as well as the SOA ARB (Architectural Review Board) Guidelines.

SINGLE FAMILY

1. BUILDINGS/ACCESSORY STRUCTURES SETBACKS

The building setbacks and envelopes represent the placement of buildings, garages, decks, patios, walls and hedges, depending on the lot's location. The side setbacks are 5'; street setbacks are 20'; rear setbacks are 10', with rear setbacks of 40' on the lake side, and corner lots with front setbacks applied to both street sides. Some lots may have required variations to the setbacks due to special factors. The ARB will establish setbacks on these lots in consultation with the owner and architect during the initial review stage.

2. ACCESSORY STRUCTURES

Many lots are large enough to accommodate a gazebo, cabana or detached garage. If built, the accessory structures must be located within the required setbacks and match the architectural details of the home. Roofs and exterior walls must be compatible with the main house in both design and color.

3. BUILDING HEIGHTS

Maximum building height of residences will be forty feet (40') measured from the first floor to the highest point of the roof (excluding chimneys). Maximum building height will not exceed forty-five feet (45') above the crown of the roadway. Residences may have a third floor of 250 square feet maximum if built within the roofline.

Whenever possible, the second (or third) floor should be tucked into or related to the roof structure with dormers or small roof terraces to diminish the scale.

In specific areas restrictions may exist limiting houses to one story (such as interior lots in patio home subdivisions), where the second story is deemed, in the sole opinion of the ARB, to violate the design intent and/or privacy of the neighbors.

4. EASEMENTS

No permanent structures will be placed in any easement.

5. MAXIMUM BUILDING COVERAGE

A maximum of forty-percent (40%) of the lot can be covered by the building and accessory structures. The "building" will mean areas contained under the roof, including air-conditioned or non-air conditioned space.

6. SQUARE FOOTAGE AND STORIES

All single-family residences will have a minimum square footage of 950 sq. ft. for the first floor and 500 sq. ft. for the first floor of a 2-story home.

7. FINISHED FLOOR ELEVATIONS

The minimum finished floor elevation (first floor) will be twenty-four inches (24") above the crown of the adjacent roadway and the maximum finished floor elevation will be forty-eight inches (48") above the crown of the road.

The minimum garage elevation will be sixteen inches (16") above the crown of the adjacent roadway. Exceptions will be permitted only on lots that slope in a way that all drainage is to the rear of the lot.

8. EXTERIOR APPEARANCES

a. Style: New homes will be similar in style and design to the existing houses in the neighborhood. Care should be taken to incorporate characteristic neighborhood design features such as large covered porches, shutters, horizontal wood siding and French doors. Colors will be compatible with those that currently exist in the neighborhood. Every attempt should be made to choose a color harmonious with adjacent neighbors.

b. Walls: Horizontal wood siding (ex: Hardiplank) in one of two patterns as currently exist in the neighborhood: Novelty 105 (4" or 6") or smooth lap (4" or 6"). Other patterns are to be approved by the Crystal Lake Phase I Association Architectural Review Committee (ARC) and the SOA ARB.

Exterior window and door trim will be minimum 2 x 4; corner trim will be minimum 2 x 6. The siding will butt into the trim. Colors: See #20 of these guidelines for color guidelines.

c. Windows: All windows will be casement, awning, and single or double-hung wood or white baked enamel finish aluminum. Horizontal sliders and picture windows will not be permitted. All windows must be either square or more tall than wide.

d. Roofs, Materials, and Appurtenances: The roofs of all residences within the community will have a similarity of form to provide for a homogeneous character, with all gable and hip roofs having a minimum roof slope of 6/12.

Roofing less than 6/12 slope is acceptable only in minor areas, not to exceed 15% of roofing area. All connecting roofs, i.e., garage to main structure or freestanding garage, etc., will have a roof with material compatible with the main structure.

Roof material will be metal standing seam such as galvalume, 5V crimp, minimum 26 gauge and 20-year minimum warranty. Painted metal roofs and metal shingles are not permitted. Colors are to be approved by the Phase I of Crystal Lake at Sandestin architectural committee and the SOA ARB.

Roof overhangs form an integral part of the architectural character of the community and should be maximized wherever possible to provide shelter from both the subtropical sun and rain showers. In many cases, the roof overhangs may incorporate balconies, decks and screened porches. The contemporary "shed" design is not appropriate.

Roof overhangs will be a minimum of twelve inches (12") and a maximum of twenty-four inches (24") and all new construction will have exposed rafter tails.

Roof attachments, whether ornamental or functional such as ornamental ridge caps, weather vanes, oversized fireplace flues, etc., are not only permissible, but encouraged to give an additional scale of detail to the dwellings.

All roof accessories such as vent stacks and roof vents will be either painted to match the roof color, or accentuated to form a statement. Wherever possible, vents will be located away from the entry elevations. Flashing will be of the same material as the roof. Raw aluminum or galvanized flashing is not allowed.

The use of solar energy producing devices will be governed by Florida Statutes Section 163.04.

Skylights are not permitted within view of/from the facing street.

- e. Chimneys - Chimneys, along with other projections above roofing surfaces, play a dominant role in depicting the character desired. Chimney dimensions will be compatible in scale to the structure; however, the minimum size will be two feet six inches (2'6") by four feet six inches (4'6"). All exposed surfaces of chimneys should be an appropriate earthen material with a preference for covered flue endings. Roof penetrations larger in diameter than 7", such as used for prefab fireplaces, gas furnaces etc. will be contained within chimneys. Penetrations smaller than 7" will be painted the same color as the roof, and need not be contained within chimneys. Only chimney penetrations will be permitted to be seen on the front of the house.
- f. Doors – Front doors should make a strong architectural statement. Wood or glass exterior doors are strongly recommended to exceed a height of seven feet (7'). The use of double front entry doors, or doors enhanced by side and/or top window panels are strongly encouraged. Sliding patio doors are discouraged and in no case will be utilized where they are visible from the street. Garage doors should be compatible with the exterior wall design and color.
- g. Shutters- Shutters must be designed in accordance with the overall style of the home. All operable shutters must incorporate traditional hardware, pivots and latches. Roll down shutters are prohibited. Louvered shutters can be allowed to tilt from the top or swing open. Shutters must be installed in the traditional manner with the outer edge of the louver blade facing downward when closed. Acceptable materials for shutters are: Wood, Anodized aluminum and Fiberglass. This does not refer to Hurricane protection, which is covered in more detail in the ARB Guidelines.
- h. Playground Equipment is prohibited where it will be visible from the street or adjacent lots. In particular, permanent basketball hoops are not allowed. However, portable basketball hoops are allowed but must not be visible from the street or adjacent lots when not in use.

9. LANDSCAPE AND SITE TREES

- Refer to SOA Guidelines for landscape standards and plant suggestions in developing plan. The Crystal Lake Architectural Committee is available to assist with understanding and adhering to landscape requirements.
- Submit plan to Sandestin ARB and they will refer the plan to Crystal Lake Architectural Committee for approval.
- Drainage plan will be made available with landscape submission.
- The irrigation system will have its source at the construction site not from the common pump. An irrigation plan will be submitted. Water will be directed away from all structures and fences. Drip lines should be used around the house border. Note warranty of system.
- Name all cultivars, plant size and note spacing. Note warranty of plants. Refer to SOA ARB Guidelines for suggested plant/trees list.
- Invasive plants will not be permitted.
- Plants and trees will address the scale of the home, coverage of utilities, lot boundaries, desirable views, and neighboring landscapes. If palms are used, they will be in groupings.
- Two canopy trees are required.
- Pine straw will be installed (8") eight inches on both sides of the fences to avoid damage from edgers and mowers.

- A minimum of 36" will be required for mower access to all sod areas. Sod paths will be a minimum of 30" to avoid sod scalping if mower falls into edged bed areas.

10. DRIVEWAYS/WALKWAYS

Driveways are to be sufficient enough in width to accommodate one vehicle. Driveways will be at least four feet (4') from the side of the property line. Access to garages will be reviewed by the SOA-ARB on an individual basis. The maximum driveway width at the intersection of the curb will not exceed twenty feet (20').

All driveways are to be of brick pavers. Each driveway design, pattern and coloring will be noted on the site plan for hardscape of the landscape design drawings. Driveways and walkways will be of the same brick pavers, no concrete walkways are allowed.

11. GARAGES

Garages may be on side or rear of house. In case of side garage, front edge must be a minimum of fifteen feet (15') behind front of house. All garages must accommodate at least 1 car. Garages will not be permitted on lakeside of lots.

Garages may be detached from the main residence, but must fall within the building envelope. Carports are permitted as are (2) two-car uncovered parking areas in front of house and trellis covered parking areas. These parking areas are to be of brick pavers in color and design to match driveway. Exterior walls and roofs of garages and carports must be compatible with the main house in design, color and materials. Garage door must be same color as trim.

Garage apartments will be allowed on second floor above garage in a design compatible with house.

12. SIDEWALKS

All houses on Olde Towne Avenue not on the lake must provide for sidewalks on house plans. Sidewalks are required on all street frontal property not located on the lake. The sidewalks are to be connected to the next-door home sidewalks and are to be constructed with the same material and color as existing sidewalks.

13. WALLS/FENCES

Each home in Phase 1 must have a picket fence on the portion of the lot facing the street (specs attached). The use of chain link or privacy fencing is prohibited. All fences will be white. All fences will be three feet (3') high and so noted on the plan. If a pool is present, the Florida Building Code will apply for fence heights.

Backyard Fences: Fences in backyards and the back of the side yards, not on the lake, can range from 3' - 8' high, must be white in color, and compatible in style of the front fence and must be approved by the ARC and the SOA ARB.

14. POOLS/ POOL CABANAS/ HOT TUBS

Pools and hot tubs are permitted on the rear or side yards only and must conform to the setback requirements as indicated in paragraph 8 hereof.

Pools and hot tubs must be designed to complement the architectural components of the residence. Pools and hot tubs must be in-ground. Pool coping may not be higher than the finished first floor elevation of the residence. Pool enclosures may not be free standing. If screening is desired, the enclosure must be designed as an integral part of the roof and walls, and not appear as an added appendage, nor be visible above the eave of the enclosure.

Pool cabanas will be permitted if compatible to the architectural elements of the residence, including roof, and must be situated within the pool setbacks established. The cabana may not be a dwelling residence.

Although pools, hot tubs and cabanas are permitted, their location should not adversely affect neighboring homes. Compressors should be located preferably to the rear of the homes so as not to create a noise nuisance to the porches and decks of neighboring homes. Mechanical boxes and cables seen from the street must be shielded by landscaping, lattice or screen covering.

15. GREENHOUSES

Detached greenhouses will be reviewed on a case-by-case basis. Greenhouses must be located within the fence location area. The ARC and the SOA ARB will take into account the impact of the structure on neighboring residences and views.

16. PORCHES, DECKS, VERANDAS AND BALCONIES

The creative use of wide verandas, porches and balconies on all elevations is strongly encouraged especially as a means of framing views to the lake or street.

Approved materials for handrails, pickets, columns and safety walls are:

| | |
|------------------|------------------------------------|
| Stone | Wood |
| Painted Aluminum | Wrought Iron (with rust inhibitor) |
| Stainless Steel | Stucco |
| Concrete | |

Porches and decks may not be freestanding. If screening is desired, the enclosure must be designed as an integral part of the roof and walls, not as an appendage.

17. DOCKS

Walkways may extend no more than ten feet (10') from shoreline before attaching to docks, with a maximum overall square footage of 200'.

All docks are to be at an elevation of 5'4" above the mean sea level. All dock designs must be approved by the ARC and the SOA ARB.

18. MAILBOXES

Mailboxes will be clustered and will be provided by the developer. No individual mailboxes will be allowed.

19. EXTERIOR LIGHTING

Exterior lighting may be provided for safety and security, Recessed or down lighting, and vertical landscape lighting are recommended in lieu of floodlights. Only white bulbs may be used in exterior lighting. No lighting should be located as to interfere with vehicular traffic or become a nuisance to neighbors by adversely affecting the nighttime environment of adjacent properties. The ARC and the SOA ARB must approve all exterior landscape lighting that is visible from other properties.

20. COLORS

- a. The intent of the color palette for Sandestin is to bleach the intense colors of nature including earth, sky, flowers, trees, beach and Gulf into muted subtle shades. Colors utilized for Crystal Lake Phase I will range from pastels to subtle shades of blue, green and brown. White and neon colors are not permitted. The number of colors utilized on any single structure should not exceed three and the intense contrasting of base and trim colors should be avoided. Where homes have porches with pickets and rails across the front and sides, these should be painted white or cream to match the trim of the house. The color of the house trim should match the porch and garage doors. Dark contrasting trim colors are not acceptable.

- b. Colors should be submitted first to the Crystal Lake Phase I at Sandestin Architectural Committee as soon as practical. Upon approval, the colors will then be sent to the SOA ARB.
- c. The ARC and SOA ARB, in reviewing the colors, will take into account the combination and intensity of colors selected, their appropriate use, and the palette of surrounding residences. House colors will not be repeated for a minimum of three (3) houses.
- d. Color samples must be included with the packet submitted for approval by the ARC and the SOA ARB. A second on site review will be conducted before final approval is granted.
- e. A sample board of the main house color no smaller than 2 feet square shall be attached at the front of the property with trim color and wall color clearly denoted and roof samples shall be attached for ARB review. No exterior colors are to be applied without an approval letter from the ARC and the SOA ARB.

21. GENERATORS AND A/C COMPRESSORS

All generators and A/C compressors whether in a proposed plan or as an addition to an existing home, must have ARB approval. Landscaping must be planned so as to cover/hide the generator and A/C compressors. Plans submitted shall reflect placement of the generator and A/C compressors at the rear of the house as well as landscape additions. Care must be taken to place the generator and A/C compressors in an area that is not near or adjacent to the bedroom windows of the adjacent neighbor.

22. SATELLITE DISHES

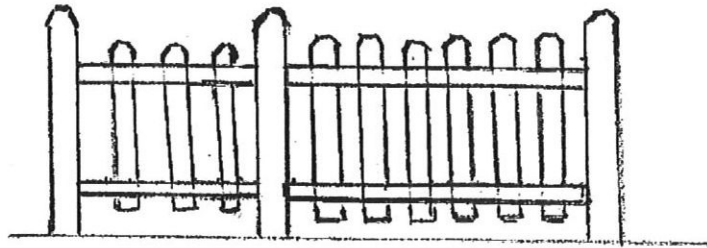
Satellite dishes, if used, shall be small and discretely placed out of view from the street at the rear of the house and must be noted on plans.

Notes: As of 2006, any changes to an existing house such as color, trim, additions to the house structure, landscaping, etc., shall be subject to these updated guidelines. Grandfathering of previous color choices for homes is permitted; however, when repainting with the same color, a sample must be submitted to the ARC.

The Phase I of Crystal Lake Architectural Committee serves as a property owner’s advocate and is more than happy to assist property owners with information to help guide them in their decision making process. Property owners’ contact information can be found by contacting Phase I of Crystal Lake at Sandestin’s management company. Contact is encouraged.

These Building Guidelines and Architectural Standards were revised and approved by the Crystal Lake Phase I Board of Directors November 3, 2011.

Phase I of Crystal Lake at Sandestin
Fence Detail



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| Posts | 3 1/2" x 3 1/2" | 40" Tall |
| Pickets | 3 3/4" x 7/8" | 36" Tall |
| Back Support | 1 1/2" x 3 1/2" | |